Local Accommodation is an expression of the welcoming way in which the Portuguese receive their visitors.

For Zurich there is no distinction as regards what really matters: the protection and safety of people and property.

Whether it be apartments or villas temporarily dedicated to local accommodation or even sophisticated lodging establishments, we help our clients to identify and manage their risks as well as the protection level.

The Zurich Local Accommodation insurance solution was tailor-made for the owners or managers of local accommodation and their clients, and it affords an integrated insurance product range, highlighting the multi-risk solution with 46 basic coverages and 12 complementary coverages, mostly without any deductible.

We would like to highlight:

- Third party civil liability for damages caused by the insured activity
- Theft or robbery of valuables from safes in rooms
- Client rehousing costs in the event of loss of use of the insured establishment
- Assistance at the establishment (people and property)
- Operating losses
- Outdoor property
- Deterioration of refrigerated products



You can increase your protection level by taking out other insurance solutions that we have available.



O PROTECTION

Civil liability Additional covers Impact collicion

Impact, collision, rollover, fire, lightning or explosion and breakage of glass

Replacement vehicle

- Temporary loss of use
 Theft or rephase
- Theft or robbery
 Total loss
- Acts of GodStrikes, riots and public disorder
- Breakage of Glass
 Occupants:
- -Death and/or permanent disability
- -Treatment Expenses -Funeral costs
- Travel assistance
- Legal protection

CIVIL

- Products
- D&O (directors and managers)
- Directors and members of the statutory audit board



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The distinctive marks and signs used herein are registered in the name of Zurich Insurance Company Ltd in several jurisdictions worldwide.



Zurich Local Accommodation





For those who truly wish to enjoy a safe stay, we'd like to present to you the **Zurich Local Accommodation Insurance Solution.**



Apartments / Houses (part time)









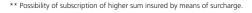
Basic Covers

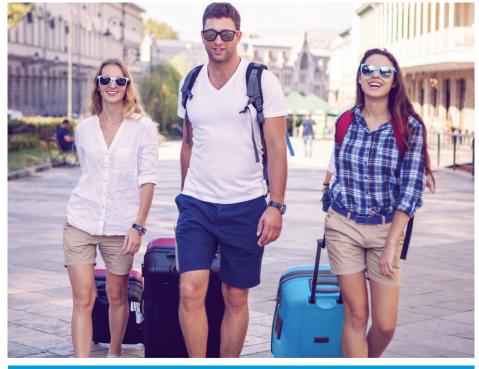




1.	Fire, lightning and explosion	•	•	zero-deductibles
2.	Smoke	•	•	Optional
3.	Heat damage	•	•	Optional
4.	Storms	•	•	Optional
5.	Flooding	•	•	Optional
6.	Water damage	•	•	Optional
7.	Subsidence	•	•	Optional
8.	Investigation of failure or breakdown	•	-	Optional
9.	Aesthetic damage	•	-	zero-deductibles
10.	Damage to plumbing and underground cables	•	-	Optional
11.	Spillage from Hydraulic Fire Protection Systems	•	•	Optional
12.	Spillage from heating and air-conditioning systems	•	•	Optional
	Electrical Risks - Sum insured for primary risk	•	•	100€
				grace period of 24h
	Deterioration of refrigerated products	-	•	
	Theft or robbery	-	•	Optional
	Theft-related damage to buildings	•	-	Optional
	Demolition and removal of debris	•	•	zero-deductibles
18.	Removal of mud	•	•	Optional
19.	Aircraft collision	•	•	zero-deductibles
20.	Accidental falling of trees	•	•	zero-deductibles
21.	Collision of land vehicles and animals	•	•	zero-deductibles
22.	Collision by solid objects	•	•	zero-deductibles
23.	Breakage of glass, mirrors, signs, illuminated signs and sanitaryware	•	•	Optional
24.	Damage to Works of Art, Decorative Items and Ornamental Plants	-	•	Optional
25.	Breakage or falling of aerials	•	-	Optional
26.	Breaking or dropping of solar and/or photovoltaic panels	•	-	Optional
27.	Reconstruction of walls, gates and fences	•	-	100€
28.	Restoration of gardens	•	-	100€
29.	Civil liability of the insured and household	•	•	Optional
30.	Civil liability of owner of real estate	•	•	Optional
31.	Damage to landlord's property	-	•	Optional
32.	Damage to employees' property	-	•	zero-deductibles
33.	Damage to third-party property	-	•	zero-deductibles
34.	Acts of authorities, public and emergency services	•	-	zero-deductibles
35.	Temporary loss of use of rented or occupied premises	•	•	zero-deductibles
36.	Temporary move	-	•	zero-deductibles
37.	Document-related expenses	-	•	zero-deductibles
	Replacement of documents	-	•	zero-deductibles
	Architects, Experts and Technicians' Fees	•	•	zero-deductibles
	Inclusion of new property or improvements to existing ones		•	zero-deductibles
	Strikes, riots and public unrest	•	•	Optional
	Acts of vandalism, malicious acts or sabotage		•	Optional
	Theft or robbery of valuables from safes in rooms			zero-deductibles
	Breakdown of home automation systems			zero-deductibles
77.		_		zero-deductibles
15	Security service			

