

Zurich Home Insurance

Pre Contractual Conditions

Zurich Insurance plc - Branch in Portugal, an entity legally authorized to carry out the insurance business, with permanent representation in Portugal, at Rua Barata Salgueiro, n° 41, 1269-058 Lisboa, markets the Zurich Home Insurance Solution, whose characteristics are presented in the following Pre-contractual Conditions.

1. Object of the contract

1. The Zurich Home Insurance Solution is intended to guarantee the obligation to insure the buildings constituted under horizontal ownership, both in terms of autonomous fractions and in relation to the common parts, which are identified in the policy, against the risk of fire, even if there has been negligence of the Person for whom he is responsible.
2. The purpose of this insurance solution is also to guarantee the coverage of the following risks related to damages caused to the assets identified in the Specific Conditions:
 - a. Immovable property – Building or separately owned fraction(s) of a building in horizontal property, both in relation to the separately owned fraction(s), and common areas;
 - b. Movable property – contents;
 - c. Extra-contractual third party liability;
 - d. Personal accident.
3. For the purpose of this insurance solution, a building or a separately owned fraction of a building in horizontal property shall be considered:
 - a. The Insured's private property in the sense and scope given in the "definitions", with external walls, separation between floors and roof built with resistant materials, except when different construction and roof materials are declared in the Particular Conditions;
 - b. The machines as long as inherent to the operation of the insured building
4. For the purpose of this policy, as contents, shall be considered:
 - a. The objects of domestic and personal use of the Insured, his/ her relatives or employees at her domestic service that share his/ her dwelling, and any other goods described in the Particular Conditions as long as they are in the Insured's private property, located at the place declared in the policy, or in dependent annexes, as long as key-locked;
 - b. Valuable objects as long as duly declared in the Particular Conditions.

§ Single: When not declared in the Particular Conditions, valuable objects are limited to the total amount of 1.500,00 € (one-thousand, and five-hundred euros).

2.1 Fire, lightning and explosion

Granting up to the limit set out in the Particular Conditions, the damages caused to the insured property as a result of:

- a) Fire, even when there has been negligence by the Insured, or Person for whom he is responsible;
- b) In addition to the coverage set out in the previous line, it also guarantees damages caused to the insured property as a result of the means used to fight the fire, as well as damages deriving from heat, smoke, vapour, or explosion as consequence of the fire, and also removals or destructions carried out by order of the proper authorities, or carried out with the objective of rescuing, as long as deriving from fire or any other of the previously mentioned facts;
- c) Unless stipulated differently, also included are the damages caused by mechanical action of lightning, explosion or other similar accidents, even if not followed by fire.

2.1.1 Fire, lightning and explosion - Exclusions

In addition to the general exclusions provided in Clause 6 of Chapter III, are also excluded from this coverage losses or damages caused by:

- Unless otherwise agreed, losses resulting from fire and / or explosion arising, directly or indirectly, from seismic phenomena, earthquakes, volcanic eruptions, tsunamis, underground fire.
- Strikes, riots and changes in public order, acts of terrorism, vandalism, malicious acts or sabotage; Direct effects of electric current in apparatus, electrical installations, and their accessories, including overvoltage and overcurrent, including those produced by atmospheric electricity, such as the resultant of lightning, and short-circuit, even in the event of a fire; Loss, theft or theft of the insured

property, when committed during or following any covered claim.

2.1.2 Fire, lightning and explosion – Deductible

This coverage is not subject to any deductible.

2.2 Windstorm

Granting up, up to the limit set out in the Particular Conditions, the damages caused to the insured property as a consequence of:

a) Typhoons, cyclones, tornados and all direct action of strong winds or impact of objects thrown or projected by them (whenever their violent nature destroys or damages several buildings of good construction, objects or trees within a radius of 5 km from the insured property);

In case of doubt, the Insured can prove, by means of a document issued by the nearest weather station, that at the moment of the occurrence, the winds reached exceptional speed (speed above 100 km per hour).

b) Hail fall, as long as this atmospheric phenomenon causes damages to buildings in a radius of 5 km surrounding the insured property. In case of doubt, the Insured can provide proof of the occurrence by means of a document issued by the nearest weatherstation;

c) flooding by falling rain, snow or hail, provided that these atmospheric agents penetrate the insured building as a result of damage caused by the risks mentioned in (a), provided that such damage occurs within 48 hours of the time of the insured building partial destruction

The damages occurring within the 48 hours that follow the moment in which the insured property suffered its first damages are considered as one and only event;

d) Snow fall, whenever it occurs in an abnormal manner and the corresponding atmospheric disturbance cannot be considered as natural of a specific season of the year or of a geographical location that favour such occurrences, either due to the time when it takes place, or due to its intensity.

The abnormal nature of this atmospheric phenomenon shall be confirmed through the damages resulting from it in buildings located in a radius of 5 km surrounding the insured property and, in case of doubt, the Insured can provide proof of the occurrence by means of a document issued by the nearest weather station.

2.2.1 Windstorm - Exclusions

In addition to the general exclusions set forth in Clause 6 of Chapter III, losses or damages caused are also excluded:

a) By action of the sea and other natural or artificial water sources, whichever their nature, even if these events are the consequence of a storm;

b) In buildings or constructions of non-resistant materials, and in whichever objects that are inside them, and also when the buildings are in a state of noticeable degradation at the moment of the occurrence;

c) In buildings whose structure is not conceived to support the normal effects of snow fall;

d) In merchandise and/ or other movable property existent outdoors;

e) Infiltration through walls, ceilings, doors, windows, attics, terraces or closed verandas, as well as leaks, moist, condensation and/ or oxidation, except when directly resulting from the risks set out in a) of the guarantees of this coverage;

f) Water, snow, hail, sand or dust that penetrate through doors, windows and other openings of the building which have been left open, or whose insulation and/or closing mechanisms are faulty;

g) Temperature variations, even if resulting from snow or hail fall;

h) In solar and photovoltaic panels, and respective structures and supports, unless the coverages "Solar Panels" or "Photovoltaic Panels" have been contracted".

i) In protection devices, such as external blinds, shutters and closed verandas, lit advertisements, external antennas that receive or broadcast image and/ or sound, as well as the respective structures and supports, which are, in any case, covered when followed by total or partial destruction of the insured building.

Sole Paragraph: The exclusion in i) does not apply to blinds external blinds and marquees, should the damage result from falling hail as provided in paragraph 2.2 b). Clause 4

2.2.2 Windstorm - Deductible

In case of loss, the deductible declared in the Particular Conditions will always have to be deducted from the indemnity for which Zurich is responsible.

Unless otherwise expressly stated in the Particular Conditions, no deductible will apply to the present insurance coverage.

2.3 Flood

Granting up, up to the limit set out in the Particular Conditions, the damages caused to the insured property as a result of:

a) Waterspouts, or heavy rain fall, atmospheric condensation higher than 10 (ten) millimetres in 10 (ten) minutes, at the pluviometry. In case of doubt, the Insured can provide proof of the loss by means of a document issued by the weather station stating that the rain equalled or surpassed the above mentioned standards;

b) Burst of adductors, drainers, embankments and dams;

c) Torrents or overflowing of natural or artificial water sources.

The damages occurred during the 48 hours that follow the moment in which the insured property suffered its first damages are considered as one and only event.

2.3.1 Flood - Exclusions

In addition to the general exclusions set forth in Clause 6 of Chapter III, losses or damages caused are also excluded:

- a) By rise of tides and storm tides, as well as by continuous action of the sea or other natural or artificial sea surfaces;
- b) In buildings or constructions of non-resistant materials, and in whichever objects that are inside them, and also when the buildings are in a state of noticeable degradation at the moment of the occurrence;
- c) Infiltration through walls, ceilings, doors, windows, attics, terraces or closed verandas, as well as leaks, moist, condensation and/ or oxidation, except when directly resulting from the risks set out in a) of the guarantees of this coverage;
- d) In merchandise and/ or other movable property existent outdoors.

2.3.2 Flood - Deductible

Unless otherwise expressly stated in the Particular Conditions, no deductible will apply to the present insurance coverage.

2.4 Landslide

Granting up, up to the limit set out in the Particular Conditions, the damages caused to the insured goods as consequence of geological phenomena of landslides, downfalls, and land subsidence.

2.4.1 Landslide - Exclusions

In addition to the general exclusions set forth in Clause 6 of Chapter III, losses or damages caused are also excluded:

- a) Losses or damages resulting from total or partial collapse of the insured structures, unrelated to the guaranteed geological risks, caused directly or indirectly by vibrations, water level lowering, works of land removal or which cause the weakening of the structure supports, diggings, foundations, works of pile drivers, or similar;
- b) Losses or damages to buildings or other insured property, which are based on foundations that contradict the technical norms, or the good practices of their engineering, according to the characteristics of the terrain and type of construction or property involved in this coverage;
- c) Losses or damages resulting from faulty construction, project, quality of terrains or other risk factors, which were or should have been of the Insured's previous knowledge, as well as damages to insured property that is continuously subjected to erosion and water-related damages, unless the Insured proves that the damages have no relation whatsoever to those phenomena;
- d) Losses or damages resulting from any of the above covered risks, as long as they occur during earthquakes, or during the 72 hours that follow the last seismic phenomenon;
- e) Losses or damages to insured property if, at the moment of the occurrence, the building was already damaged, dismembered, moved from its foundations, walls, ceilings, tanks or roofs;
- f) Losses or damages to solar and photovoltaic panels, respective structures and supports, unless the coverage "Solar Panels" or "Photovoltaic Panels" has been contracted.

2.4.2 Landslide - Deductible

Unless otherwise expressly stated in the Particular Conditions, no deductible will apply to the present insurance coverage.

2.5 Water Damage

Granting up, up to the limit set out in the Particular Conditions, the damages, of a sudden and unpredictable nature, caused to the insured property as a result of rupture, defect, blocking or overflowing of the building's internal water or sewage distribution network (including, in the latter, the pluvial waters sewage systems), as well as of the devices and equipment linked to the water and sewage distribution network of the same building and respective connections.

2.5.1 Water damage - Exclusions

The following losses or damages caused are also excluded:

- a) Taps left open, except when there has been a water supply cut;

- b) Entrance of rainwater through roofs, doors, windows, skylights, terraces and marquises, and also the reflux of water coming from pipes or sewers not belonging to the building;
- c) Entry of rain water through walls and/ or ceilings, moist and/ or condensation, unless it is damage resulting from the coverages that are encompassed by this clause.

2.5.2 Water damage – Deductible

Unless otherwise expressly stated in the Particular Conditions, no deductible will apply to the present insurance coverage.

2.6 Failure Search

Granting up, up to the limit set out in the Particular Conditions, the costs incurred in by the Insured in failure search, and respective repair and replacement of ducts, pipes and devices or equipment linked to the internal water distribution network, which may have been the origin of an occurrence, even if it is not subject to indemnification under the coverage of water damage.

2.6.1 Failure search - Exclusions

In addition to the general exclusions set forth in Clause 6 of Chapter III, losses or damages caused are also excluded:

- a) Lack of maintenance or preservation of the building's water and sewage networks, whenever there are clear and unmistakable signs that these are deteriorated or damaged, reinforced by oxidation and infiltrations;
- b) Damages that imply repairing or replacement of sanitary devices, boilers, accumulators, water heaters, and radiators, air-conditioning, and in general of any device related to fixed installations, including, household appliances;
- c) Damages related to the increase of water consumption, lost as result of an occurrence.

2.6.2 Failure search - Deductible

Unless otherwise expressly stated in the Particular Conditions, no deductible will apply to the present insurance coverage.

2.7 Aesthetic Damages

Granting up, up to the limit set out in the Particular Conditions, the additional expenses in which the Insured may have to incur in, as a result of any occurrence guaranteed by this policy for the safeguard of the continuity and aesthetic harmony of the insured building or independent fraction, and which increases the costs of repairing the damages suffered.

It also guarantees the payment of costs necessary to the replacement of goods, or part of these, not directly affected by the occurrence, in view of levelling their visual appearance, texture, colour, format or size in relation to the repaired or replaced goods.

This guarantee only embraces the repairing and replacement for aesthetic purposes, of the unaffected goods, which were placed in the room of the insured fraction where the damages guaranteed by this contract happened or, when the entire property is insured, in the part of it that has been affected.

The indemnity shall be calculated based on the use of materials with similar characteristics to those in use at the date of the occurrence.

§ Single: This coverage is automatically guaranteed when the damages caused to the insured property happen in the sequence of Fire, being an integral part of the mandatory Fire coverage.

2.7.1 Aesthetic damages - Exclusions

In addition to the general exclusions set forth in Clause 6 of Chapter III, losses or damages caused are also excluded:

Replacement of pieces that are part of collections, or set of objects missing to complete a unit, namely, volumes of a literary or musical work, cutlery or crockery sets, elements of a series of artistic paintings or figures.

2.7.2 Aesthetic damages - Deductible

Unless otherwise expressly stated in the Particular Conditions, no deductible will apply to the present insurance coverage.

