

Insurance product information document

Company: AGEAS Portugal – Companhia de Seguros, S.A. **Product:** HOMIN

Insurance Company authorized by the Insurance and Pension Funds Supervisory Authority, under no. 1129

EU Member State: Portugal

Pre-contractual and complete contractual information about the product is provided in other documents. This document is intended to provide a summary of the information pertaining to the insurance contract.

What type of insurance is it?

Multi-peril housing insurance that allows you to insure residences (buildings or units) and/or their contents (belongings) against the risk of fire. It also ensures protection against other risks that affect residences and/or their contents through supplementary covers. Multi-peril insurance guarantees not only damages to the autonomous unit, but the proportional value of the common parts of the property within the unit, as well.



What is insured?

Main risks insured

- ✓ Fire, mechanical action from lightning strike and explosion (cover mandatory by law);
- ✓ Storms;
- ✓ Water damage;
- ✓ Malfunction investigation and repair;
- ✓ Landslides;
- ✓ Civil liability (CL).

Other risks insured according to the option contracted

- ✓ Flood;
- ✓ Theft or robbery;
- ✓ Aircraft crash;
- ✓ Ground vehicle collision/impact;
- ✓ Oil spill;
- ✓ Strikes;
- ✓ Breakage of glass, fixed mirrors, marble and porcelain bathroom fittings;
- ✓ Fall or breakage of antennas and solar panels;
- ✓ Debris demolition and removal;
- ✓ Storage of contents;
- ✓ Housing deprivation;
- ✓ Temporary change in housing;
- ✓ Legal expenses arising from civil liability;
- ✓ Domestic personal risks (death or permanent disability, medical expenses, funeral allowance);
- ✓ Cosmetic damage;
- ✓ Malicious acts or acts of vandalism;
- ✓ Accidental damage;
- ✓ Home assistance;
- ✓ Domestic emergency.

The amount insured for each cover is agreed on by the parties and described in the Specific Conditions.



What is not insured?

Main risks excluded:

- ✗ War, whether declared or undeclared, invasion, actions of foreign enemies, hostilities or military operations, civil war, insurrection, rebellion or revolution;
- ✗ Strikes, riots and public disorder, acts of terrorism, vandalism, malice or sabotage;
- ✗ Explosion, heat or radiation release resulting from the fission of atoms or radioactive substances, as well as radiation related to conditions stemming from artificial particle acceleration;
- ✗ Fire as a result of seismic phenomena, earth tremors, earthquakes and volcanic eruptions, tsunamis or underground fire;
- ✗ Wrongful omissions or acts by the policyholder, the insured person or by individuals for whom they are civilly liable, but within the scope of compulsory fire insurance, only in relation to the damages incurred on their property.

Main risks excluded from storm cover:

- ✗ Damages caused by the action of the sea or other natural or artificial bodies of water, of whatever nature, even if the events are weather related.

Main risks excluded from water damage cover:

- ✗ Damage caused by entry through roofs, terraces, walls, ceilings and also those resulting from humidity or condensation, except when they arise from situations defined in this cover plan;
- ✗ Accidental entry of rainwater as the consequence of any atmospheric precipitation through doors, windows, skylights, balconies and marquees;
- ✗ Faucets left open, unless there is a proven lack of water supply.

Main risks excluded from civil liability cover:

- ✗ Wilful acts by the policyholder or insured person, or damage to spouses, ancestors, descendants or members of the household are not covered;



What is insured? (continued)

Risks insured by optional cover

- Seismic phenomena;
- Electrical risks;
- Damage to gardens and plantations;
- Vehicles in garages;
- Civil liability - pools;
- Damage to walls;
- Loss of income;
- Damage to landlord property;
- Computer, electrical and senior assistance;
- Extended warranties for household appliances.

The insurance amount for each cover is discussed in the Specific Conditions.



What is not insured? (continued)

- ✗ Damage caused to employees and representatives of the policyholder or insured persons;
- ✗ Damage caused to the insured property or where the insured assets are located.



Are there any restrictions on cover?

- ! Under certain covers, in the event of an accident, the policyholder may be responsible for payment of an amount specified in the contractual conditions, known as a deductible;
- ! Special objects must always be itemized and appraised. In the event of a claim, if special objects are not appraised, the total amount will be limited to 20 % of the total value of the contents, up to EUR 7 500.00 and EUR 1 000.00 per object.



Where am I covered?

- ✓ HOMIN multi-peril insurance covers properties or units located within Portuguese territory that are intended for use as dwellings by the insured person and identified as the risk area in the policy's Specific Conditions.
- ✓ In the case of senior, computer electrical assistance, domestic emergency or extended warranty for household appliances, cover is valid throughout the national territory, with the exception of the Autonomous Region of Azores where cover may only be actioned in the island of S. Miguel; whilst in the Autonomous Region of Madeira cover only applies to Madeira island.



What are my obligations?

- Before signing the contract, the insured must accurately declare all known circumstances that should be reasonably significant for risk assessment, regardless of solicitation of that information;
- Pay the premium in a timely manner on the agreed dates;
- During the contract period, inform the insurer of risk-aggravating situations within 14 days from the date when the insured person became aware of such;
- In the event of a claim, inform the insurer in writing within 8 days;
- In the event of an inspection of the risk area, the insured must provide the requested information to the accredited representative sent by the insurance company.



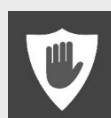
When and how do I pay?

Unless otherwise agreed, the first instalment or premium payment must be made on the date the contract is signed.
The following instalments, subsequent annuities and successive instalments must be paid on the dates established in the contract.
Payment may be made by direct debit or bank transfer. Annual, biannual, quarterly or monthly payment may be agreed.



When does the cover start and end?

The contract begins on the date described in the contractual conditions. Contracts concluded at midnight on the final day of fixed period cover. Contracts with an initial period of 1 year are renewed for equal periods.



How do I cancel the contract?

For contracts concluded for one year and subsequently, the insured may terminate the contract by communicating this intention to the insurer 30 days prior to the date of extension of the contract, by registered mail or by any other means through which a written and lasting record is kept.
The contract may be terminated by the parties at any time with just cause.
In contracts concluded from a distance, the policyholder who is an individual person may terminate the contract without just cause within 14 days following the date of receipt of the policy.

The present document is a translation of the Portuguese version. In case of discrepancy between the versions, the Portuguese version shall prevail. Does not exempt consultation of the legally required pre-contractual and contractual information.