Capitais máximos por sinistro e anuidade das coberturas base					
1. Sum insured	1. Sum insured	1. Sum insured			
2. Sum insured	2. Sum insured	2. Sum insured			
3. 500€	3. 500€	3. 750€			
4. Sum insured	4. Sum insured	4. Sum insured			
5. Sum insured	5. Sum insured	5. Sum insured			
6. Sum insured	6. Sum insured	6. Sum insured			
7. Sum insured	7. Sum insured	7. Sum insured			
8. 1.750€	8. 2.000€	8. 2.500€			
9. 1.750€	9. 2.000€	9. 2.500€			
10. 1.750€	10. 2.000€	10. 2.500€			
11. Sum insured	11. Sum insured	11. Sum insured			
12. Sum insured	12. Sum insured	12. Sum insured			
13. 5.000€	13. 7.500€	13. 10.000€			
14. 500€	14. 750€	14. 1.500€			
15. Sum insured	15. Sum insured	15. Sum insured			
16. Sum insured	16. Sum insured	16. Sum insured			
17. 10% of sum insured	17. 10% of sum insured	17. 10% of sum insured			
18. Sum insured	18. Sum insured	18. Sum insured			
19. Sum insured	19. Sum insured	19. Sum insured			
20. Sum insured	20. Sum insured	20. Sum insured			
21. Sum insured	21. Sum insured	21. Sum insured			
22. Sum insured	22. Sum insured	22. Sum insured			
23. 3.500€	23. 5.000€	23. 7.500€			
24. 3.500€	24. 5.000€	24. 7.500€			
25. Sum insured	25. Sum insured	25. Sum insured			
26. Sum insured	26. Sum insured	26. Sum insured			
27. 10.000€	27. 12.500€	27. 15.000€			
28. 10.000€	28. 12.500€	28. 15.000€			
29. 25.000€	29. N/A	29. N/A			
30. 25.000€	30. 25.000€	30. 25.000€			
31. 500€	31. 750€	31. 1.000€			
32. 500€	32. 750€	32. 1.000€			
33. 500€	33. 750€	33. 1.000€			
34. Sum insured	34. Sum insured	34. Sum insured			
35. 2.500€**	35. 3,500€**	35. 5.000€**			
36. 25% of the amount insured for con					
37. 500€	37. 750€	37. 1.000€			
38. 500€	38. 750€	38. 1.000€			
39. 500€	39. 750€	39. 1.000€			
40. 10% of sum insured	40. 10% of sum insured	40. 10% of sum insured			
41. Sum insured	41. Sum insured	41. Sum insured			
42. Sum insured	42. Sum insured	42. Sum insured			
43. 100€	43. 150€	43. 250€			
44. 500€	44. 750€	44. 1.500€			
45. Máx. 7 days or 750€ per claim	45. Máx. 7 days or 1.000€ per claim	45. Máx. 7 days or 1.250€ per claim			





Additional coverages

- Seismic Phenomena
- Acts of Terrorism
- Solar Panels
- Photovoltaic Panels
- · Electronic Equipment
- Machine Breakdown
- Replacement Value
- · Outdoor Property
- · Operating Losses
- · Loss of Rent
- · Operational Civil Liability
- a) Civil Liability for luminous advertising, advertising panels, aerials and awnings
- b) Civil Liability for guard dogs
- c) Civil Liability for food poisoning
- d) Extension of civil liability to fairs and events in national territory
- Fairs and Congresses

For further information contact your Zurich broker or visit us at www.zurich.com.pt

The covers shown are subject to exclusions laid out in the policy conditions.

This communication does not replace the reading of the legally-required pre-contractual and contractual information, available at www.zurich.com.pt and from any Zurich broker.

Zurich Insurance Europe AG, Sucursal em Portugal



RELAX!

ZURICH

Optional Deductibles The optional deductibles scheme implies a variation in the premium. Deductibles have an absolute, fixed value and are not applicable to third parties.

Scope

Deductibles

Scheme*

0€ | 100€ | 250€ | 500€