2.8 Damages to underground pipework

Granting up, up to the limit set out in the Particular Conditions, the accidental and unpredictable damages caused to water or gas, sewage or electrical cable underground pipework, in the derivations that originate in the general public supply network, to the entrance

of the insured building, as a direct consequence of any occurrence covered by this policy.

§ Single: This coverage is automatically guaranteed when the damages to the insured property happen in the sequence of Fire, being an integral part of the Mandatory Fire coverage.

2.8.1 Damages to underground pipework - Exclusions

In addition to the general exclusions set forth in Clause 6 of Chapter III, losses or damages caused are also excluded:

- a) Lack of maintenance or preservation of the underground pipework;
- b) Deterioration or normal wear owing to continuous use, as long as there is evidence that the installations were already deteriorated, prior to the occurrence of loss, namely, through the existence of previous damages that were not completely repaired or replaced.

Unless agreed differently, also excluded are the damages caused by earthquakes or during the 72 hours that follow any seismic activity.

2.8.2 Damages to underground pipework – Deductible

Unless otherwise expressly stated in the Particular Conditions, no deductible will apply to the present insurance coverage.

2.9 Electrical risks – first risk sum

Granting up, up to the limit set out in the Particular Conditions, the losses and damages caused to any electrical machines, converters, electrical appliances and installations, and their accessories, hardware, electronic and home automation equipment, due to direct effects of electrical current, surge and overcurrent, including effects produced by atmospheric electricity and short-circuit, even if it does not result from fire.

Regularization of damages method and limits of compensation:

- a) In case of total destruction of machines or insured equipment, the indemnity shall correspond to the value of replacement of the goods, at the date of the occurrence, by new equipment with similar characteristics and performance to those of the destroyed goods;
- b) If the machines or equipment are repairable, the expenses incurred in with the reposition of goods to the same conditions in which they were before the occurrence, including, assembly, disassembly and cargo, when existent, shall be indemnified;
- c) If repair expenses are higher than the value of replacement of the good, what is set out in a) shall be applied;
- d) If a scheme of higher deductibles is contracted, it derogates the minimum limit applied to the indemnifiable damage, in which case the occurrence is settled under the contracted deductible.

2.9.1 Electrical risks – first risk sum - Exclusions

In addition to the general exclusions set forth in Clause 6 of Chapter III, losses or damages caused are also excluded:

- a) Caused to fuses, heating resistances, any type of bulbs, cathode rays of electronic components, when not caused by fire or explosion of an object in the proximity;
- b) Due to usage wear or to any deficiency of mechanical operation and tear due to the, as well as due to faults or defects existing in the electrical installation or in the safe equipment;
- c) For which, contractually or legally, the manufacturers, suppliers, sales agents or companies in charge of any repair of the insured goods are liable;
- d) Caused to electric boards and converters of more than 500 KW and engines of more than 10 H.P.;
- e) Caused to equipment whose existence cannot be proven;
- f) To solar and photovoltaic panels, respective structures and supports, unless the coverages "Solar Panels" or "Photovoltaic Panels" have been contracted";
- g) Owing to intentional overcharges or experiments that involve abnormal operation conditions;
- h) Damages resulting from the use of insured software equipment after it has suffered losses eligible for indemnity by this coverage without having been definitely repaired and its normal operation guaranteed;

l) External memories or external disks and the information contained therein, as well as the reconstitution of lost or damaged documents and computer files;

Unless agreed differently in the Particular Conditions, this coverage also does not guarantee the damages occurred or caused by seismic activity, or during the 72 hours that follow it.

2.9.2 Electrical risks – first risk sum - Deductible

In case of loss, the deductible declared in the Particular Conditions will always have to be deducted from the indemnity for which Zurich is responsible.

2.10 Refrigerated goods

Granting up, up to the limit set out in the Particular Conditions, the damages caused to refrigerated food goods kept in fridges and/or chest freezers of the Insured, resulting solely from:

- a) Malfunction of the refrigerating equipment;
- b) Accidental loss of refrigerating fluid;
- c) Duly proved interruption, without previous warning, of public power supply for a period not inferior to 6 (six) hours;
- d) Interruption of power supply of the device containing the goods, due to loss guaranteed by this policy.

2.10.1 Refrigerated goods - Exclusions

The following losses or damages caused are also excluded:

- a) Mishandling of the refrigerating equipment;
- b) Insufficient performance of the refrigerating equipment;
- c) Error of construction or installation of the refrigerating equipment;
- d) Power supply cut motivated by fact for which the Insured is liable;
- e) Any other cause that is not guaranteed by the coverage;
- f) Damages caused to the equipment due to food deterioration.

2.10.2 Refrigerated goods - Deductible

Unless otherwise expressly stated in the Particular Conditions, no deductible will apply to the present insurance coverage.

2.11 Theft or robbery

Granting up, up to the limit set out in the Particular Conditions, the indemnity for losses resulting from disappearance, destruction or deterioration of the objects designated in the policy, in the sequence of theft or robbery (attempted, frustrated or consummated) carried out in the interior of the places described and in one of the following circumstances:

- a) Through burglary, escalation or fake keys;
- b) Consummated without the previous limitations, when the author or authors of the crime enter the place or hide in it with the intention of robbing;
- c) With violence against the people that work or are at the risk location, or through threats of imminent danger to their physical integrity or life, or by placing them, in any way, in a situation where resisting is impossible;
- d) Except if expressly declared in the Particular Conditions, goods that are out-doors or on balconies, terraces, porches and lobbies, not closed, or buildings or fractions that cannot be closed or whose accesses cannot be closed, are not guaranteed in this coverage.

2.11.1 Theft or robbery - Exclusions

In addition to the general exclusions set forth in Clause 6 of Chapter III, are also excluded losses or damages due to:

- a) Disappearance unsusceptible to be clarified and as such, classified as theft or robbery, losses or losses or failures or failures verified during an inventory or control of stocks;
- b) Theft or robbery of which the authors or accomplices are the Policyholder, the Insured and/ or insured persons, as well as relatives or kin in direct or collateral line up to 2nd degree, adopted, or other dependents, even if not living with the Insured;
- c) Theft or robbery of which the Policyholder's or the Insured's employees are authors or accomplices, as well as anyone who has been handed the keys of the building or fraction;
- d) Theft in the sequence of non-replacement of padlocks or respective mechanisms in case of theft, robbery or loss of the building's or fraction's keys, as well as subsequent to the abandoning, even if temporary, of the keys in the padlocks or in another place accessible to anyone;
- e) During the course of works at the risk location, as well as in case of escalation from scaffolds of works going on in neighbouring buildings, as long as there is no burglary of the building or fraction where the insured goods are kept;
- f) Theft, robbery or misappropriation carried out during, or in the sequence of, any other loss covered by this policy.

2. Theft or theft of valuables are not guaranteed when, during the insurance annuity, there has been a period of vacancy for more than 60 (sixty) consecutive days in the insured house, unless the Insured person proves that he stayed overnight in the Moment of the accident.

2.11.2 Theft or robbery - Deductible

Unless otherwise expressly stated in the Particular Conditions, no deductible will apply to the present insurance coverage.

2.12 Property damages by theft or robbery

Granting up, up to the limit set out in the Particular Conditions, the indemnity for damages directly caused to the insured building or fraction, as a consequence of theft or robbery, consummated or attempted, carried out by the means set out and mentioned in the coverage Theft or Robbery.

2.12.1 Property damages by theft or robbery - Exclusions

In addition to the general exclusions set forth in Clause 6 of Chapter III, are also excluded losses or damages due to:

- a) Theft or robbery of which the authors or accomplices are the Policyholder, the Insured and/ or insured persons, as well as relatives or kin in direct or collateral line up to 2nd degree, adopted, or other dependents, even if not living with the Insured;
- b) Theft or robbery of which the Policyholder's or the Insured's employees are authors or accomplices, as well as anyone who has been given the keys to the building or fraction;
- c) Theft or robbery carried out in the course of works at the risk location, as well as in case of escalation from scaffolds of works going on in neighbouring buildings, as long as there is no burglary of the insured building or fraction;

2.12.2 Property damages by theft or robbery – Deductible

Unless stipulated otherwise in the Particular Conditions, no deductible is applied to this coverage.

2.13 Money robbery

Granting up, up to the limit set out in the Particular Conditions, the robbery of money, under the terms and conditions set out and mentioned in the coverage Theft or Robbery.

2.13.1 Money robbery - Exclusions

In addition to the general exclusions set forth in Clause 6 of Chapter III, are also excluded losses or damages due to:

- a) Disappearance unsusceptible to be clarified and as such, classified as theft or robbery, losses or losses or failures or failures verified during an inventory or control of stocks;

- b) Theft or robbery of which the authors or accomplices are the Policyholder, the Insured and/ or insured persons, as well as relatives or kin in direct or collateral line up to 2nd degree, adopted, or other dependents, even if not living with the Insured;
- c) Theft or robbery of which the Policyholder's or the Insured's employees are authors or accomplices, as well as anyone who has been given the keys to the building or fraction;
- d) Theft, robbery or misappropriation carried out during or in the sequence of any loss covered by the policy.

2.13.2 Money robbery - Deductible

Unless stipulated otherwise in the Particular Conditions, no deductible is applied to this coverage.

2.14 Robbery of the insured persons

Granting up, up to the limit set out in the Particular Conditions, the damages suffered by the insured people, in the scope of their private lives, as a consequence of acts of violence or threat of violence, duly proved through reporting to the proper authorities, consisting in:

- a) Robbery or deterioration of clothing, watches, shoe-wear, handbags or personal accessories used by the Insured Person at the time of loss;
- b) Money robbery;
- c) Expenses incurred in in view of obtaining new documentation of personal or individual use, namely, identification card, driver's license or passport;
- d) Expenses incurred in with the treatment of injuries suffered, medical assistance, medication, hospital and nursing services, as well as costs with transportation needed to receive assistance.

For the purposes of this guarantee the insured and spouse (or persons living in union with the Insured) and descendants (including adoptees, guardians and custodians) who live in communion with the Insured shall be deemed to be insured persons.

Unless stipulated otherwise, the guarantees offered by this coverage are to be applied in Portugal, when the loss occur outside the insured home.

The indemnity shall be paid against the presentation of receipts of costs incurred in.

2.14.1 Robbery of the insured persons - Exclusions

In addition to the general exclusions set forth in Clause 6 of Chapter III, are also excluded losses or damages due to:

- a) Due to negligence or serious fault of the insured persons, or those living with them or for whom they are responsible;
- b) That are not reported to the proper authorities;
- c) Due to the insured persons' involvement in arguments, fights or bets;
- d) Consequent to the abusive and fraudulent use, by third parties, of bank cards or other credit cards, namely, due to the withdrawal of money from an ATM machine.

2.14.2 Robbery of the insured persons – Deductible

Unless agreed differently in the Particular Conditions, no deductible is applied to this coverage.

2.15 Breakage of mirrors, glass and sanitary ware

Granting up, regardless of whether the building, it's contents or both are insured, up to the limit set out in the Particular Conditions, the damages resulting from accidental breakage of:

- a) Mirrors and glass on windows, doors, transoms, skylights, greenhouses, winter gardens and balconies
- b) Sanitary ware, independently from its manufacturing material;
- c) Glass ceramics, as long as integrated in the property, or in fixed goods of permanent nature.

2.15.1 Breakage of mirrors, glass and sanitary ware - Exclusions

In addition to the general exclusions set forth in Clause 6 of Chapter III, are also excluded losses or damages due to:

- a) Breakage due to faulty installation or placement or other works carried out;
- b) Assembling and disassembling operations, and moving;

2. Unless stipulated otherwise, duly specified in the Particular Conditions, excluded from this coverage are:

- a) Glass of TV and TVWF equipment;
- b) Glass or mirrors with artistic value, decorated with inscriptions, stained-glass and suspended glass or mirrors;
- c) Glass or mirrors of engravings or paintings;
- d) Glass plates and marble stones used in furniture.

Damages payable under this coverage do not accrue to the indemnities paid under cover 2.31 Property damage to the Landlord.

2.15.2 Breakage of mirrors, glass and sanitary ware - Deductible

Unless agreed differently in the Particular Conditions, no deductible is applied to this coverage.

2.16 Accidental fixed furniture breakage

Granting up, up to the limit set out in the Particular Conditions, indemnity for damages caused in the sequence of chance and accidental unfastening of furniture (screwed or set) from walls of the insured home, or of ceiling or wall lamps, to the following goods:

- a) To the unfastened furniture itself, to the objects in it and any other goods nearby, as long as they are covered by this contract;
- b) To the walls or floor directly affected by the collapse of the goods mentioned in the previous line, as long as insured by this contract.

2.16.1 Accidental fixed furniture breakage - Exclusions

In addition to the general exclusions set forth in Clause 6 of Chapter III, are also excluded losses or damages due to:

- a) Unfastening due to fragility of the walls;
- b) Damages resulting from unfastening due to the installation of objects in inadequate supports;
- c) Damages that occur during earthquakes or in the 48 hours that follow the last manifestation of such phenomenon.

