

# Building and Contents Insurance Quote



**GÖRING**  
INSURANCE BROKER

# Quote for Building and Contents Insurance

Date:

Dear Mrs.

Thank you for your inquiry. Based on the details you provided please find below the quotation for your home insurance.

## 1. Information about the property:

Type: Ground floor

Situation:

Home use: Secondary residence

Property:

Living area square metre:

Year of construction:

## 2. The quotation is based on the following values:

Construction value:

€

Contents value:

€

General Liability:

1.200.000 €

## 3. Annual Premium:

Company: FIATC

Premium:

€

Quotation Number:

Comments:

Please find attached the summary of coverage. If you have any questions, if you need some amendments or if the quotation does not meet your expectations please do not hesitate to contact us on the phone number +34 902 09 00 39.

We look forward to hearing from you soon!

Yours sincerely,

If you agree with our quote, please complete and sign the application form and send it back by email or fax.

Description	Building	Contents
Fire, explosion, smoke damage, fire extinguishing costs	100%	100%
Uninhabitability of the house (max. 12 months)		100%
Loss of rent (max. 12 months)	100%	
Collisions, crashes, falling aircraft and sonic booms	100%	100%
Electrical damage	100%	100%
Document replacement		100%
Vandalism or malicious acts	100%	100%
Aesthetic restoration of building (as a result of repair)	max. 3.000 €	
Rain, storm, hail, snow, flooding	100%	100%
Water Damage , direct damage to insured property caused by: Puncture, breakage, leaking, accidental overflow or blockage of pipes and ducts	100%	100%
Refrigerated goods (power cut, malfunction)	max. 300 €	
Breakage of glass incl. sanitary installations and glass ceramic hobs	100%	100%
<b>Burglary, theft and robbery</b> » Objects of special value shall be covered provided the value per single item does not exceed 15% of the sum insured of the contents, max. 10.000 Euro per item. » Jewellery, coins and stamp collections must be specially insured. » Cash in the residence shall be limited to 400 € » Objects in storerooms are limited to 6000 € » Replacement of keys due to theft 300 € » Petit larceny (inside the home) 600 €	100%	100%
Damage by burglary on building	100%	
<b>Mugging outside the house</b> » cash max. 200€	max. 600 €	
Temporary removal of contents on trips and moves within EU (ONLY FOR RESIDENTS) against fire, water-damage and burglary	3.000 €	
<b>General liability insurance</b> » Dangerous breeds of dogs must be insured separately	1.200.000 €	

All items are insured at replacement value. The insured capital and the premium increase annually according moving replacement value. Catastrophic losses such as flooding or earthquake are covered by the "Consortio de Compensación de Seguros" which is subordinated to the Spanish Ministry of Finance.

#### IMPORTANT:

Legally binding for insurance coverage are the General Policy Conditions of Fiatc Mutua de Seguros in Spanish.

# Application form for Building and Contents Insurance

I accept your offer.

Insurance company: FIATC

Quote number:

Inception date:

Policyholder Surname, First name:

Date of birth policyholder:

N.I.E. (tax-number):

Phone number:

Mobile number:

Email-address:

## Post address

Street, House number:

Post code, location:

Province, Country:

## Address of property to be insured:

Street, House number:

Post code, location:

Province, Country:

## Bank details (spanish bank account required):

Name of the bank:

Account holder:

IBAN:

Date

Signature

# COMPREHENSIVE HOME Insurance

## Insurance Product Information Document

Company: FIATC Mutua de Seguros y Reaseguros

Spanish CIF: G08171407 DGSFP (M0134) Product : Comprehensive Home Insurance

This information sheet contains a brief but incomplete description of the insurance contract. Complete pre-contractual and contractual information will be provided in other documents, such as the contract application form and the General and Specific Terms and Conditions. To ensure that you are completely informed, please read the documents you are given carefully.

### What is this type of insurance?

This is a comprehensive insurance policy which permits various types of cover for material damage, civil liability and other risks to be taken out under a single policy document in relation to the building's structure, furnishings and other household items, depending on the items selected and expressly included in the policy's Specific Terms and Conditions.



