



DESCRIPTION

HOMIN COMBINES PROTECTION, SECURITY AND FLEXIBILITY IN THE SERVICE, PROTECTING THE HOME AND CONTENTS, WITH FURTHER OPTIONS DURING THE ENTIRE LIFE CYCLE OF THE POLICY.

BASE: THE OPTION INSURING ONLY THE INDISPENSABLE. WITH A FIXED DEDUCTIBLE OF €150, ENABLES PROTECTING THE PROPERTY AND ITS CONTENTS, WITH COVERAGE SUCH AS FIRE, DAMAGE DUE TO WATER AND THIRD PARTY LIABILITY, WHERE ADDITIONAL COVERAGE CAN ALSO BE INCLUDED SUCH AS ELECTRICAL RISKS AND SEISMIC PHENOMENA.

REGULAR: THE MOST APPROPRIATE PROTECTION AT A COMPETITIVE PRICE. ENABLES SELECTING ONE OF THREE DEDUCTIBLES AVAILABLE (€0, €150 AND €500) AND INCLUDES COVERAGE OF HOME ASSISTANCE. ADAPTS THE PROTECTION LEVEL, ALLOWING FOR INCLUSION OF INNOVATIVE ASSISTANCE SERVICES, SUCH AS INFORMATION TECHNOLOGY, ELECTRIC AND SENIOR ASSISTANCE.

PREMIUM: ENABLES SELECTING FROM THREE LEVELS OF DEDUCTIBLE AND INCLUDING ESSENTIAL COVERAGE FOR PREMIUM PROTECTION, SUCH AS THEFT OR ROBBERY, THIRD PARTY LIABILITY, SEISMIC PHENOMENA, ELECTRICAL RISKS, ACCIDENTAL DAMAGE, EXTENSION OF HOUSEHOLD ELECTRICAL APPLIANCE WARRANTY, AMONG OTHERS. ALSO HAS THE POSSIBILITY OF INCLUDING COVERAGE SUCH AS SWIMMING POOL THIRD PARTY LIABILITY, DAMAGE TO OUTDOOR WALLS AND DAMAGE IN GARDENS.



BENEFITS



■ DISTINCTIVE OFFER FOR OWNERS, TENANTS AND LANDLORDS, PROVIDING FREEDOM OF CHOICE AND ADAPTATION TO THE REAL NEEDS OF CLIENTS:

- 3 LEVELS OF PROTECTION (BASE, REGULAR, PREMIUM);
- 3 OPTIONS OF DEDUCTIBLE (€0, €150, €500);
- INNOVATIVE ASSISTANCE SERVICES;
- COVERAGE FOR ACCIDENTAL DAMAGE IN THE PREMIUM OPTION;
- GREATER FACILITY IN PROVISION OF AFTER-SALES SERVICE (INCIDENT CLAIMS);
- AUTOMATIC UPDATING OF THE SUM INSURED (ANNUALLY);
- AUTOMATIC CALCULATION OF THE VALUE OF THE PROPERTY TO BE INSURED.

■ DOMESTIC EMERGENCY:

- WE RESOLVE EMERGENCIES SUCH AS BREAKDOWN IN THE WATER HEATER OR BOILER, PIPES AND INTERIOR PIPELINES, OR EVEN A STUBBORNLY DRIPPING TAP.

■ ELECTRIC ASSISTANCE:

- IN THE CASE OF BREAKDOWNS IN THE ELECTRIC GRID OF YOUR HOME, WE ORGANISE AND PAY THE COSTS OF REPAIR, INCLUDING THE TECHNICIAN'S TRAVEL, LABOUR AND REPLACEMENT PARTS.

■ INFORMATION TECHNOLOGY ASSISTANCE:

- WE OFFER A TELEPHONE SUPPORT LINE TO HELP IN THE INSTALLATION, CONFIGURATION AND DOWNLOAD OF SOFTWARE, WITH THE HOME VISIT OF A TECHNICIAN TO HELP AND REPAIR YOUR EQUIPMENT, IF NECESSARY.

■ SENIOR ASSISTANCE:

- NEED HELP TO COMPLETE YOUR INCOME TAX RETURNS OR TAKE THE SHOPPING HOME?
- WE ALSO PROVIDE TRANSPORT FOR MEDICAL APPOINTMENTS UP TO A DISTANCE OF 50 KM FROM YOUR RESIDENCE.