2.16.2 Accidental fixed furniture breakage - Deductible

Unless agreed differently in the Particular Conditions, no deductible is applied to this coverage.

2.17 Liability of the insured and family

Granting up, up to the limit set out in the Particular Conditions, the indemnity legally demandable to the Insured, as owner of the insured property, as well as tenant or occupant of the risk location mentioned in the Particular Conditions, based on extra-contractual liability, and resulting from physical injuries and/ or material damage caused to third parties.

The guarantee offered to the Insured as the owner, tenant or occupant embraces all the facts, acts or omissions that took place or were carried out in the scope of his/ her private life, in Portugal, in the other countries of the European Union, and in Switzerland.

Equally embraced by this coverage, as long as living with the Insured in common economy, are the following people:

- a) Spouse or kin, ascendants, descendants and siblings;
- b) Adopted and kin in straight line and up to the 2nd collateral line;
- c) Stepchildren;

- d) Employees, while at domestic service;**

Also included in this coverage are the damages caused by pets belonging to the Insured and living with him/ her, with the exception of “dangerous or potentially dangerous” animals, in accordance with the legislation in force, and also except those used for profit purposes.

Pursuant to this guarantee, Zurich’s liability for a loss or set of losses occurring during an annuity, or validity period – if subscription is inferior to a year -, cannot exceed the maximum sum stipulated in the Particular Conditions.

2.17.1 Liability of the insured and family - Exclusions

In addition to the general exclusions set forth in Clause 6 of Chapter III, are also excluded losses or damages due to:

- a) Professional liability.**

For the purposes of this policy, professional liability is the obligation of repairing damages caused or suffered by the good or thing, resulting from faulty professional practice;

- b) Criminal, misdemeanour or disciplinary liability;**

- c) The third party liability resulting from the ownership of property or works not insured by the policy;**

- d) The practice of sport or leisure activities involving the use of any type of weapons, and practiced in conditions that contradict the legal dispositions in force;**

- e) The losses or damages due to the disrespect for safety conditions imposed by the legislation in force, as far as circulation, in public streets, of the animals embraced by the coverage is concerned;**

- f) The damages or losses due to wrongful acts or omissions of the Insured people (except when deprived of fully-fledged legal capacity), as well as those practiced under a voluntarily acquired state of unconsciousness;**

- g) The losses or damages caused to objects or animals trusted to the Insured, or rented by him/ her, even if they were handed for transportation, handling or use;**

- h) The losses or damages suffered by the Insured Persons, as well as their spouses (or legal companions), ascendants, descendants or people that live with them or are dependent on them, and also by people that maintain a societal or work relationship with the Insured or for whom the latter is liable;**

- i) The fines or bails of any nature, and pecuniary consequences of criminal procedures, or bad-faith litigation;**

- j) The costs with appeals of the Insured to a High Court, unless Zurich deems them necessary;**

- k) The losses or damages caused by goods, vehicles and activities which, in legal terms, are subject to compulsory third party liability insurance;**

- l) loss or damage caused by other land, air or water-powered vehicles, with the exception of motorized models with remote control (exception to drones whose damage and losses are absolutely excluded);**

- m) The indemnity due under the terms of legislation for workers Indemnity, as well as professional illnesses of any nature;**

- n) The Insured’s contractual liability, as long as it exceeds the extra-contractual liability, as well as that resulting from road accidents;**

- o) The losses or damages caused to the respective part of common areas of the insured building;**

- p) The complementary indemnities for which the Insured is sentenced to by Court decision, as a punitive or exemplary measure;**

- q) The losses or damages resulting from the Insured’s break of law, regulations or technical or safety fines in force, applicable to his/ her activity or to the goods/ equipment used;**

- r) The losses or damages resulting directly or indirectly from the use of asbestos, or any of its derivative products;**

- s) The third party liability resulting from the possession of “dangerous or considered dangerous animals” in conformity with the legislation in force.**

2.17.2 Liability of the insured and family – Deductible

Unless agreed differently in the Particular Conditions, no deductible is applied to this coverage.

2.18 Extra-contractual liability of the insured property

Granting up, up to the limit set out in the Particular Conditions, the indemnity legally demandable to the Insured, for physical injuries and/ or material damage caused to third parties by insured goods existent at the risk location.

Considering that the insured object is an independent fraction of a building in horizontal property, this coverage also comprises the Insured's third party liability resulting from damages caused by the common areas of the building in which the insured fraction is inserted, in proportion to the fraction's percentage.

2.18.1 Extra-contractual liability of the insured property - Exclusions

In addition to the general exclusions set forth in Clause 6 of Chapter III, are also excluded losses or damages due to:

- a) The losses or damages caused by poor installation, or that do not comply with the legal requirements of assembly, installation and safety;
- b) The losses or damages caused when the insured building, or the building where the insured fraction is inserted, is, at the moment immediately prior to the occurrence of loss, rundown, moved from its foundations, damaged or flawed in a way that affects its general stability and safety;
- c) The losses or damages resulting from lack of maintenance or preservation of water and sewage networks of the insured building, or of the building where the insured fraction is inserted, with clear signs that those are damaged and deteriorated, visible through oxidation, infiltration or stains;
- d) The losses or damages resulting from the non-compliance with the legal or regulatory dispositions concerning the preservation of buildings and/ or their premises;
- e) The losses and damages caused by lifts and service lifts, due to excessive load, as well as when there is no contract signed with entities specialized in their inspection, maintenance and technical assistance;
- f) The losses and damages caused by the practice of any professional, commercial or industrial activity at the risk location;
- g) The losses or damages suffered by the Insured Persons, as well as their spouses (or legally kin), ascendants and descendants, or people who live with, or are dependent on them, or yet people who maintain a societal or work relationship with the Insured, or for whom the latter is liable;
- h) The losses or damages caused to the leased or in any way rented goods or buildings, in possession of the Insured Persons;
- i) The losses and damages caused to objects or animals trusted to the care of the Insured Persons;
- j) The losses and damages caused by objects that are subject to Compulsory third party liability Insurance;
- k) The losses and damages caused by any land, aerial or aquatic vehicles, with or without an engine;
- l) The indemnity owed under the terms of the legislation for Work Accidents and professional illnesses, as well as all the risks for which, according to the law, the insurance is compulsory;
- m) The losses or damages resulting from the employer's civil liability;
- n) The damages caused by non-accidental pollution;
- o) The losses and damages resulting from an agreement or contract, in the sense that the liability resulting from therein exceeds that which the Insured would be obliged to in the absence of such agreement or contract;
- p) The losses and damages which are a consequence of maintenance, modification and repair works done to the insured building;
- q) The losses and damages resulting from criminal liability.

2.18.2 Extra-contractual liability of the insured property - Deductible

Unless agreed differently in the Particular Conditions, no deductible is applied to this coverage.

2.19 Debris removal

Granting up, up to the limit set out in the Particular Conditions, the payment of costs reasonably incurred in with the demolition and removal of debris caused by the occurrence of any loss covered by this policy.

§Single: This coverage is automatically guaranteed when the damages to the insured goods happen in the sequence of Fire, being an essential part of the compulsory Fire coverage.

2.19.1 Debris removal - Exclusions

Unless otherwise agreed in the Particular Conditions, in addition to the general exclusions provided for in Clause 6 of Chapter III, losses or damages due to the demolition costs of any part of the building or fraction thereof that is not damaged, even That such demolition results from a legal or regulatory obligation.

2.19.2 Debris removal - Deductible

Unless stipulated otherwise in the Particular Conditions, this coverage is not subject to any deductible.

2.20 Sludge removal

Granting up, up to the limit set out in the Particular Conditions, the costs the Insured incurs with sludge removal, as a consequence of flood, covered by the policy, and according to the dispositions set out in the coverage of "Flood".

2.20.1 Sludge removal - Exclusions

Only the general exclusions set out in the 6th Clause of Chapter III are applicable.

2.20.2 Sludge removal - Deductible

Unless stipulated otherwise in the Particular Conditions, this coverage is not subject to any deductible.

2.21 Breakage or collapse of antennas

Granting up, up to the limit set out in the Particular Conditions, the damages caused to external TV or TVWF antennas and respective masts and supports, resulting from the accidental breakage or collapse, for a reason that is not or cannot be guaranteed by the remaining coverages of this contract.

2.21.1 Breakage or collapse of antennas - Exclusions

In addition to the general exclusions provided for in Clause 6 of Chapter III, losses or damages that occur during assembly, disassembly or maintenance operations are also excluded.

2.21.2 Breakage or collapse of antennas - Deductible

Unless stipulated otherwise in the Particular Conditions, this coverage is not subject to any deductible.

2.22 Breakage or collapse of solar panels

Granting up, up to the limit set out in the Particular Conditions, the damages caused to solar and/ or wind energy generating turbines, installed for the use of the Insured, resulting from the accidental breakage or collapse for a reason that is not or cannot be guaranteed by the remaining coverages of this contract.

With expressed agreement and the contracting of the coverage "Solar and/or Photovoltaic Panels Special Condition", the damages caused by "Fire, Lightning and Explosion", "Windstorm", "Landslide", "Acts of Vandalism", "Strikes, riots and public commotion", "Theft or Robbery" and "Electrical Risks", may be guaranteed.

2.22.1 Breakage or collapse of solar panels - Exclusions

In addition to the general exclusions set forth in Clause 6 of Chapter III, are also excluded losses or damages due to:

- a) Works of assembling, repair or maintenance of solar panels and respective structures;
- b) Works of construction, repairing, cleaning or renovation of the building;
- c) Damages to the installation ducts or pipes, due to wear by use, or any malfunction.

d) Damage within any other coverage of the general and special conditions, whether contracted or not.

2.22.2 Breakage or collapse of solar panels – Deductible

Unless stipulated otherwise in the Particular Conditions, this coverage is not subject to any deductible.

2.23 Reconstruction of walls, gates and fences

Granting up, up to the limit set out in the Particular Conditions, and as direct consequence of the risks guaranteed for the insured building, the payment of indemnity for damages caused to the following goods:

- a) Fences and walls that surround the insured building and/ or in which the insured building is based, as well as the respective gates;
- b) Delimitation and/ or separation walls and respective gates, which are not an essential part of the insured building;
- c) Lamps, masts and other similar fixed elements.

To determine the amount of indemnity, only the cost effectively spent with the reconstruction or reconstitution of the damaged goods, respecting their previous characteristics, shall be taken into consideration, as long as carried out in the six months following the loss. However, such costs have to be proved by the Insured.

§Single: This coverage is automatically guaranteed when the damages to the insured goods happen as a result of Fire, which is an essential part of the compulsory Fire coverage.

2.23.1 Reconstruction of walls, gates and fences - Exclusions

In addition to the general exclusions provided for in Clause 6 of Chapter III and the specific exclusions, when contracting the "Land Allocation" and / or "Seismic Phenomena" coverages, are also excluded:

- a) Earth retaining walls and/ or protection that may exist in the property where the insured building is located;
- b) Damages owing to lack of maintenance or conservation, as well as those resulting from visible deterioration or normal wear due to continuous use;
- c) Damages caused by or to the insured goods which stand on foundations that contradict technical guidelines or the good engineering practices for the type of land characteristics, and type of construction or goods involved;
- d) Damages caused by the rise of tides and storm tides, as well as due to the continuous action of the sea, or other natural or artificial water sources;
- e) Damages caused by impact of vehicles and animals, when the person liable for the indemnity is the Policyholder, an Insured Person, or other people who they are liable for;
- f) Theft and Robbery.

2.23.2 Reconstruction of walls, gates and fences – Deductible

Unless stipulated otherwise in the Particular Conditions, this coverage is not subject to any deductible.

2.24 Reconstruction of gardens

Granting up, up to the limit set out in the Particular Conditions, the damages or losses directly caused as direct consequence of the risks guaranteed for the insured building, to the gardens surrounding it, including trees, flowers, grass and irrigation systems.

In determining the compensation amount, only the cost actually incurred and proven by the Insured, within 6 months from the date of the claim, to repair or rebuild the grassed areas, the replacement of flowers, shrubs and trees by others of the same species or similar, but in a young state, shall be taken into account.

§Single: This coverage is automatically guaranteed when the damages to insured goods happen as a result of Fire, which is an essential part of the compulsory Fire coverage.

2.24.1 Reconstruction of gardens - Exclusions

In addition to the general exclusions set forth in Clause 6 of Chapter III, are also excluded losses or damages due to:

- a) Burst and/ or malfunction of the irrigation system, respective accessories and control elements;
- b) Lack of maintenance or preservation, as well as damages resulting from deterioration or normal wear due to continuous use;
- c) Reconstitution, plantation or regeneration of dead plants for reasons that are not of guaranteed accident.

2.24.2 Reconstruction of gardens – Deductible

Unless stipulated otherwise in the Particular Conditions, this coverage is not subject to any deductible.

2.25 Collision or impact of vehicles and animals

Granting up, up to the limit set out in the Particular Conditions, the damages caused to the insured goods as a consequence of collision or impact of vehicles and animals, whenever they are driven by the Insured, or someone for whom he is liable, and so long as the losses are not on vehicles.

