

**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 rehusing 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.

PROTECTION OF PEOPLE	<b>OCCUPATIONAL ACCIDENTS</b> <ul style="list-style-type: none"> <li><b>Basic cover</b> <ul style="list-style-type: none"> <li>• Mandatory cover according to current legislation</li> </ul> </li> <li><b>Additional covers</b> <ul style="list-style-type: none"> <li>• Travel abroad (up to 15 days) without any surcharge for European Union countries</li> <li>• Full Salary</li> </ul> </li> </ul>
	<b>PERSONAL ACCIDENTS</b> <ul style="list-style-type: none"> <li><b>Basic covers</b> <ul style="list-style-type: none"> <li>• Death</li> <li>• Permanent disability</li> <li>• Death or permanent disability</li> </ul> </li> <li><b>Additional covers</b> <ul style="list-style-type: none"> <li>• Treatment Expenses</li> <li>• Temporary incapacity</li> <li>• Absolute temporary incapacity (hospitalisation)</li> <li>• Funeral costs</li> </ul> </li> </ul>
	<b>LIFE SOLUTIONS</b> <ul style="list-style-type: none"> <li>• Financial</li> <li>• Companies Risk</li> </ul>
	<b>HEALTH SOLUTIONS</b> <ul style="list-style-type: none"> <li>• Zurich Health (Plans customised to suit the client)</li> <li>• Zurich Dental Protection Companies</li> </ul>
AUTO PROTECTION	<ul style="list-style-type: none"> <li><b>Basic cover</b> <ul style="list-style-type: none"> <li>• Civil liability</li> </ul> </li> <li><b>Additional covers</b> <ul style="list-style-type: none"> <li>• Impact, collision, rollover, fire, lightning or explosion and breakage of glass</li> <li>• Replacement vehicle</li> <li>• Temporary loss of use</li> <li>• Theft or robbery</li> <li>• Total loss</li> <li>• Acts of God</li> <li>• Strikes, riots and public disorder</li> <li>• Breakage of Glass</li> <li>• Occupants:                             <ul style="list-style-type: none"> <li>-Death and/or permanent disability</li> <li>-Treatment Expenses</li> <li>-Funeral costs</li> </ul> </li> <li>• Travel assistance</li> <li>• Legal protection</li> </ul> </li> </ul>
	<b>CIVIL LIABILITY</b> <ul style="list-style-type: none"> <li>• Products</li> <li>• D&amp;O (directors and managers)</li> <li>• Directors and members of the statutory audit board</li> </ul>

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# 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)**



**Apartments / Houses (full time)**



**Lodging**

Basic Covers	Scope		Deductibles Scheme*
	Real	Content	
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
13. Electrical Risks - Sum insured for primary risk	●	●	100€
14. Deterioration of refrigerated products	-	●	grace period of 24h
15. Theft or robbery	-	●	Optional
16. Theft-related damage to buildings	●	-	Optional
17. 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 aeriels	●	-	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
38. Replacement of documents	-	●	zero-deductibles
39. Architects, Experts and Technicians' Fees	●	●	zero-deductibles
40. Inclusion of new property or improvements to existing ones	●	●	zero-deductibles
41. Strikes, riots and public unrest	●	●	Optional
42. Acts of vandalism, malicious acts or sabotage	●	●	Optional
43. Theft or robbery of valuables from safes in rooms	●	●	zero-deductibles
44. Breakdown of home automation systems	●	●	zero-deductibles
45. Security service	●	●	zero-deductibles
46. Assistance to the establishment	●	●	zero-deductibles

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 content	36. 25% of the amount insured for content	36. 25% of the amount insured for content
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
46. Specific sums insured and limits	46. Specific sums insured and limits	46. Specific sums insured and limits



**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, aeriels 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](http://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](http://www.zurich.com.pt) and from any Zurich broker.

**Zurich Insurance Europe AG, Sucursal em Portugal**

PROTECTED LOCAL ACCOMMODATION

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. \* 0€ | 100€ | 250€ | 500€

\*\* Possibility of subscription of higher sum insured by means of surcharge.