COVERAGE

COVERAGE	BASE	REGULAR	PREMIUM
■ FIRE	SUM INSURED/BUILDING, CONTENTS - NO DEDUCTIBLE		
■ STORMS	SUM INSURED/BUILDING, CONTENTS - DEDUCTIBLE €150	SUM INSURED/BUILDING, CONTENTS - SELECTED DEDUCTIBLE	
■ FLOODS	SUM INSURED/BUILDING, CONTENTS - DEDUCTIBLE €150	SUM INSURED/BUILDING, CONTENTS - SELECTED DEDUCTIBLE	
■ DAMAGE DUE TO WATER	SUM INSURED/BUILDING, CONTENTS - DEDUCTIBLE €150	SUM INSURED/BUILDING, CONTENTS - SELECTED DEDUCTIBLE	
■ INVESTIGATION AND REPAIR DUE TO BREAKDOWNS	2.5% OF CAPITAL, MAXIMUM €2,500 - BUILDING, CONTENTS/NO DEDUCTIBLE	2.5% OF CAPITAL, MAXIMUM €2,500 - BUILDING, CONTENTS/NO DEDUCTIBLE	
■ LAND SUBSIDENCE	SUM INSURED/BUILDING, CONTENTS - DEDUCTIBLE €150	SUM INSURED/BUILDING, CONTENTS - SELECTED DEDUCTIBLE	
■ THEFT OR ROBBERY	-	SUM INSURED/BUILDING, CONTENTS - SELECTED DEDUCTIBLE	