2.25.1 Collision or impact of vehicles and animals - Exclusions

In addition to the general exclusions set forth in Clause 6 of Chapter III, are also excluded losses or damages due to:

- a) Caused by impact of land vehicles and animals, when the person liable for the indemnity is the Policyholder, an Insured Person or other people who they are liable for;
- b) Suffered by the vehicles themselves.

2.25.2 Collision or impact of vehicles and animals – Deductible

Unless stipulated otherwise in the Particular Conditions, this coverage is not subject to any deductible.

2.26 Solid object collision or impact

Granting up, up to the limit set out in the Particular Conditions, the damages caused to the insured goods as a consequence of solid object collision or impact, from the exterior.

2.26.1 Solid object collision or impact - Exclusions

In addition to the general exclusions set forth in Clause 6 of Chapter III, are also excluded losses or damages due to:
To awnings, stabling or other goods located on the outside of buildings.

2.26.2 Solid object collision or impact - Deductible

Unless stipulated otherwise in the Particular Conditions, this coverage is not subject to any deductible.

2.27 Temporary loss of use of the rented or occupied insured property

1. Granting up, in case of loss which may result in the Insured's temporary loss of use of the rented or occupied insured property, covered by this policy, the payment of expenses incurred in with the transportation of undestroyed insured objects, and their storage. Furthermore, the payment of expenses with the Insured's lodging, and of those living with him/her in shared economy, in some other lodging, up to the indemnity limit set out in the Particular Conditions of this policy.

2. This guarantee is valid for the time period indispensable to the rehousing of the Insured at the place where the loss occurred, not exceeding 6 (six) months.

3. The indemnity shall be paid against the presentation of proof of payment of the costs, after the deduction of burden to which the Insured would have been subjected to, if the loss had not occurred, and which he/ she ceased to afford. The amount of indemnity, excluding the expenses with transportation of the insured objects, is limited to the proportion of the maximum sum insured, corresponding to the number of days of effective deprivation of use of the risk location.

4. It is an essential pre-requisite, for the activation of this guarantee, as far as lodging is concerned, that the Insured is living at the risk location at the date of occurrence of loss, and that that is his/ her regular and permanent home.

5. The insured goods that have been moved to another risk location, under the terms of this coverage, and as long as the fact has been communicated to Zurich, are also guaranteed under the same conditions by this policy, notwithstanding, the rate adjustment in accordance with the characteristics of the new risk location.

2.27.1 Temporary loss of use of the rented or occupied insured property - Exclusions

Only the general exclusions set out in the 6th Clause of Chapter III are applicable.

2.27.2 Temporary loss of use of the rented or occupied insured property - Deductible

Unless stipulated otherwise in the Particular Conditions, this coverage is not subject to any deductible.

2.28 Temporary move

This coverage guarantees, up to the limit set out in the Particular Conditions, the extension of the contracted guarantees while the insured goods remain temporarily at another risk location, where the Insured is living, for a period not longer than 90 days per year.

The Insured undertakes to notify Zurich of the new risk location at least 30 days in advance.

2.28.1 Temporary move - Exclusions

In addition to the general exclusions set forth in Clause 6 of Chapter III, are also excluded losses or damages due to:

- a) Tents and caravans, as well as the damages caused to the goods within;
- b) Motorized or coupled vehicles and vessels;
- c) Goods moved to the Insured's non-permanent or secondary home.

Unless strictly agreed otherwise and declared in the Particular Conditions, valuable objects as those set out in "line aa) of the 1st Clause – Definitions", are excluded from this coverage.

2.28.2 Temporary move – Deductible

Unless stipulated otherwise in the Particular Conditions, this coverage is not subject to any deductible.

2.29 Loss of rent

Granting up indemnity to the Insured, in the quality of Landlord, for the monthly amount of insured rents that the building ceases to provide him/ her with, because it cannot, totally or partially, be occupied as a result of the occurrence of a loss covered by this policy, up to the indemnity limit set out in the Particular Conditions.

This guarantee is valid for a period which is reasonably considered as necessary for the execution of works to place the insured building back to the state it was in prior to the occurrence of loss. However, such period cannot, in any case, exceed 12(twelve) months.

2.29.1 Loss of rent - Exclusions

Only the general exclusions set out in the 6th Clause of Chapter III are applicable.

2.29.2 Loss of rent – Deductible

Unless stipulated otherwise in the Particular Conditions, this coverage is not subject to any deductible.

2.30 Property utility services costs

Granting up, up to the limit set out in the Particular Conditions, the indemnity arising from expenses that the Insured continues to support with the insured home, despite the occurrence of loss, and consequent impossibility of living at the risk location. Such expenses may refer to the provision of services by water, gas and electricity supply entities, during the period of works for recovery of the building, which restrain the Insured from using it.

This coverage is reimbursed against the presentation of proof of payment of the costs, and will refer to the effective period of absence (days). The reimbursement shall be calculated based on the total number of days of the month charged, and the days of absence.

2.30.1 Property utility services costs - Exclusions

In addition to the general exclusions set forth in Clause 6 of Chapter III, are also excluded losses or damages due to:

- a) Reimbursements of any expenses other than those defined as normal consumption of provided services;

- b) Reimbursements of any expenses after the end of the recovery works;
- c) Any reimbursements whenever the damages to the building prevent the provision of the services mentioned.

2.30.2 Property utility services costs - Deductible

Unless stipulated otherwise in the Particular Conditions, this coverage is not subject to any deductible.

2.31 Damages to landlord's goods

As long as declared in the Particular Conditions, and under the limitations set out in the contract, the material damages caused to the landlord's goods as a result of an occurrence of loss covered by this policy, are guaranteed up to the limit set out in the Particular Conditions.

The indemnity can only be paid against the presentation of proof of payment of the expenses incurred in, and after being duly controlled by Zurich services.

Damages payable under this coverage do not accrue with the indemnities paid under cover 2.15 Breaking of mirrors, glasses and sanitary ware.

2.31.1 Damages to landlord's goods - Exclusions

Only the general exclusions set out in the 6th Clause of Chapter III are applicable.

2.31.2 Damages to landlord's goods – Deductible

In case of loss, the deductible declared in the Particular Conditions will always have to be deducted from the indemnity for which Zurich is responsible.

2.32 Damages to employees' goods

Granting up, up to the limit set out in the Particular Conditions, the indemnity arising from the damages suffered by goods at the insured home, belonging to the Insured's employees, as direct consequence of any loss encompassed by the contracted coverages.

2.32.1 Damages to employees' goods - Exclusions

In addition to the general exclusions set forth in Clause 6 of Chapter III, are also excluded losses or damages due to:

- a) Vehicles, coupled vehicles and vessels, as well as corresponding extras, components or accessories;
- b) Any valuable objects in conformity with those set out in "line aa) of article 1 – Definitions".

2.32.2 Damages to employees' goods - Deductible

Unless stipulated otherwise in the Particular Conditions, this coverage is not subject to any deductible.

2.33 Aircraft crash

Granting up, up to the limit set out in the Particular Conditions of this policy, the payment of indemnity for damages directly caused to the insured goods as a result of:

- a) Collision or collapse of the entire, or part, of airplanes and spacecraft, or objects fallen or severed from them;
- b) Vibration or shake resulting from the crossing of the sound barrier by aircraft.

2.33.1 Aircraft - Exclusions

Only the general exclusions set out in the 6th Clause of Chapter III applicable.

2.33.2 Aircraft - Deductible

Unless stipulated otherwise in the Particular Conditions, this coverage is not subject to any deductible.

2.34 Strikes, riots and public commotion

Granting up, up to the limit set out in the Particular Conditions, the indemnity paid for damages resulting from fire or explosion, directly caused to the insured goods:

- a) By people that participate in strikes, «lock-outs», disturbances at the workplace, riots and public commotions;
- b) By action of any legal authority in the sequence of the above-mentioned occurrences for the safeguard or protection of people and goods.

The Insured undertakes to use all the means at his/ her disposal to defend or protect the insured goods.

2.34.1 Strikes, riots and public commotion - Exclusions

Only the general exclusions set out in the 6th Clause of Chapter III are applicable.

2.34.2 Strikes, riots and public commotion – Deductible

Unless stipulated otherwise in the Particular Conditions, this coverage is not subject to any deductible.

2.35 Acts of Vandalism, malicious damage or sabotage

Granting up, up to the limit set out in the Particular Conditions, the indemnity paid for damages, including those resulting from fire or explosion, directly caused to the insured goods by:

- a) Acts of vandalism or malicious damage;
- b) Acts of sabotage, i.e., acts that permanently or temporarily, totally or partially, destroy, cripple or deviate from their normal purposes, any means of communication, public services or those destined to the supply and satisfaction of the population's vital needs, with the intention of destroying, changing or subverting the constitutionally established rule of Law, carried out by any individual or group of individuals.
- c) Action carried out by any legal authority in the sequence of the occurrences mentioned in paragraph a) for the safeguard or protection of people and goods.

2.35.1 Acts of vandalism, malicious damage or sabotage - Exclusions

In addition to the general exclusions set forth in Clause 6 of Chapter III, are also excluded losses or damages due to:

- a) Theft or robbery, with or without burglary, directly or indirectly related to the risks covered by this guarantee;
- b) Damages caused to objects that are outdoors and/ or in patios, stairways, access corridors, terraces or unlocked outbuildings;
- c) Damages resulting from "graffiti" – engravings or drawings painted or engraved – in the insured goods;
- d) In solar and photovoltaic panels, structures and supports, unless the coverages "Solar Panels" or "Photovoltaic Panels" has been contracted.

2.35.2 Acts of vandalism, malicious damage or sabotage - Deductible

Unless stipulated otherwise in the Particular Conditions, this coverage is not subject to any deductible.

2.36 Smoke

Granting up, up to the limit set out in the Particular Conditions, the damages caused to the insured goods in the sequence of sudden or abnormal leakages or exhausts that originate from technical installations, whenever these are part of the insured equipment and are linked to chimneys by means of adequate ducts.

2.36.1 Smoke - Exclusions

In addition to the general exclusions set forth in Clause 6 of Chapter III, are also excluded losses or damages due to:

- a) Caused by continuous smoke effect;
- b) Caused by smoke produced in places or premises that are not insured.

2.36.2 Smoke - Deductible

Unless stipulated otherwise in the Particular Conditions, this coverage is not subject to any deductible.

2.37 Heat damages

Granting up, up to the limit set out in the Particular Conditions, the indemnity following damages caused to the insured goods by sudden and unexpected effect of the heat, namely, heat originating from fireplaces, stoves and heaters, on the objects placed nearby.

2.37.1 Heat damages - Exclusions

Only the general exclusions set out in the 6th Clause of Chapter III are applicable.

2.37.2 Heat damages – Deductible

Unless stipulated otherwise in the Particular Conditions, this coverage is not subject to any deductible.

2.38 Accidental spill from acclimatization units

Granting up, up to the limit set out in the Particular Conditions, the payment of indemnity following damages caused to the insured goods directly as a consequence of accidental spill of liquid used in any fixed, or mobile, acclimatization unit, destined to the heating or cooling of the atmosphere.

2.38.1 Accidental spill from acclimatization units - Exclusions

In addition to the general exclusions set forth in Clause 6 of Chapter III, are also excluded losses or damages due to:

- a) Caused by spill originating from the equipment's faulty manufacturing, as long as still in the warranty term, or due to taps or valves or other security devices which were left opened or poorly closed;
- b) Caused by bad or poor preservation of equipment;
- c) Caused to the insured premise itself.

2.38.2 Accidental spill from acclimatization units - Deductible

Unless stipulated otherwise in the Particular Conditions, this coverage is not subject to any deductible.

2.39 Authority measures and public relief services

Granting up, up to the limit set out in the Particular Conditions, the payment of indemnity for damages caused to the insured goods, or expenses incurred in with the proper authorities, as a result of:

- a) Means used to fight fire, as well as, damages resulting from heat, smoke, vapour or explosion in the sequence of fire;
- b) Removals or destructions carried out during a fire, by order of the proper authorities, public or relief services, for the rescue of the Insured and family;
- c) Removals, destructions or forced entries carried out by the proper authorities, public relief services, during the rescue of or medical aid to the Insured and family.

§Single: This coverage is automatically guaranteed when the damages to insured goods happen in the sequence of Fire, which is an integral part of the compulsory Fire coverage.

2.39.1 Authority measures and public relief services - Exclusions

Only the general exclusions set out in the 6th Clause of Chapter III are applicable.

2.39.2 Authority measures and public relief services - Deductible

Unless stipulated otherwise in the Particular Conditions, this coverage is not subject to any deductible.

2.40 Documentation costs

Granting up, up to the limit set out in the Particular Conditions, the reimbursement of expenses supported by the Insured as a direct consequence of any loss encompassed by the coverages effectively contracted, in view of obtaining the documents, information or any other proof elements requested by Zurich.

2.40.1 Documentation costs - Exclusions

Only the general exclusions set out in the 6th Clause of Chapter III are applicable.

