

The purpose of this information document on the insurance product is to provide a summary of the main covers and exclusions and it is not personalised in any way whatsoever to the specific needs of each client. The full precontractual and contractual information relating to this product is provided in the General and Particular Conditions which will describe the covers actually contracted by the client.

What does this type of insurance consist of?

The “Modular Home Insurance” is a Damages Insurance Policy whereby Cajamar Seguros Generales S.A. de Seguros y Reaseguros (CMSG) offers, based on the package contracted, various guarantees and undertakes to repair the damages, replace the assets or pay the compensation arising from material damages occurring as a result of a loss affecting the home and/or the contents thereof that are insured under the Insurance Contract with the maximum limit of the sum insured and declared to be covered by any of the guarantees described below.



What is insured?

- ✓ Fire and similar: Explosion and implosion, Lightning Strike and Secondary effects.
- ✓ Natural damages: Rain, wind, hail, snow, ice, leaks.
- ✓ Water Damages: Flooding, Mud removal, Unblocking, Water Leaks, Localisation and Repair of pipes without damages, Spillage of liquids, Excess consumption.
- ✓ Other Damages to the assets: Electrical Damages, Damages due to heat, Refrigerated Foodstuff, Replacement of keys/locks, Replacement of documents, Acts of Vandalism, Measures by the authorities, Salvage Measures, Removal of rubble, Impact of vehicles, Travel, Damages caused by a tenant.
- ✓ Robbery: Damages, Theft in the home, Mugging outside the Home, Theft in the car boot.
- ✓ Financial Losses: Rental of a provisional home, Loss of rentals, Fraudulent use of cheques/cards.
- ✓ Breakage.
- ✓ Aesthetic Damages.
- ✓ All Risk Accident. (*)
- ✓ Assistance in the Home, Home DIY Service.
- ✓ Medical Advice Service/Second medical opinion.
- ✓ Ambulance transfer service.
- ✓ IT and Technological Assistance.
- ✓ Bodily accidents.
- ✓ Assistance due to Breakdown of Electrical Appliances.
- ✓ Civil Liability: Bail, Claims for damages.
- ✓ Recovery of Squatted Home (**): Legal expenses, Accommodation and living costs, Mediation fees, Psychological counselling.
- ✓ Legal defence: Claims for: damages, rentals due to non-payment, protection of rights, breach in divorces; labour defence; Advice in; successions, tax, etc. (*)

(*) Depending on the package contracted.

(**) As stated in Specific Conditions



What is not insured?

The most important exclusions are the following:

- ✗ Losses occurring prior to the effective date.
- ✗ Damages arising from risks and guarantees not expressly included in the policy.
- ✗ Fraud or bad faith and indirect losses or damages.
- ✗ Damages caused by: fermentation, condensation, rust, inherent vice, defect, of manufacturing or construction or those that should or could be noted by the Insured, land settlements, subsidence, landslides, landfalls, etc.
- ✗ Damages to animals except due to Fire, similar.
- ✗ Damages to Jewellery and Valuables not insured in Adjacent Buildings.
- ✗ Repair of cause of leaks or seepages.
- ✗ Repair of taps, stopcocks and similar.
- ✗ Damages due to breakage of screens of mobile devices, image/sound apparatus, plates and glasses, tableware, handheld objects, etc.
- ✗ Damages produced by events or phenomena which are covered by the Insurance Compensation Consortium.
- ✗ Damage resulting from graffiti, bill sticking or analogous actions on the exterior of insured Building.



Are there any restrictions regarding the cover?

The most important restrictions are the following:

- ! Water Leaks; Unblocking: €300, Excess consumption: €300/1,000, Localisation without damages: €150.
- ! Other damages: Electrical: €3,000, Foodstuff: €300, Replacement of keys/locks: €600. Rep. of documents: €300, Travel – total: €3,000 (Jewellery: €1,200, Valuables: €2,400, Cash: €300).
- ! Robbery: Car boot: €1,500, Cash: €300/600, Theft in the Home: €3,000, Mugging: €1,500.
- ! Financial losses: Rental P. home: €3,000, Rentals: €3,000, Fraudulent use of cards: €300.
- ! Breakage: €3,000.
- ! Aesthetic damages: €2,000/4,000 depending on package.
- ! Assistance: Search and hotel expenses: €3,000, Incapacitation of kitchen: €1,125.
- ! Home DIY: 2 services of up to 4 hours each.
- ! Civil Liability: €300,000, €150,000 per victim. Bail: €150,000, Claim for damages: €30,000.
- ! Legal Defence: €6,000.
- ! Breakdown of Electrical Appliances: Assistance limited to €300 a year.
- ! Comprehensive: Excess €150.



Where am I covered?

- ✓ The guarantees of this insurance policy are effective only in Spanish territory.
- ✓ For Robbery Outside the Home the cover is extended to worldwide.
- ✓ For Fraudulent Use of Credit Cards the cover is extended to worldwide.
- ✓ For Civil Liability, the cover is extended to the territory of the European Union and Andorra.



What are my obligations?

- To pay the premium as agreed in the contract and legal provisions.
- To inform the Company of the existence of other policies contracted with other Companies relating to the same situation of risk on the same insured assets.
- To inform the Company as soon as possible of an aggravation or reduction of the risks and any other change to the information.
- In the event of a loss, to take the measures available to you to limit or reduce the losses, as well as to preserve any remains.
- To inform the Company of the existence of a loss within a period of 7 days from the occurrence thereof and allow the Company to access the insured risk in order to determine the mechanics of the loss and to assess the damages.



When and how should I make the payments?

The premium should be paid in advance, both the initial annual premium and the successive premiums.
The Company will issue a receipt for the premium to the account indicated by the Policyholder when contracting the insurance policy.



When does the cover start and finish?

- The policies are for a term of one year and are automatically renewed for successive annual periods. The Guarantees contracted come into effect at the time and on the day indicated in the contract, provided that the amount of the premium has been paid, when the Company's obligations also come into effect.
- The contract does not come into effect until the first premium has been paid. If the unpaid premium is the premium for renewal of a successive period, the cover will be suspended and any losses occurring during the first month after expiry will be covered, provided that the premium of the following annual period is paid during this month.
- Both the Policyholder and the Insurance Company may oppose extension of the contract by means of written notification to the other party made with a period of at least one month prior to termination of the insurance in progress when the opposing party is the Policyholder and two months when it is the Insurance Company.



How can I cancel the contract?

- The Insurance Contract can be unilaterally cancelled within a period of 30 days following delivery of the Policy by the Company.
- The Policyholder may oppose extension of the contract by means of written notification to the other party made within a period of at least one month prior to termination of the period of insurance in progress.
- If the Policyholder wishes to cancel the contract after a loss, they should inform of this within a period of 30 days from the date of notification of the loss or from the settlement thereof. The notification should be made with a minimum notice of 15 days prior to the date on which the cancellation is to be effective.
- If during the term of the insurance the insured interest should disappear, the contract shall be extinguished from this time and the Insurance Company shall be entitled to retain the unearned premium.