



Allianz Hogar

Allianz Seguros

Allianz 





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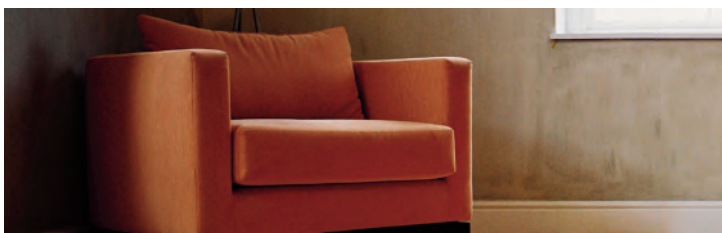
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Presentation of Allianz Hogar.

Allianz Hogar is multi-risk insurance designed to provide protection against a wide range of risks related to your home and the liabilities derived from your home and the people who live there.

The different underwriting types offered by this policy provide a full range of guarantees and services that are adapted to the special coverage needs of houses, both principal and second homes, whether it is a flat or a semidetached or detached house.

The insurance policy conditions are the only document with legal value. Therefore, we recommend you to read them carefully.



Insured risks.

Policy guarantees can be broken down into three types of coverage:

Material damages

Repair or replacement of the insured goods as a consequence of damages caused by fire, explosion, lightning, freezing, storms, total destruction, theft, vandalism and street mugging... and the costs directly related to this claim.

Third-party liability

Third party compensation for damages and/or losses caused by the insured party when they are civilly liable.

Services

This area includes domestic emergencies, home assistance, legal advice and protection, a medical hotline and homecare service, Remote Computer Assistance and Computer Data Recovery. Using these services is as simple as making a single telephone call.

Policy types.

Allianz Hogar offers the easiest way to insure your home. Our policies are adapted to your needs and have the broadest and most complete coverage on the market. You can choose between:

Standard:

Especially designed for flats, semidetached houses and houses in towns that are up to 150 m². There are predetermined lump sums in accordance with the square metres of the home. It does not apply any proportional rule to the building or furnishings.

Tailor-made:

Suitable for any type of home. Clients value the financial sums required after studying their specific needs. It does not apply any proportional ruling as long as the insured party accepts or modifies any valuation increases in the building or furnishings recommended by the company depending on the risk area. Loss of rent insurance can also be covered.

All risk accidental material damage:

Valid for any type of principal residence with minimum capital insured. It provides all risk coverage and does not apply any average clause to the building or furnishings.

Allianz Hogar provides all the coverage that may be needed for any home.

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New coverages.

ALL RISK ACCIDENTAL MATERIAL DAMAGE

Allianz offers the most extensive coverage on the market with this policy type.

The following are covered by the All Risk Accidental Material Damage guarantee: 'all unforeseen, accidental and sudden events or beyond the control of the insured party.' There are general exclusions that are detailed in the policy (i.e. simple losses or mislaying of items, landslides, etc.).

The All Risk Accidental Material Damage guarantee has a deductible of 150€.

LOST OF RENT INSURANCE

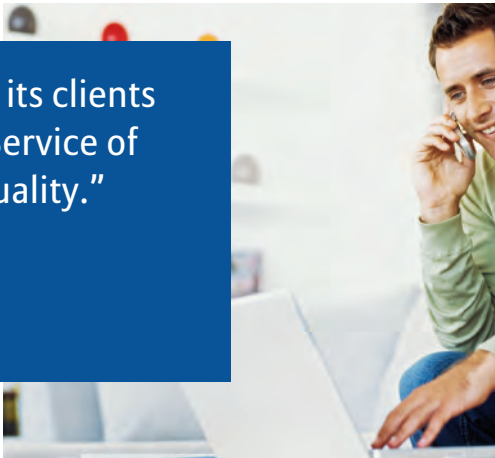
Allianz adapts its products to new needs in our day-to-day lives. Thus, in a changing market segment as home insurance, we have included an optional coverage to assist in the cases where rents are not paid. This option not only covers any damages that the rented home could undergo, but also any financial loss which might be incurred in the case of unpaid rent by tenants.



MORE SERVICE BENEFITS

Allianz, with its new home product, offers the widest range of service provisions on the market:

- Domestic emergency and assistance service.
- Legal advice and protection.
- Medical telephone line open 24 hours a day, 365 days a year.
- Homecare service: makes it easier for clients to underwrite all types of services for young and dependent members of the family (cleaning services, nursing, old people's homes, etc.).
- Remote Computer Assistance and Computer Data Recovery.



“Allianz offers its clients
Personalised Service of
the Highest Quality.”

Allianz Hogar

Quality commitment.

At **Allianz** we want to satisfy our clients' needs and we therefore commit to providing a care service that provides **efficient personalised service with the highest quality available.**

We commit to fulfilling the following service timelines from your first telephone call when you notify us about the incident:

- **In less than 1 hour**, we will make an appointment for a professional to visit you at your home.
- **In less than 24 hours**, a professional will visit you at your home. When the next day is a holiday the visit will be made on the next business day.



And if we fail to do this, we will refund your money.

If we do not fulfil these timelines, we will credit you with the equivalent of the annual premium paid in the year of the claim notification on the invoice for the following year's policy.

This compensation can only be received once for each annual period of the insurance policy and will not be awarded in cases where the failure to act within the agreed time periods is due to force majeure, not attributable to the company.

How much does it cost?

As you know, there are different factors that affect the final price of the insurance policy depending on the:

Risk situation.

The location of the home as determined by the postcode, expressly stating whether it is located in a housing complex that is more than 500 metres from the city centre.

Type of home.

The price is affected by the year of construction and square metres. The type of building is also taken into account (block of flats, semidetached or detached house, etc.).

Use.

Primary, secondary or secondary with the primary insured with Allianz.



Protection.

Indicate the protection systems/measures that your home has in place.

Complementary civil liability to be underwritten.

For the ownership of any breed of dog or for practicing hunting or fishing.

Payment method and instalments.

The payment method is annual, with the option of making instalment payments each semester. For greater convenience, we recommend that it is paid by direct debit, which also enjoys a discount.

In order to calculate the premium of your Home Insurance and obtain a personalised quote, please contact your Allianz agent.



“Contact your Allianz agent and ask for your tailor-made product.”

Allianz Hogar



AENOR Certificate.

Allianz Seguros has been awarded the ER-2071/2004 Quality Certificate for underwriting and managing individual and company insurance claims.

AENOR certifies that the Allianz Insurance quality management system complies with the UNE-EN ISO 9001:2000 regulation. In other words, it is based on:

- Identifying the needs and requirements of our clients and agents
- Fulfilling all applicable regulatory requirements
- Efficient provision of services
- Establishing dynamics for ongoing improvements



Allianz Hogar

“The very best decision
to enjoy your home.”



Allianz, Compañía de Seguros y Reaseguros, S.A.

Customer Service

Tel. 932 277 599

www.allianz.es



*Quality certificate in the
design and contracting
of insurance and
the management.*



CONSULT YOUR INSURANCE AGENT AND FIND OUT
ABOUT THE ADVANTAGES OF ALLIANZ HOGAR.