2.40.2 Documentation costs - Deductible

Unless stipulated otherwise in the Particular Conditions, this coverage is not subject to any deductible.

2.41 Reconstitution of documents

Granting up, up to the limit set out in the Particular Conditions, the expenses referring to the reconstitution of personal use documents, such as, driver's license, identification card, vehicle entitlement, passports and other similar documents, deeds and other official documents related to the insured home, when they are deteriorated to such an extent that they become unusable, as a consequence of any loss covered by this policy.

The total of indemnity shall only take the effective amount spent on the reconstitution or replacement of documents into consideration, under the justification of need to reproduce them.

The indemnity can be paid as the mentioned expenses are effectively paid by the Insured, never exceeding a period of 12 months after the occurrence of loss.

2.41.1 Reconstitution of documents - Exclusions

In addition to the general exclusions set forth in Clause 6 of Chapter III, are also excluded losses or damages due to:

- a) Use, vice or normal deterioration;
- b) Directly or indirectly, to seizure by the proper authorities.

2.41.2 Reconstitution of documents - Deductible

Unless stipulated otherwise in the Particular Conditions, this coverage is not subject to any deductible.

2.42 Technical fees

Granting up, up to the limit set out in the Particular Conditions, the reimbursement of expenses supported by the Insured with the payment of technical fees to architects, engineers, consultants and other technicians, concerning the provisions of works or services considered essential to replace or repair the damaged insured goods as a direct consequence of any loss guaranteed by this policy.

§Single: This coverage is automatically guaranteed when the damages to insured goods happen in the sequence of Fire, which is an integral part of the compulsory Fire coverage.

2.42.1 Technical fees - Exclusions

In addition to the general exclusions provided for in Clause 6 of Chapter III, the reimbursement of the payment of fees for work or services aimed at preparing or substantiating claims and / or estimates of losses and damages to be submitted to Zurich is also excluded.

2.42.2 Technical fees - Deductible

In addition to the general exclusions provided for in Clause 6 of Chapter III, the reimbursement of the payment of fees for work or services aimed at preparing or substantiating claims and / or estimates of losses and damages to be submitted to Zurich is also excluded.

2.43 Home automation equipment malfunction

Granting up, up to the limit set out in the Particular Conditions, independently, of the risk capital, the payment of indemnity arising from damages accidentally caused to Home automation equipment, for reasons that are not, and cannot, be guaranteed by the remaining coverages of this contract, and which compel their repairing or replacement.

2.43.1 Home automation equipment malfunction - Exclusions

In addition to the general exclusions set forth in Clause 6 of Chapter III, losses or damages are also excluded:

- a) caused by fuses, heating resistors, lamps of any nature, cathode-ray tubes of electronic components, if not caused by fire or by the explosion of a neighbouring object;
- b) Due to wear and tear due to the use or any deficiency of mechanical operation, as well as due to faults or defects existing in the electrical installation or in the insured equipment;
- c) The damages for which the manufacturers, suppliers, sellers or firms responsible for any repair of the insured goods are contractually or legally responsible;
- d) Caused to panels and transformers of more than 500 KW and to engines of more than 10 H.P;
- e) Caused to equipment whose existence is not proven through proof of existence;
- f) Damages due to intentional overloads, tests or experiments that involve abnormal conditions of electric current;
- g) Damages resulting from the use of secure computer equipment after it has suffered damage that could be compensated for this coverage, without its definitive repair being made and its normal functioning guaranteed

2.43.2 Home automation equipment malfunction – Deductible

Unless stipulated otherwise in the Particular Conditions, this coverage is not subject to any deductible.

2.44 Personal accident

Granting up, up to the limit set out in the Particular Conditions, the payment of indemnity arising from Personal Accident occurring at the insured home, and corresponding patios, to the Insured Persons over 14 and below 70 years of age, and which result in:

- a) Death or Permanent Disability;
- b) Treatment costs.

The sums insured in this coverage for the set of victims, per occurrence and per period of validity, are indicated in the Particular Conditions.

In the event of death of the Insured Person, within two years from the date of the claim, the respective legal heirs shall be paid the corresponding insurance capital, without prejudice to their duty to prove the causal link between the death and the claim event to make this warranty operate.

In case of Permanent Disability occurring within 2 years from the date of the accident, and without prejudice to the duty of the injured person or his representative to prove the causal link between the disability and the operative event of the disability, an accident likely to trigger this guarantee, Zurich shall pay to the insured person a percentage of its insurance capital, corresponding to the degree of clinically established disability, which shall be established in accordance with the Table which serves as the basis for the calculation of the compensation due for Permanent disability as a consequence of an accident, according to Particular Condition 806.

The risks of Death and Permanent Disability cannot be accumulated, reason why, if an accident results in Permanent Disability and, later, during the 2 years that follow the accident, in the death of the Insured Person, the indemnity to be paid for Death shall be deducted from the amount of indemnity eventually paid for Permanent Disability.

When the Insured Person affected by an accident needs treatment, resulting from the guaranteed accident, the corresponding Treatment Expenses shall be paid against the presentation of the corresponding proofs of payment.

Treatment expenses include:

- a) Medical and hospital-related fees, including, medication, nursing and physiotherapy;
- b) Expenses with travelling to the doctor, hospital, clinic, or nursing facility when there is need for regular clinical treatment, as long as the means of transport used is adequate to the seriousness of the injury.

2.44.1 Personal accident - Exclusions

In addition to the general exclusions set forth in Clause 6 of Chapter III, losses or damages are also excluded:

- a) Acts or omissions by the Insured Person, influenced by the consumption of alcohol or alcoholic drink, which determines a blood-alcohol rate higher than that set out in the Law and/ or the use of narcotics without medical prescription, or when incapable of controlling his/ her acts;

- b) The practice of criminal acts, gross negligence and any intentional acts by the Insured Person, such as, suicide or attempted suicide, including rash acts, bets and challenges;
- c) The practice of criminal acts, gross negligence and any intentional acts by the Policyholder, or the Beneficiary, aimed at the Insured Person, as far as the latter's benefit is concerned;
- d) Intentional acts or interventions practiced by the Insured Person against him/ herself;
- e) Any type of hernias
- f) The implant or repair of prosthesis and/ or orthosis;
- g) Accidents or events that solely produce psychological effects
- h) Any type of diseases, which shall only be guaranteed when proved, by unequivocal and indisputable medical diagnosis, as a direct consequence of a covered accident;
- i) Treatment in SPAs or beaches and, in general, air or rest cures if they are not subject to medical prescription.

2.44.2 Personal accident - Deductible

Unless stipulated otherwise in the Particular Conditions, this coverage is not subject to any deductible.

2.45 Rehabilitation of property due to the insured's accident

1. Granting up, up to the limit set out in the Particular Conditions, the payment of expenses necessary to the rehabilitation of the insured home as a consequence of personal, extra-professional accident, which causes a disability equal to or higher than 75% to the Insured Person, as long as encompassed by the guarantees of the coverage 2.44 (Personal Accident at the insured property).
2. The degree of incapacity will be established according to the Table to serve as the basis for calculating the damages due to permanent disability as a consequence of an accident according to Particular Condition 806
3. The Insured Person is exclusively the Insured and his/ her spouse, or person living with the Insured in common law union, both under 70 years of age.
4. The expenses will be paid as the redevelopment works are carried out.
Zurich's liability is limited to adaptation works strictly indispensable to the adequacy of the insured house and its access to the functional limitations of the Insured Person.

2.45.1 Rehabilitation of property due to the Insured's accident - Exclusions

In addition to the general exclusions set forth in Clause 6 of Chapter III, exclusions of the Personal Accident coverage apply to this coverage.

2.45.2 Rehabilitation of property due to the Insured's accident - Deductible

Unless stipulated otherwise in the Particular Conditions, this coverage is not subject to any deductible.

2.46 Home assistance

Definitions

a) Beneficiaries of the assistance

The Insured and the family members living permanently with him/ her, in shared economy and, also, the employees that render services at his/ her home, hereinafter referred to as Beneficiary/ Beneficiaries, as applicable.

b) Insured Home

The Beneficiaries' usual home, as specified in the Particular Conditions.

c) Uninhabitable insured home

Any home which, in the sequence of a loss covered by this policy, becomes damaged to such an extent that living in it, under normal safety, hygiene and functionality conditions, is impossible to the Beneficiaries.

d) Assistance service

Informational and service-related support, provided by an assistance company, to which Zurich also delegates the management of claims encompassed by this guarantee.

1. Special guarantees in case of loss

(Table 1 of Particular Condition 809 Home Assistance - Guarantees and Limits of Compensation)

As long as one or more of the risks described in this policy occur, or a request for assistance is previously requested, Zurich guarantees, up to the limit set out in the Particular Conditions:

1.1 Sending of professionals

Zurich shall support the cost of sending qualified professionals, necessary to repair or contain the damages until the intervention of an expert assessor, to the insured home.

1.2. Hotel and transportation costs

In case the insured home becomes uninhabitable, Zurich guarantees, up to the limit set out in the Particular Conditions, the payment of hotel costs that the Beneficiaries may have to support.

Zurich also handles the booking and transportation costs if the Beneficiaries cannot handle them by their own means.

1.3 Transportation of furniture

If, as a consequence of loss, the insured home becomes uninhabitable, Zurich shall provide and support, up to the limit set out in the Particular Conditions, the costs concerning:

- a) The renting of a vehicle for transportation of goods to move the furniture to the new temporary dwelling.
- b) The safekeeping of objects and goods that are not moved to the temporary dwelling, for a period of six months.
- c) The costs with transportation of furniture to the new location of permanent home in Portugal, during the 30 days following the occurrence of loss.

1.4 Laundry and restaurant costs

If, as a consequence of loss, the insured home becomes uninhabitable, or the use of the kitchen or washing machine is impossible, Zurich guarantees the reimbursement of restaurant and laundry costs, up to the limit set out in the Particular Conditions.

1.5 Home safeguarding

If, as a consequence of loss, the insured home becomes accessible from the exterior or the lock is damaged, and if after the precautionary measures taken, the home needs surveillance to avoid robbery of objects within, Zurich shall support the costs with a security guard to safeguard the home. In case Zurich cannot arrange for security guards to do the surveillance, it will indemnify the Insured, up to the limit set out in the Particular Conditions.

1.6 Safekeeping of pets (cats and dogs)

Zurich shall arrange for an establishment, located the closest possible to the Beneficiary's home, to safe-keep the pets (cats and dogs). It will also organize the transportation of the animals to such establishment, or home, in Portugal, for a person indicated by the Beneficiary.

The provision of this guarantee is submitted to the conveyors' transportation and safety conditions, and those of the kennels and catteries, in accordance with the legal dispositions in force (updated vaccinations, deposits). For this guarantee to be provided, the Beneficiary, or person indicated by him/ her, should be able to hand over the animals.

1.7 Misplaced or robbery of keys

If, as a consequence of misplaced or robbery of the insured home's keys it is not possible for the Beneficiary to enter it, Zurich shall support the costs with replacement of the lock, up to the limit set out in the Particular Conditions.

This guarantee can only be used once in each annuity.

1.8 Early return

In case the Beneficiary has to return to the insured home as a consequence of loss therein occurred, thus, making it uninhabitable, Zurich shall provide him/ her with a first-class train ticket, or tourist class plane ticket (if the train journey is longer than 5 (five) hours), from the place where the Insured is to his/ her home.

Zurich shall only support the extra expenses, which the Insured would naturally have to support for his/ her return, such as, train, bus, plane or ship fares.

Zurich is entitled to ask the Beneficiary for the transport tickets that were not used.

If necessary, Zurich will organize and support the costs related to the Beneficiaries' accommodation in a hotel for a night.

If the Beneficiary has to return to the place where s/he was, to recover his/ her vehicle and continue the stay, Zurich shall support, under the same conditions, a single ticket, unless the return arranged by Zurich happens less than five days before the date initially expected by the Insured.

Early return is still guaranteed if, during a trip, the Beneficiary's spouse, or person living with him/ her in permanent terms, ascendants and descendants up to 2nd degree die, in Portugal. In case the return cannot be made in due time, by the means of transportation initially expected, Zurich supports the costs with a first-class train ticket, or a tourist-class plane ticket till the place of burial, in Portugal.

1.9 Legal counselling in case of robbery

If the insured home becomes uninhabitable, and in case of urgency, Zurich advises the Beneficiary on precautions to take immediately, and shall take them for the Beneficiary in case s/ he is not capable of doing so, by providing legal counselling in case of robbery or attempted robbery concerning the steps to take for denunciation to the authorities.

1.10 Replacement of video or television, washing machine and dish washer, fridge or heater

In the event of an accident occurring in the insured house, Zurich shall place at the disposal of the Beneficiaries, free of charge and up to the limit set forth in the Particular Conditions, video, television, dishwasher, washing machine, refrigerator and water heater, in the case of any of these appliances has suffered damage as a consequence of a claim likely to trigger any of the coverage of the policy and are possible to repair.

