

For further information, contact your Zurich Insurance Mediator:



Zurich Home Insurance



Zurich Insurance plc - Sucursal em Portugal
Rua Barata Salgueiro, 41 1269-058 Lisboa
Telefone: 21 313 31 00 Fax: 21 313 31 11
zurich.helppoint.portugal@zurich.com
www.zurich.com.pt



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For those who really love their home...

Since happiness begins at home, we offer the **Zurich Home Insurance** solution, a multi-risk home insurance which helps you to deal with unexpected events in your daily life. We do everything in our power to take care of you and your home when you most need it.



Tailored protection for your home and your needs.

We have a range of optional cover allowing you to increase your property's level of protection with eight additional cover options.

Additional cover:

- Acts of terrorism
- Breakdown of machinery
- Garaged motor vehicles
- Civil liability dangerous animals
- Civil liability letting
- Solar panels
- Photovoltaic panels
- Seismic phenomena

For more information contact your Zurich Insurance Mediator or visit us at www.zurich.com.pt

The coverage shown is 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 and at any Zurich Insurance Mediator.

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Basic Cover	Scope		Deductible*	Insured capital
	Property	Contents		
1. Fire, lightning and explosion	●	●		Insured capital
2. Windstorm	●	●	Optional	Insured capital
3. Flood	●	●	Optional	Insured capital
4. Landslide	●	●	Optional	Insured capital
5. Water damage	●	●	Optional	Insured capital
6. Failure search	●		Optional	€2,500
7. Aesthetic damages	●			€2,500
8. Damages to underground pipework	●		Optional	€2,500
9. Electrical risks – 1st risk sum	●	●	€100	€5,000
10. Refrigerated goods		●		€375
11. Theft or robbery		●	Optional	Insured capital
12. Damages to property by theft or robbery	●		Optional	Insured capital
13. Money robbery		●		€250
14. Robbery of the insured persons		●		
a) Personal use objects		●		€125
b) Robbery of money		●		€125
c) Personal use documents		●		€250
d) Medical expenses		●		€250
15. Breakage of mirrors, glass and sanitary ware	●	●	Optional	€10,000
16. Accidental fixed furniture breakage	●	●	Optional	€1,250
17. Liability of the Insured and family	●	●	Optional	€50,000
18. Extra-contractual liability of the Insured property	●	●	Optional	€50,000
19. Debris removal	●	●		10% of sum insured
20. Sludge removal	●	●	Optional	Insured capital
21. Breakage or collapse of antennas	●		Optional	Replacement value
22. Breakage or collapse of solar panels	●		Optional	Replacement value
23. Reconstruction of walls, gates and fences	●		Optional	€10,000
24. Reconstruction of gardens	●		Optional	€10,000
25. Collision or impact of vehicles and animals	●	●		Insured capital
26. Solid objects collision or impact	●	●		Insured capital
27. Temporary loss of use of the rented or occupied insurance property	●	●		Max. €2,500 180 days
28. Temporary property move		●		€750
29. Loss of rent	●			Max. €10,000 12 months
30. Property utility services costs	●			Max. €450 90 days
31. Damages to landlord's goods		●	Optional	Replacement value
32. Damages to employees' goods		●		€500
33. Aircraft	●	●		Insured capital
34. Strikes, riots, and civil commotion	●	●	Optional	Insured capital
35. Acts of vandalism, malicious damage, or sabotage	●	●	Optional	Insured capital
36. Smoke	●	●	Optional	Insured capital
37. Heat damages	●	●		€250
38. Accidental spill from acclimatization units	●	●	Optional	Insured capital
39. Authority measures and public relief services	●			Replacement value
40. Documentation costs	●	●		€750
41. Documentation reconstitution	●	●		€750
42. Technical fees		●		€750
43. Domestic equipment malfunction	●			€500
44. Personal accident	●	●		
a) Death or permanent disability	●	●		€10,000
b) Treatment expenses	●	●		€1,000
45. Rehabilitation of property due to the insured's accident	●			€15,000
46. Home assistance	●	●		✓

Optional deductible regime The premium may vary in accordance with the optional excesses system. Excesses have an absolute, fixed value and are not applicable to third parties.

* €0 | €100 | €250 | €500