COVERAGE	BASE	REGULAR	PREMIUM
▪ FALL OF AIRCRAFT	-	SUM INSURED/BUILDING, CONTENTS - SELECTED DEDUCTIBLE	
▪ CRASH/COLLISION OF LAND VEHICLES	-	SUM INSURED/BUILDING, CONTENTS - SELECTED DEDUCTIBLE	
▪ OIL SPILLAGE	-	SUM INSURED/BUILDING, CONTENTS - SELECTED DEDUCTIBLE	
▪ STRIKES	-	SUM INSURED/BUILDING, CONTENTS - SELECTED DEDUCTIBLE	
▪ BREAKAGE OF GLASS	-	2% OF CAPITAL, MAX. €500 BUILDING, 2% OF CAPITAL, MAX. €1,000 BUILDING, CONTENTS/NO DEDUCTIBLE	
▪ BREAKAGE OR FALL OF ANTENNAS	-	1% OF CAPITAL, MAXIMUM €1,000 - BUILDING, CONTENTS/NO DEDUCTIBLE	
▪ BREAKAGE OR FALL OF SOLAR PANELS	-	1% OF CAPITAL, MAXIMUM €10.00 - BUILDING, CONTENTS/NO DEDUCTIBLE	
▪ DEMOLITION AND REMOVAL OF RUBBLE	-	10% OF VALUE OF SUM INSURED - BUILDING, CONTENTS/NO DEDUCTIBLE	
▪ CUSTODY OF CONTENTS	-	5% OF CAPITAL, MAXIMUM €750 - CONTENTS/NO DEDUCTIBLE	
▪ DEPRIVATION OF HOUSING	-	5% OF CAPITAL, MAXIMUM €750 - CONTENTS/NO DEDUCTIBLE	
▪ TEMPORARY MOVE	-	5% OF CAPITAL, MAXIMUM €750 - CONTENTS/NO DEDUCTIBLE	
▪ THIRD PARTY LIABILITY (OWNER OR OCCUPIER)	€100,000/BUILDING, CONTENTS NO DEDUCTIBLE	€150,000/BUILDING, CONTENTS NO DEDUCTIBLE	€250,000/BUILDING, CONTENTS NO DEDUCTIBLE
▪ THIRD PARTY LIABILITY (TENANT)	€100,000 / APPLICABLE AS TENANT/ CONTENTS / NO DEDUCTIBLE	€150,000 / APPLICABLE AS TENANT/ CONTENTS / NO DEDUCTIBLE	€250,000 / APPLICABLE AS TENANT/ CONTENTS / NO DEDUCTIBLE
▪ LEGAL COSTS DERIVED FROM RC: OWNER/OCCUPIER	-	COURT COSTS: €2,500; FEES: €1,500 - BUILDING/CONTENTS/NO DEDUCTIBLE	
▪ LEGAL COSTS DERIVED FROM RC: TENANT	-	COURT COSTS: €2,500; FEES: €1,500 - TENANT/CONTENTS/NO DEDUCTIBLE	
▪ DOMESTIC AND PERSONAL RISKS: DEATH OR PERMANENT DISABILITY	-	2.5% OF CONTENT CAPITAL, MAXIMUM €7,500 - CONTENTS/NO DEDUCTIBLE	
▪ DOMESTIC AND PERSONAL RISKS: MEDICAL EXPENSES	-	2.5% OF CONTENT CAPITAL, MAXIMUM €1,250 - CONTENTS/NO DEDUCTIBLE	
▪ DOMESTIC AND PERSONAL RISKS: FUNERAL ALLOWANCE	-	5% CONTENT CAPITAL, MAXIMUM €1,250 - CONTENTS/NO DEDUCTIBLE	
▪ HOME ASSISTANCE	-	SEE GENERAL CONDITIONS/CONTENTS - NO DEDUCTIBLE	
▪ AESTHETIC DAMAGE	-	MAXIMUM €2,500/BUILDING NO DEDUCTIBLE	MAXIMUM €5,000/BUILDING NO DEDUCTIBLE
▪ VANDALISM AND MALICIOUS ACTS	-	SUM INSURED/BUILDING, CONTENTS - SELECTED DEDUCTIBLE	
▪ DAMAGE TO ITEMS BELONGING TO THE LANDLORD	-	MAXIMUM €7,500 / APPLICABLE AS TENANT/CONTENTS/NO DEDUCTIBLE	
▪ ACCIDENTAL DAMAGE	-	-	€1,000 / 2 INCIDENTS / YEAR / CONTENTS DEDUCTIBLE €200
▪ DOMESTIC EMERGENCY	-	SEE GENERAL CONDITIONS / APPLICABLE AS TENANT / CONTENTS	SEE GENERAL CONDITIONS CONTENTS
▪ SEISMIC PHENOMENA	SUM INSURED / BUILDING, CONTENTS - 5% DEDUCTIBLE		SUM INSURED / BUILDING, CONTENTS - 5% DEDUCTIBLE
▪ ELECTRICAL RISKS	OWN CAPITAL / BUILDING, CONTENTS - 10% MINIMUM €150		OWN CAPITAL / BUILDING, CONTENTS - 10% MINIMUM €100
▪ DAMAGE TO GARDENS AND PLANTS	-	-	SUM INSURED/BUILDING/ NO DEDUCTIBLE
▪ LOSS OF RENTS	-	THAT DECLARED FOR COVERAGE MAX. €7,500 / LANDLORD / BUILDING / NO DEDUCTIBLE	
▪ VEHICLES IN GARAGE	-	SUM INSURED / CONTENTS (REQUIRED INSURED BUILDING) / SELECTED DEDUCTIBLE	
▪ EXTENSION OF HOUSEHOLD ELECTRICAL APPLIANCE WARRANTY	SEE GENERAL CONDITIONS / CONTENTS		SEE GENERAL CONDITIONS CONTENTS
▪ THIRD PARTY LIABILITY: SWIMMING POOLS	-	-	€250,000/BUILDING NO DEDUCTIBLE
▪ DAMAGE TO OUTDOOR WALLS	UP TO 10% OF BUILDING VALUE/ BUILDING SELECTED DEDUCTIBLE	UP TO 10% OF BUILDING VALUE/ BUILDING SELECTED DEDUCTIBLE	UP TO 10% OF BUILDING VALUE/ BUILDING SELECTED DEDUCTIBLE
▪ IT ASSISTANCE	-	SEE GENERAL CONDITIONS CONTENTS	SEE GENERAL CONDITIONS CONTENTS
▪ ELECTRICAL ASSISTANCE	-	SEE GENERAL CONDITIONS BUILDING	SEE GENERAL CONDITIONS BUILDING
▪ SENIOR ASSISTANCE	-	SEE GENERAL CONDITIONS BUILDING OR CONTENTS	SEE GENERAL CONDITIONS BUILDING OR CONTENTS

■ COVERAGE NOT INCLUDED
■ OPTIONAL COVERAGE
■ COVERAGE FOR TENANT OR LANDLORD

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.

OCIDENTAL
grupo ageas

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