This guarantee has a 48-hour deductible for equipment, such as: washing machines, dish-washers and fridges, and 12 hours for the remaining devices described in the guarantee.

In case Zurich cannot find similar devices in the market, it will, alternatively, indemnify the Insured up to the limit set out in the Particular Conditions.

1.11 Transmission of urgent messages

Zurich guarantees the payment and/ or sending of urgent messages related to the activation of guarantees set out in this contract, and will transmit such messages to family members, upon Beneficiaries' request.

2 Guarantees in case of illness or accident occurring at the insured home

(Table 2 of the Particular Condition 809 Home Assistance - Guarantees and Limits of Compensation)

Independently of the occurrence of any of the risks covered by this policy, Zurich shall provide the below-mentioned guarantees whenever they involve any of the Beneficiaries:

2.1 Medical-sanitary assistance

2.1 The costs with a nursing professional by medical prescription

In case of accident and if the injuries justify so, Zurich guarantees the costs with a nursing professional by medical prescription, up to the limit set out in the Particular Conditions;

2.2. Home delivery of medication

b) Home delivery (from 8 p.m. to 8 a.m.) of prescribed medication, the cost of which is supported by the Beneficiary at the moment of delivery;

2.3 Home assistance from a doctor

Sending of doctors home, in which case Zurich supports the costs of medical fees. In any case, the Beneficiary shall support the co-payment of €30 per consultation, to be paid at the end of each medical act;

In the impossibility of the assistance services sending a doctor home, Zurich alternatively guarantees the cost of transportation to the nearest hospital or clinic, as well as the costs with fees, deducted from the previously mentioned co-payment;

2.4 Transportation to the hospital nearest to home

If, by medical prescription, the Beneficiary needs to be hospitalized, Zurich guarantees the cost of transportation by adequate means to the hospital nearest to home, including the transfer from a clinic;

2.5 Informational services and booking of medical appointments

Informational services and booking of medical appointments, including, clinical and diagnosis exams;

2.6 Home help after returning from hospital

In case of hospitalization of any of the Beneficiaries, Zurich shall arrange for a person to provide domestic help to the Beneficiary's spouse and children, or to the Beneficiary, during the period of recovery, according to local availabilities;

2.7 Home support

Support of costs with domestic help, to be provided up to 30 days after discharge from hospital and return home;

2.8 Interruption of travel as a result of hospitalization or death of a Insured Person

If any of the Beneficiaries has to interrupt a trip due to hospitalization or death of the other Beneficiary, for loss that occurred at the insured home, Zurich shall support the costs with transportation to the indicated place, providing the Beneficiary with a first-class train ticket, or economy-class plane ticket (if the train journey takes longer than 5 (five) hours), from the place where the Beneficiary is until his/ her home;

2.9 Return to the place of origin to retrieve vehicle or continue journey

In case the Beneficiary has to return to the place where he/ she was to recover his/ her vehicle, or continue the planned trip or stay, Zurich arranges for, under the terms mentioned in paragraph h), a single ticket, unless the return arranged for by Zurich is to take place 5 (five) days earlier than the initially expected date;

2.10 Child care

In case of accident occurring at the insured home, or illness which results in the Beneficiary's need to be bedridden, Zurich shall select and support the expenses with hiring someone to take care of children under the age of 14, for a maximum period of 8 (eight) days, up to the limit set out in the Particular Conditions;

2.11 Medicine purchase

If none of the Beneficiaries are able to go to pick up the medically prescribed medication, Zurich will deliver such medication;

A Zurich co-worker will go the Insured Person's home to pick up the medical prescription, and then buy the medication at the nearest pharmacy. The Beneficiary is responsible for the cost of medication.

3. Orientation of Symptoms and Doubts by telephone

(Table 3 of the Particular Condition 809 Home Assistance - Guarantees and Limits of Compensation)

Independently of the occurrence of any of the risks covered by this policy, Zurich, through its Assistance Services, may provide the duly identified Beneficiaries with:

3.1 Telephone orientation of symptoms or doubts 24 hours a day / 365 days a year

An interpretative orientation of his/ her symptoms or medical doubts, provided by health professionals, immediately, by telephone, 24 hours per day, 365 days per year, according to the ethical standards in force and within the limitations that the means used impose, such as, the service availability at each moment;

This orientation is not a medical appointment per se, nor does it replace or avoid the resource to hospital urgency services, which each case may justify.

3.2 Transport by ambulance

Transport by ambulance to a Clinic/ Hospital at the Beneficiary's choice, as long as such need is clinically advisable by health professionals.

Limitations: The medical orientation requested and provided for, by telephone, implies, solely and exclusively, the responsibility arising from this type of procedure within the setting in which it is carried out.

4 Home Assistance

(Table 4 of the Particular Condition 809 Home Assistance - Guarantees and Limits of Compensation)

4.1 Transport or sanitary repatriation of injured or sick people

If any of the Beneficiaries suddenly suffers injuries or falls sick during the period of validity of the policy, Zurich shall, within the limit set out in the Particular Conditions, be responsible for:

a) The cost of transport to the nearest clinic or hospital, by ambulance;

b) Supervision, by the medical team, in collaboration with the injured or sick Beneficiary's doctor, so as to determine the most convenient measures to be adopted for the best treatment to follow, and the most appropriate means for the eventual transfer to another more adequate hospital facility, or to his/ her dwelling or home in Portugal, when the time is appropriate, as ordered by the doctor and agreed with Zurich's medical department;

c) The cost of this transfer to the recommended hospital facility, to his/ her dwelling or home in Portugal, by the most adequate means of transportation. If the Beneficiary is transferred to a hospital far from his/ her home, Zurich shall bear the expenses inherent to the

appropriate transfer.

The means of transport used in Portugal, in Europe and neighbouring Mediterranean countries, when the urgency or seriousness of the case so demand, shall be the plane or the ambulance. In the remaining countries, it shall be done through regular commercial airliners, or any other means adequate to the circumstances.

The guarantees of medical nature, and of transport and sanitary repatriation should only be activated with the previous agreement between the Beneficiary's Doctor, the Beneficiary's attending doctor at the hospital, and Zurich's medical department. As soon as the necessary clinical conditions needed for the Beneficiary's transport or repatriation have been gathered, the means of transport and

eventual medical accompaniment shall be determined. These decisions shall be taken solely in accordance with the Beneficiary's clinical condition, and the respect for the sanitary health standards in force.

4.2 Accompaniment during transport or sanitary repatriation

If the condition of the Beneficiary to be transported or repatriated so demands, Zurich shall, after hearing his/ her doctor's opinion, bear the travel costs of another Beneficiary on site to accompany him/ her.

4.3 Accompaniment of hospitalized Insured Person

If a Beneficiary's hospitalization occurs, and his/ her condition does not advise the immediate repatriation or return, Zurich shall support, up to the limit set out in the Particular Conditions, the initially unexpected costs of a hotel stay for a family member, or person indicated by the Beneficiary, already on the site to accompany him/ her.

4.4 Return ticket and stay for a family member

If the Beneficiary's hospitalization exceeds 10 days, and it is not possible to activate the guarantee set out in the previous paragraph:

Zurich shall bear the costs with a return ticket for a family member, in first-class train trip or in economy-class plane travel, from Portugal to the place where the Beneficiary is, to stay with him/ her and it shall also support accommodation costs, up to the limit set out in the Particular Conditions.

4.5 Extension of hotel stay

If, after the occurrence of illness or accident, the Beneficiary's condition does not justify hospitalization or sanitary transport, and his/ her return cannot be made at the initially expected date, Zurich shall handle, if necessary, and up to the limit set out in the Particular Conditions, the costs effectively incurred in by the Beneficiary with a hotel stay, and by the person accompanying him/ her.

When the Beneficiary's condition so allows, Zurich shall arrange for his/ her return, as well as that of the eventual person accompanying, in case they cannot return by the initially expected means.

4.6 Transport and repatriation of insured persons

If one or more Beneficiaries have been transported or repatriated due to illness or accident, in accordance with the guarantee set out in 2.4.1, and if it is not possible for the remaining persons to return home by the initially expected means, Zurich shall support the transport costs to their home, or to the place where the transported or repatriated Beneficiary is hospitalized. If the Beneficiaries are under the age of 15, and do not have a family member or trusted person to accompany them on the journey, Zurich shall pay the costs for a person to travel with them to the place where their home is, or the place where the Beneficiary is hospitalized.

4.7 Medical, surgical, pharmaceutical and hospital-related expenses abroad

If, as consequence of accident or illness occurring abroad, during the period of validity of the policy, any of the Beneficiaries requires medical, surgical, pharmaceutical or hospital-related assistance, Zurich shall support such costs, up to the limit set out in the Particular Conditions, or reimburse them against the presentation of proof of payment:

- a) The expenses with medical and surgical fees;
- b) The pharmaceutical costs prescribed by the doctor;
- c) Costs with hospitalization.

In the dental area, Zurich only guarantees the payment of medical expenses related to the temporary treatment of acute conditions.

From the moment the repatriation is clinically feasible, and advisable by the medical teams, Zurich shall no longer be liable for the expenses with hospitalization.

4.8 Transport or repatriation of deceased and of the accompanying insured persons

Zurich bears the costs of all formalities at the place of the Beneficiary's death, as well as those related to his/ her transport or repatriation to the place of burial, in Portugal. In case the Beneficiaries, who were accompanying the Beneficiary at the moment of death, cannot return by the initially expected means, or cannot use the already acquired transport ticket, Zurich shall pay the transport costs with their return to the usual dwelling, or to the place of burial, in Portugal.

If the Beneficiaries are under 15 years of age and do not have a family member or trusted person to accompany them on the journey, Zurich shall pay for the expenses of a person travelling with them to the place of burial, or home, in Portugal.

If, for administrative reasons, a temporary or permanent local burial is necessary, Zurich shall bear the costs of transport of a family member, if no one is already at the place, and it will arrange for a return ticket by train in first-class, or by plane in economy-class, from home to the place of burial. The expenses with the stay are also included, up to the limit set out in the Particular Conditions.

4.9 Early return

If, during a travel, the spouse or person living permanently with the Beneficiary, his/ her ascendants or descendants up to the 2nd degree, adoptees, siblings, parents-in-law, brother(s) or sister(s)-in-law, die in Portugal, and if the means used for their travel, or the purchased ticket, do not allow for an early return, Zurich shall bear the costs with a first-class train ticket, or an economy-class plane ticket, from the place of stay to his/ her home, or to the place of burial, in Portugal.

This guarantee is also activated if, in Portugal, the Beneficiary's spouse, or person living permanently with him/ her, ascendants, or descendants up to the 2nd degree are victims of an accident, or unexpected illness, whose severity, to be confirmed by the Zurich doctor after contacting the attending doctor, demands the Beneficiary's urgent and imperative presence. If, as consequence of early return, it is indispensable for the Beneficiary to return to the place of stay so as to bring back his/ her vehicle or the other Beneficiaries by the means initially expected, Zurich shall place a ticket at their disposal by the means described above, bearing the inherent costs.

4.10 Assistance to beneficiaries in case of theft of luggage abroad up to 100 kg

In the event of theft of luggage and/ or of personal objects abroad, Zurich assists the Beneficiary, upon request, with reporting to the authorities. Both in the event of theft as of loss of said belongings, if found, Zurich shall send them to the place where the Insured Person is, or to his/ her home, as long as the belongings are duly packed and transportable, up to a maximum limit of 100 kg.

4.11 Advancement of funds abroad

In the event of theft or loss of luggage or cash that are not recovered within 24 hours, Zurich shall advance the funds necessary to the replacement of the disappeared goods, up to the limit set out in the Particular Conditions. Similar guarantee is provided for if, in the event of the insured vehicle's breakdown or accident, funds for repairing are necessary.

The advanced funds shall be reimbursed to Zurich in the maximum period of 60 days.

4.12 Return of luggage from abroad

In the event of the Beneficiaries' repatriation, Zurich handles the return of their luggage and personal use objects, up to a maximum of 100 kg, as long as duly packed and transportable.

4.13 Location and dispatching of urgent medication

Zurich guarantees the dispatch of indispensable medication regularly used by the Beneficiary, whenever it is not possible to obtain it locally, or it is not replaceable by substitutes. The cost of medication, charges and customs duties shall be the Beneficiary's responsibility.

4.14 Misplaced luggage on regular flights

If the luggage has been misplaced from a regular flight and cannot be recovered within the 34 hours that follow the arrival, Zurich shall indemnify the Beneficiary, up to the limit set out in the Particular Conditions.

If the luggage is recovered, the Beneficiary must return the amount received to Zurich.

4.15 Transmission of messages

Zurich shall arrange for the transmission of urgent messages that are requested by the Beneficiary, in the sequence of the occurrence of any event covered by these guarantees.

Beneficiaries who have used the transports set out in this contract are obliged to take the necessary steps to recover the unused tickets, and return the recovered amounts to Zurich.

