

# Zurich Home Insurance

## Insurance product information document

Zurich Insurance Europe AG, Sucursal em Portugal, Product: Zurich Home

This document introduces the essential features of the **Zurich Home Insurance Solution** and does not replace consultation of the General and Pre-Contractual Conditions for an exhaustive understanding of the cover and exclusions, as well as the contractual rights and duties of the parties relative to the contracting of the Solution.

### What type of Insurance is it?

**Zurich Home Insurance** is a Multi-risk home insurance product falling under the Non-Life Sector, which covers protection of the building and its contents, as well as the resident household, within the scope of personal accidents and third party liability.



### What are the insured risks?

**Zurich Home Insurance** aims to offer a vast range of cover, such as:

Cover	Sum insured
<b>Basic protection</b>	
✓ Fire, Lightning and Explosion	Sum insured
✓ Storm damage	Sum insured
✓ Flooding	Sum insured
✓ Water damage	Sum insured
✓ Investigation of failure or breakdown	Own capital
✓ Electric risks	Own capital
✓ Theft or robbery	Sum insured
✓ Theft of money	Own capital
✓ Third party liability	Own capital
✓ Demolition and removal of rubble	10% Sum insured
✓ Replacement of walls, gates, fences and gardens	Own capital
✓ Collision or impact by motor vehicles or animals	Sum insured
✓ Temporary loss of use of rented or occupied premises	Own capital
✓ Damage to landlord's property	Sum insured
✓ Death or permanent disability	Own capital
✓ Home help	Capital Assistance
<b>Additional protection</b>	
✓ Third party liability operation	Sum insured
✓ Third party liability dangerous animals	Own capital
✓ Solar and photovoltaic panels	Sum insured
✓ Seismic phenomena	Sum insured
✓ Acts of terrorism	Sum insured



### Which risks are not insured?

- ✗ War, military uprising, confiscation, requisition, destruction or damage caused to insured property by order of the Government;
- ✗ Nuclear and radioactive risks;
- ✗ Intentional acts or omissions by the Policyholder, the Insured or the persons for whom they are civilly liable;
- ✗ Buildings that are not entirely closed or covered or property or goods that are outdoors;
- ✗ Buildings that have not been designed in accordance with the prevailing regulations on the date of construction and whose structure, external walls and roof are not built mainly (more than 50%) with resistant materials;
- ✗ Buildings that are in a state of disrepair at the time of the occurrence;
- ✗ Lost profits or similar losses;
- ✗ Gradual seepage.



### Are there any cover restrictions?

- ! Damage caused by the sea;
- ! Damage caused to external blinds, shutters and awnings, except when the damage arises from hail damage;
- ! Damage caused by taps left open;
- ! Damage caused by seepage through walls and/or ceilings, humidity and/or condensation;
- ! Damage to equipment falling under the manufacturer's responsibility;
- ! Damage caused by intentional overloads that involve abnormal electrical current conditions;
- ! Damage caused to boards and transformers of more than 500 kW and engines of more than 10 HP.
- ! Unless agreed to the contrary, damage caused by fire and/or explosion arising from seismic phenomena, earth tremors, earthquakes, volcanic



## Where am I covered?

✓ Cover related to the building. Contents and personal accident.	Portugal, in the risk area identified in the Specific Conditions of the policy.
✓ Theft from insured persons.	Portugal
✓ Third party liability of the Insured and household.	European Union and Switzerland



## What are my obligations?

- Payment of the Insurance Premium. Risk cover depends on the prior payment of the premium;
- Declaration of all the relevant risks within the scope of the insurance contract, whether they exist at the time of the insurance contract or arise afterwards;
- Inform of the loss within 8 days, as well as providing all the information necessary for settlement, under the penalty of being held liable for any worsening of the damage;
- Take all the possible measures to avoid or limit the consequences of the loss;
- Not assume any liability on behalf of Zurich without the express approval of the same.



## When and must I pay how?

When it is a new insurance policy, before the contract becomes effective. In the event of extension, before the expiry of the policy or if the premium is eligible for payment by instalments, before the instalment payment dates.

Payment may be made at the office of the Broker, through ATM or through a Direct Debit.



## When does the cover start and end?

The date and time for the start of cover are indicated in the Insurance Policy. You will also find the reference to the cover start and end date in Certificate of Insurance, known as the Green Card.

The contract may be extended for successive periods of one year if it is not terminated a minimum of 30 days beforehand and the subsequent premiums are paid.



## How can I terminate the contract?

The Policyholder may terminate the contract (at any time) by agreement or for justified reasons, by means of a registered letter sent to the counterpart or by giving 30 days' prior notice of termination.