5 Sending of professionals and access to other services

(Table 5 of Particular Condition 809 Home Assistance - Guarantees and Limits of Compensation)

Under this guarantee, and upon the Beneficiary's request, Zurich shall ensure a permanent information service on telephone numbers for urgency or rapid repair services, located at the nearest place to his/ her home, or shall promote the sending of qualified professionals, in the areas specified below:

Access to these professionals is totally free of charge, though the Beneficiary shall pay the requested services according to the table in force in each annuity.

The Beneficiary shall not be liable for the costs of house calls by technical services (24 hours), daytime technical services, and the costs of budgeting.

The Beneficiary also benefits from a 10% discount in the services and charges mentioned in 2.5.1 and 2.5.2 of this Clause, as well as of a 90-day guarantee over all the services provided.

In the cases of emergency services indicated below, and within the same annuity, Zurich shall bear the labour costs, up to a limit of two operations per year, and maximum of 3 hours for each of the operations.

As for the remaining operations and, consequently, the hours spent on labour, they shall be supported by the Beneficiary according to the previously established hourly rate, which is annually revised by the CPI (Consumer Price Index).

Emergency services are those that:

- a) Deprive the Beneficiary from the possibility of using his/ her home (uninhabitable house);
- b) Aim at containing a possible worsening of the damages;
- c) Can affect the home's safety.

The emergency service is limited to the following fields and coverages:

- Plumbing: rupture of the dwelling's fixed installations, which produces damages both in the Beneficiary's goods, as well as those of other people; installations that are owned by the community, or belong to third parties, shall not be considered as belonging to the Beneficiary's home, even if they are located within his/ her boundaries;
- Electricity: total absence of electricity supply in any of the phases of installation at the Beneficiary's home, whenever the origin of breakdown is located within, or in any of its outbuildings;
- Unblocking: simple unblocking, excluding the use of specific technical equipment, and unblocking of technical pipes common to the building, and of septic tanks;

- Keys and locks: any major event that prevents the Beneficiary from accessing his/ her home and that requires the intervention of a locksmith, or of emergency services for lack of alternative solutions for accessing the home;

- Glass: breakage of glass from windows or any other glassed surface which is part of the outer covering of the home, inasmuch as such situation determines its lack of protection from weather conditions, or ill-intentioned acts from third parties, excluding glass that is common to the building.

2.5.1 Technical services (24 hours):

The national scope 24-hour technical services are essentially urgent, requiring a response time between 4 to 12 hours, depending on the geographical area.

In Lisbon and Oporto and their respective areas, the presence of a technician is guaranteed in a maximum period of 4 to 6 hours, and in the remaining parts of the country between 6 to 12 hours, maximum, for:

- a) Plumbing
- b) Electricity
- c) Refrigeration
- d) Unblocking services
- e) TV, video, hi-fi
- f) Keys and locks
- g) Acclimatization and air-conditioning
- h) Heating

2.5.2 Technical services (day)

The non-urgent provision of services is included in this category, ensuring the presence of a technician at the Beneficiary's home, where a previous estimate can be reached, or the immediate execution of works carried out according to the tariffs in force.

According to the Beneficiary's availability, the presence of a technician is guaranteed in the following 24 hours, for:

- a) Painting
- b) Building construction
- c) Carpentry
- d) Floors
- e) Locksmith
- f) Upholsteries
- g) Suspended ceilings
- h) Glass
- i) Blinds and shutters
- j) Antennas
- k) Electrical appliances

2.6 Complementarity

The payments and indemnities set out are paid in excess and complementarily to other existing insurance contracts covering the same risks.

The Beneficiaries are obliged to promote all measures necessary to obtain said payments and return them to Zurich in the event and to the extent that it has advanced them, as well as co-payments from Social Security or any other institution whose benefit they are entitled to.

2.46.1 Home assistance – Exclusions

In addition to the general exclusions provided for in Clause 6 of Chapter III, losses or damages are also excluded due to services not requested from Zurich and that have not been done with their agreement, except in cases of force majeure or proved material impossibility.

Equally excluded from this coverage, and concerning paragraph 2.4 – "Assistance to people" are:

- a) Medical, surgical and hospital-related expenses, in Portugal;
- b) Illnesses or injuries that occur as consequence of chronic diseases, or prior to the beginning of travel, as well as its consequences or recurrences;
- c) The losses occurring as consequence of the practice of high risk winter competition sports, such as, snow-skiing, parachuting, mountain climbing, martial arts and other risky sports, as well as workouts for competition and bets;

- d) Childbirth and complications due to stage of pregnancy, unless they are unpredictable during the first 6 (six) months;
- e) Expenses with funeral, urn, casket or memorial service;
- f) Losses caused by earthquakes, volcanic eruptions, flood or other cataclysms;
- g) Damages suffered by the Beneficiaries as consequence of dementia, or if they are under the influence of alcohol, under the terms of legislation on driving, or if they have taken drugs or narcotics without medical prescription;
- h) Expenses with prosthesis, glasses, contact lenses, and similar;
- i) Expenses related to non-urgent physiotherapy.

2.46.2 Home assistance - Deductible

Unless stipulated otherwise in the Particular Conditions, this coverage is not subjected to any deductible.

3. General exclusions

1. Losses shall not be covered, under any circumstances, even if there has been the occurrence of any risk covered by this policy, if the damages result, directly or indirectly, from:

- a) Declared or undeclared War, invasion, act from foreign enemy, war hostilities or operations, civil war, insurrection, rebellion or revolution;
- b) Military uprising or act of a legitimate or usurped military power;
- c) Confiscation, requisition, destruction or damage to the insured property by order of the legitimate or entitled government, or any established authority, except when carried out as a rescue mission, if in the sequence of any risk covered by this policy;
- d) Explosion, heat release and irradiation arising from splitting atoms, radioactivity and also radiation caused by artificial particle acceleration;
- e) Intentional acts or omissions by the Policyholder, the Insured or persons for whom they are civilly liable;
- f) Constructions that have not been totally sealed or covered, or movable goods or merchandise that is kept outdoors;
- g) Constructions that have not been dimensioned in accordance with the regulation in force at the date of construction and whose structure, external walls and coverage are not mainly (over 50%) built with resistant materials;
- h) Constructions which are rundown at the moment of the occurrence;
- i) Contents existing in the construction sites mentioned in f), g) and h);
- j) Lost profit or similar loss.

This contract is also subjected to the exclusions contained in the Special Conditions that may apply to it.

§Single: The exclusions contained in f), g) and h) do not apply to the Fire risks.

2. Except for the explicit guarantee of risks under consideration, this contract does not cover the damages that, directly or indirectly, result from:

- 01 Terrorism
- 02 Machinery breakdown
- 003 Vehicles parked in garage
- 004 Third party liability caused by animals
- 005 Public liability (tourist renting)
- 06 Solar Panels
- 07 Photovoltaic panels
- 08 Earthquake

5. Premium calculation

The method of calculation of premium shall consider the following risk factors: the type of housing, the sum insured, the year and location of the construction, and level of prevention and safety.

6. Notice of premium payment

1. While the contract is in force, Zurich shall notify the Policyholder, in writing, of the amount due, as well as of the means and place of payment, at least 30 days in advance of the date in which the premium, or fractions of it, falls due.
2. The notice must contain a legible indication of the consequences of lack of payment of the premium, or its fraction.
3. In insurance contracts in which payment of the premium in fractions on equal to, or less than a three-month period is agreed upon, and whose contractual documentation indicates the due dates of the successive fractions of the premium, the amounts payable, and the consequences of not paying them, Zurich may choose not to send the notice mentioned in n° 1, in which case it is liable for the proof of issue, acceptance and remittance of the contractual documentation mentioned in this number, to the Policyholder.

7. Lack of payment of premiums

1. The lack of payment of the initial premium, or fraction of it, on due date, determines the automatic dissolution of the contract as of the date of signing of the contract.
2. The lack of payment of premium of subsequent annuities, or of the first fraction of it, on due date, shall prevent the prorogation of the contract.
3. The lack of payment determines the automatic dissolution of the contract on due date of:
 - a) A fraction of premium during an annuity;
 - b) An additional premium resulting from an amendment to the contract, based on supervening risk aggravation.
4. Non-payment, on due date, of an additional premium which results from a contractual amendment shall render the amendment ineffective. In force shall remain the contract with the scope and conditions in effect before the intended amendment, unless the subsistence of the contract proves impossible, in which case it shall be considered dissolved on the due date of the unpaid premium.

8. Sum insured

1. The determination of the sum insured at the beginning of effect of the contract, is always of the responsibility of the Policyholder, who should take account of the following dispositions concerning the insured goods.
2. The amount of sum insured for buildings must correspond to the market value of its reconstruction, bearing in mind the type of construction or other factors which may influence that cost, or the cadastral value in the case of buildings for expropriation or demolition.
3. Except for the value of the land, all elements constituting or incorporated by the owner or holder of the insured interest, including the proportional value of the common areas, shall be taken into consideration for determining the sum insured referred to in the preceding paragraph.
4. Unless agreed otherwise, if the insured property is for housing, its value or the insured proportion thereof shall be automatically updated in accordance with the rates published for the purpose by the Autoridade de Supervisão e Fundo de Pensões, pursuant to the terms of the Special Condition "Indexed Update of Capital".
5. The value of the sum insured for furniture or contents, covered by the contract, shall correspond to the cost of replacement of such goods to their value if bought new.
6. For assets designated as "valuable objects", the insurance capital shall correspond to the acquisition cost of the same or similar assets, less the depreciation inherent to their use and conservation status, without taking into account any affective or estimative value. When not declared its existence the maximum liability of Zurich is limited to € 1,500.00 (one thousand five hundred euros).

If their existence is declared, but not identified and valued individually, are also considered in the definition of Content, Valuables whose total value does not exceed 20% (twenty percent) of the total value of the content to be insured and the unit value is not higher than € 1,500.

Apart from individual objects, those objects that constitute a collection or set, such as a collection of coins, gold bars or silver cutlery, are considered as a single object.

Valuable Objects values of more than 20% of the total value of the safe content or whose unit value exceeds € 1,500 are only safe when declared and accepted by Zurich.

In the event of loss or damage to any which is part of a collection, Zurich shall only indemnify the value of the destroyed or damaged item and shall not be liable for the loss or damage that its failure or damage may cause in the respective Collection.

7. For solar and photovoltaic machines and panels, the sum insured of these assets shall correspond to their value, ie to the new value

deducted from the depreciation for the use. Any compensation will be paid at the market value at the date of the claim.

8. Unless agreed otherwise, the sum insured for the “contents” is automatically updated, in accordance with the indexes published by the Autoridade de Supervisão e Fundo de Pensões, for this purpose, under the terms of the Special Condition “Indexed update of capital”, or “Agreed update of capital”.

9. Insufficient or excessive capital

1. Unless stipulated otherwise, if the sum insured by this contract is lower than that determined in paragraphs 2 to 7 of the preceding clause, on the date of the loss, Zurich shall only be liable for the damage in proportion thereto and the Policyholder or Insured shall be liable for the remaining losses as if he/ she was the Insurer.

2. At the time of prorogation of the contract, Zurich shall inform the Policyholder of the provisions of the preceding paragraph and of paragraph 4 of the previous clause, as well as it will inform of the value of the insured property to be considered for the purpose of indemnity in the event of total loss, and of the criteria used for updating it, under penalty of non-application of the proportional reduction set out in the preceding paragraph, to the extent of breach.

3. Unless agreed differently, if the sum insured by this contract is, at the time of loss, higher than determined under the terms of paragraphs 2 to 7 of the previous clause, the indemnity to be paid by Zurich shall not exceed the reconstruction cost, or the cadastral value set out in the same paragraphs.

4. In the case set out in the previous paragraph, the Policyholder or Insured may always request the reduction of the contract, which, if there is good faith from both parties, determines the return of the excess premiums which may have been paid during the two years preceding the request for reduction, deducted from the acquisition costs proportionally calculated.

5. If a number of items are insured for amounts and sums indicated separately, the policy shall state if the previous paragraph shall apply to each of them as if they were separate insurance policies,

10. Duration

1. The contract indicates its duration, which can be set for a certain period of time (temporary insurance), or for a year, extendable to new periods of a year.

2. The effect of the contract ceases at 24:00 of the last day of its validity.

3. The prorogation set out in paragraph 1 does not apply if either of the parties renounces the contract at least 30 days in advance of the date of prorogation, or if the Policyholder does not proceed with the payment of the premium.

11. Termination of the contract

1. The contract may be terminated by either of the parties, at all times, by registered mail, if there is just cause.

2. Zurich may invoke the occurrence of a succession of claims during the annuity as a relevant cause for the purposes set out in the previous number.

3. The amount of premium to be returned to the Policyholder, in the event of early termination, shall be calculated proportionally to the time period that would unfold as of the date of early termination to that of the contract's end date, unless another form of calculation is agreed upon by the parties, based on sound reasoning, such as the guarantee of a technical separation between annual insurance tariffs, and that of temporary insurances policies.

4. The termination of contract shall occur at 24:00 of the day on which it comes into effect.

5. Whenever the Policyholder is not the same person as the Insured, Zurich shall inform the Insured of the contract termination, as soon as possible, at the most until 20 days after the non-renewal or termination.

6. Termination of the contract, by Zurich, becomes effective 8 business days as of the date of communication, which can be done by any written means.

12. Deductible

1. By express agreement, a portion of the indemnity due to third parties may be charged to the Policyholder or the Insured Party, but this limitation of guarantee is not applicable to them.

2. It is the responsibility of Zurich, in the event of a request for indemnification from third parties, to be fully liable for the compensation due, without prejudice to the right to be reimbursed by the policy holder or the insured party of the deductible amount.

13. Insufficient or excessive capital

1. Unless stipulated otherwise, if the sum insured by this contract is lower than that determined in paragraphs 2 to 7 of the preceding clause, on the date of the loss, Zurich shall only be liable for the damage in proportion thereto and the Policyholder or Insured shall be liable for the remaining losses as if he/ she was the Insurer.

2. At the time of prorogation of the contract, Zurich shall inform the Policyholder of the provisions of the preceding paragraph and of paragraph 4 of the previous clause, as well as it will inform of the value of the insured property to be considered for the purpose of indemnity in the event of total loss, and of the criteria used for updating it, under penalty of non-application of the proportional reduction set out in the preceding paragraph, to the extent of breach.
3. **Unless agreed differently, if the sum insured by this contract is, at the time of loss, higher than determined under the terms of paragraphs 2 to 7 of the previous clause, the indemnity to be paid by Zurich shall not exceed the reconstruction cost, or the cadastral value set out in the same paragraphs.**
4. In the case set out in the previous paragraph, the Policyholder or Insured may always request the reduction of the contract, which, if there is good faith from both parties, determines the return of the excess premiums which may have been paid during the two years preceding the request for reduction, deducted from the acquisition costs proportionally calculated. If a number of items are insured for amounts and sums indicated separately, the policy shall state if the previous paragraph shall apply to each of them as if they were separate insurance policies,

14. Plurality of insurances

1. If the same risk for the same interest and for the same period is insured by several Insurers, the Policyholder or Insured shall inform Zurich of this circumstance as soon as he /she becomes aware of the fact, and when submitting a claim.
2. Fraudulent omission of the information mentioned in the previous paragraph exonerates Zurich from coverage.
3. Losses within the scope of the contracts mentioned in paragraph 1 are indemnified by any of the Insurers, at the Insured's choice, within the limits of their obligation.

15. Obligations of the Policyholder and Insured

1. In the event of loss covered by the contract, the Policyholder or the Insured undertakes to:

- a) **Communicate such fact to Zurich, in writing, in the shortest period of time possible, never over 8 (eight) days as of the day of the occurrence, or the day he/she is aware of the fact, explaining the circumstances, eventual causes and consequences;**
- b) Take the measures at his/ her power to prevent or limit the consequences of the loss, which includes, in reasonable terms, the non-removal or change, or no consent to the removal or change of any residuals of the loss, without Zurich's prior agreement, or safeguarding and keeping the salvage;
- c) Provide Zurich with the information that it requests concerning the loss and its consequences;
- d) Not hinder Zurich's right to subrogation of the Insured's rights against the third party responsible for the loss, arising from its coverage of the loss;
- e) Comply with the safety rules imposed by law, legal regulations or clauses of this contract.

2. The Policyholder or the Insured also undertakes to:

- a) Not voluntarily aggravate the consequences of the loss, or intentionally complicate the safeguarding of the insured goods;
- b) Not subtract, withhold, conceal or alienate the salvage;
- c) Not impede, complicate or refuse to collaborate with Zurich in ascertaining the cause of loss, or preserving, improving or selling the salvage;
- d) Not exacerbate, in bad-faith, the amount of the damage or falsely indicate goods affected by the loss;
- e) Not use fraud, simulation, falsity or any other intentional means, as well as false documents to justify the claim;
- f) Give Zurich prompt knowledge of any judicial summonses or notifications they may receive, as well as any other measures taken against them as a result of the loss;
- g) Take all steps at his/ her power to identify anyone responsible for the occurrence at issue, and communicate the result to Zurich;
- h) Provide Zurich with the requested proofs, as well as reports or other documents in his/ her possession, or which may be obtained;
- i) Not guarantee the claimed indemnity extra-judicially or advance money on the account or on behalf of, or on Zurich's liability, without its clear authorization;
- j) Not occasion, even if by omission or negligence, a verdict in favour of a third party or, without informing Zurich immediately, any judicial proceedings brought against them by reason of the loss covered by the policy;
- k) Inform Zurich, as soon as possible, in the event of recovery of all or part of the stolen or robbed objects, if it occurs;
- l) If there is a theft or robbery and if the Insured wishes to benefit from the rights granted under the insurance contract, he/she should file a complaint to the competent authorities, as soon as possible, and provide Zurich with a probative document and take all possible steps to discover the stolen objects and perpetrators of the crime.

3. Failure to comply with the dispositions from a) to c) of paragraph 1 shall result, except as set out in the following points, in:

- a) A reduction in Zurich's payment to the extent of the damage that such breach caused it;
- b) A loss of coverage if the breach is intentional, and it originated significant damage to Zurich.

4. In the case of non-compliance with the provisions in a) and c) of paragraph 1, the sanction set out in the previous paragraph shall not apply if Zurich becomes aware of the loss by some other means, during the 8 (eight) days provided for in c) or the person obliged to communicate proves that he/she could not reasonably have made the communication before the time he/she did so.

5. Breach of the provisions of the remaining points in dispositions of paragraphs 1 and 2 shall result in liability for loss and injury for the violator.

16. Transfer of ownership of the insured goods or of the insured interest

1. Unless otherwise agreed, in the event of transfer of ownership of the insured goods, or of the insured interest therein, Zurich's obligation to the new owner or interested party shall depend on notification by the Policyholder, the Insured or their legal representatives, without prejudice to the law on aggravation of the risk.
2. If the transfer of ownership of the insured good or of the interest occurs due to the Insured's death, Zurich's liability for the heirs remains, as long as the corresponding premiums are paid.
3. Unless stipulated otherwise, in the event of the Policyholder's or the Insured's insolvency, Zurich's liability for the bankrupt assets shall remain, presuming that the declaration of insolvency accounts for the aggravation of risk.

17. Means of filing complaints or arbitration

1. Complaints under Zurich Lar Seguro may be filed to the services of Zurich Insurance plc - Branch in Portugal or to its head office in Ireland (Dublin) identified in the contract, as well as to the ASF- Insurance and Pension Funds Supervision Authority (www.asf.com.pt).
2. In disputes arising under this agreement, involved parts may recur to arbitration, to be effected under the terms of the Law.
3. The Centre for Alternative Dispute Resolution (RAL) specializing in the Insurance sector is CIMPAS - Information Centre, Mediation and Insurance Provider (available at www.cimpas.pt).
4. The acceptance from Zurich Insurance plc - Branch in Portugal, to discuss any dispute under this ERAL, (Alternative Dispute Resolution Body) will be made on a case-by-case basis and depending on the matters involved in each specific litigation, and Zurich Insurance, plc is therefore not bound to resolve any Litigation, through arbitration or any other alternative litigation mechanism, under the terms of law.

18. Omissions

Any omission in this contract shall be dealt with resource to applicable legislation.

19 Courts

The competent courts for settling litigation arising from this contract are those established in the civil law.

807. Risk guarantees, per insured good, in base coverage and complementary coverages

Base coverages		Scope	
		Property	Contents
1	Fire, lightning and explosion	•	•
2	Windstorm	•	•
3	Flood	•	•
4	Landslide	•	•
5	Water damage	•	•
6	Failure search	•	
7	Aesthetic damages	•	
8	Damages to underground pipework	•	
9	Electrical risks – first risk sum	•	•
10	Refrigerated goods		•
11	Theft or robbery		•
12	Damages to the property by theft or robbery	•	
13	Money robbery		•
14	Robbery of the insured persons		•
15	Breakage of mirrors, glass and sanitary ware	•	•
16	Accidental fixed furniture breakage	•	•
17	Civil liability of the Insured and family unit	•	•
18	Extra-contractual civil liability – damages caused by insured goods	•	•
19	Debris removal	•	•
20	Sludge removal	•	•
21	Breakage or collapse of antennas	•	
22	Breakage or collapse of solar panels	•	
23	Reconstruction of walls, gates and fences	•	
24	Reconstruction of gardens	•	
25	Collision or Impact of vehicles and animals	•	•
26	Solid object collision or impact	•	•
27	Temporary loss of use of the rented or occupied insured property	•	•
28	Temporary move		•
29	Loss of rent	•	
30	Property utility services costs	•	
31	Damages to landlord's goods		•
32	Damages to employees' goods		•
33	Aircraft	•	•
34	Strikes, riots and public commotion	•	•
35	Vandalism, malicious acts or sabotage	•	•
36	Smoke	•	
37	Heat damages	•	•
38	Spill from acclimatization units	•	•
39	Authority measures and public relief services	•	
40	Documentation costs	•	•
41	Technical fees	•	•
42	Documentation reconstitution		•
43	Home automation equipment malfunction	•	
44	Personal accident	•	•
45	Rehabilitation of property due to Insured's accident	•	
46	Home assistance	•	•

Additional coverages		Scope			
		Property	Contents	Vehicle	Animal
001	Terrorism	•	•		
002	Machinery breakdown		•		
003	Vehicles parked in garage			•	
004	Third party liability caused by animals				•
005	Public liability (tourist renting)	•	•		
006	Solar panels	•			
007	Photovoltaic panels	•			
008	Earthquake	•	•		

808. Capitals, deductibles and limits of guarantee of base coverage and complementary coverages

Sum insured

	Base coverage	Deductible *	Indemnity limit per loss and annuity
1	Fire, lightning and explosion	No deductible	Sum insured
2	Windstorm	Optional	Sum insured
3	Flood	Optional	Sum insured
4	Landslide	Optional	Sum insured
5	Water damage	Optional	Sum insured
6	Failure search	Optional	2.500 €
7	Aesthetic damages	No deductible	2.500 €
8	Damages to underground pipework	Optional	2.500 €
9	Electrical risks – first risk sum	100 €	5.000 €
10	Refrigerated goods	No deductible	375 €
11	Theft or robbery	Optional	Sum insured
12	Damages to the property by theft or robbery	Optional	Sum insured
13	Money robbery	No deductible	250 €
14	Robbery of the insured persons:	No deductible	
	Personal use objects		125 €
	Money robbery		125 €
	Personal use documents		250 €
	Medical costs		250 €
15	Breakage of mirrors, glass and sanitary ware	Optional	10.000 €
16	Accidental fixed furniture breakage	Optional	1.250 €
17	Civil liability of the Insured and family unit	Optional	50.000 €
18	Extra-contractual civil liability – damages caused by insured goods	Optional	50.000 €
19	Debris removal	No deductible	10% of sum insured
20	Sludge removal	Optional	Sum insured
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	No deductible	Sum insured
26	Solid object collision or impact	No deductible	Sum insured
27	Temporary loss of use of the rented or occupied insured property	No deductible	2.500 €, maximum 180 days
28	Temporary move	No deductible	750 €
29	Loss of rent	No deductible	10.000 €, maximum 12 months
30	Property utility services costs	No deductible	450 €, maximum 90 days
31	Damages to landlord's goods	Optional	Replacement value
32	Damages to employees' goods	No deductible	500 €
33	Aircraft	No deductible	Sum insured
34	Strikes, riots and public commotion	Optional	Sum insured
35	Vandalism, malicious acts or sabotage	Optional	Sum insured
36	Smoke	Optional	Sum insured
37	Heat damages	No deductible	250 €
38	Spill from acclimatization units	Optional	Sum insured
39	Authority measures and public relief services	No deductible	Replacement value
40	Documentation costs	No deductible	750 €
41	Technical fees	No deductible	750 €
42	Reconstitution of documents	No deductible	750 €
43	Home automation equipment malfunction	No deductible	500 €
44	Personal accident	No deductible	
	Death or permanent disability		10.000 €
	Treatment costs		1.000 €
45	Rehabilitation of the insured property due to the Insured's accident	No deductible	15.000 €
46	Home assistance	No deductible	•

808. Capitals, deductibles and limits of guarantee for base coverage and complementary coverages (continuation)

Complementary coverages		Deductible *	Indemnity limit per loss and annuity
001	Terrorism	Optional	Sum insured
002	Machinery breakdown	Optional	Sum insured
003	Vehicles parked in garage	Optional	Sum insured
004	Third party liability caused by animals	10%	50.000 € per insured animal
005	Public liability (tourist renting)	10%	Sum insured
006	Solar panels	5%	Sum insured
007	Photovoltaic panels	5%	Sum insured
008	Earthquake	5%	Sum insured

* Optional deductibles

The choice of a regime of deductibles applies it evenly to all the coverages identified in the Particular Condition 808, with optional deductibles. The following regimes of absolute fixed deductibles are available: "Without deductibles", 100 €, 250 € and 500 €. By default, the regime "Without deductibles" is applied.

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