### What is insured?

Insurable items

- ✓ Building
- ✓ Furnishings
- ✓ Jewellery
- ✓ Objects of special value
- ✓ Garaged family car

Cover that may be taken out:

- ✓ Material damage caused by:
  - ✓ Fire, explosion, lightning strike and related incidents.
  - ✓ Acts of vandalism or malicious acts, flooding, smoke, impact, falling aircraft or spacecraft, sonic waves, actions involving crowds and strikes.
  - ✓ Adverse weather conditions and rainwater leaks.
  - ✓ Damage to the building caused by exterior works.
  - ✓ Water, including the cost of locating and repairing breakages.
  - ✓ Clearing water pipes.
  - ✓ Excessive water consumption.
  - ✓ Abnormal electrical currents.
  - ✓ Breakdown or failure of electricity supply to cold storage equipment which affects food and medicines.
  - ✓ Broken glass and windows, sanitary ware, marble and other items.
  - ✓ Burglary, theft and robbery.
  - ✓ Replacement of locks and keys.

Additional coverage for material damage

- ✓ Temporary movement of property when taking trips or moving house.
- ✓ Aesthetic restoration work on buildings.
- ✓ Computers for personal use.
- ✓ Broken tablets and mobile phones.
- ✓ Expenses and other losses: Assistance from firefighters, demolition and removal of debris, cleaning, removing sludge and pumping water, document replacement, acquisition of permits and licences, eviction or loss of rental income, reconstruction of landscaped areas, security guards and the fees of outside professionals.
- ✓ Risks covered by the Consorcio de Compensación de Seguros (CCS).

Coverage for assistance:

- ✓ Assistance in the home.
- ✓ Bricohogar (DIY Home).
- ✓ IT assistance.
- ✓ Breakdown of electrical appliances.
- ✓ Legal protection and claims for damage to your own property.

Civil Liability:

- ✓ Civil liability as the owner or tenant of a residential property.



### What is not covered?

- ✗ Insurable items that have not been allocated an insured sum and any cover that is not included in the policy's Specific Terms and Conditions.

Any damage:

- ✗ Caused intentionally or that constitutes an offence committed by the Insured Party.
- ✗ Resulting from a failure to maintain the item or from wear and tear of the item, when this is obvious and known.
- ✗ Resulting from construction or refurbishment work.
- ✗ Resulting from events which, given their nature, are the responsibility of the Consorcio de Compensación de Seguros (CCS).
- ✗ Resulting from seismic phenomena, tidal waves, nuclear reaction and radiation.
- ✗ Resulting from political or social events.
- ✗ Caused to securities or documents representing a valuable title or a guarantee of cash.
- ✗ Caused to animals.
- ✗ Resulting from leaks and the seepage of rainwater when the faulty equipment that contributes to the damage has not been repaired.

Civil Liability:

- ✗ Civil liability of any person who is not expressly named as an Insured Party.
- ✗ Civil liability resulting from damage caused by any ship or aircraft intended for water or air navigation.
- ✗ Civil liability resulting from damage arising from the ownership, use or driving of motor vehicles and any elements towed by or incorporated in such vehicles.
- ✗ Civil liability resulting from engagement in any business activity.
- ✗ Civil liability that must be covered by a mandatory insurance policy.
- ✗ Civil liability resulting from intentional acts or acts carried out in bad faith.
- ✗ Civil liability for damage caused to property entrusted to the Insured Party.



### Are there any restrictions on cover?

There are various limits, depending on the amounts agreed in the Specific Terms and Conditions for the different types of cover that may be taken out. The most significant are as follows:

- ! Damage to trees, plants and gardens up to 3.000€.
- ! The cost of repairing rusted or corroded pipes: between 300€ and 1.200€.
- ! Excess water consumption: between 300€ and 1.200€.

- ✓ Civil liability as an individual person and head of family.
- ✓ Civil liability with regard to domestic staff who do not live in the home.
- ✓ Civil liability as the owner of dangerous dogs.
- ✓ Civil liability as a sports fisherman or woman.
- ✓ Civil liability as a hunter.
- ✓ Legal defence and bonds for civil liability.

How much is the insured sum?

- ✓ For material damage cover, it is the amount established as the value of the insurable items.
- ✓ For civil liability cover, it is the amount established to respond to claims from third parties: any amount between 60.000€ and 1.200.000€ may be selected.

- ! Food and medicines in cold storage: between 150€ and 600€.
- ! Money not in a safe: between 400€ and 600€.
- ! Money in a safe: between 300€ and 1.000€.
- ! Property in storage rooms: between 300€ and 2.000€.
- ! Garden and terrace furniture: between 300€ and 1.200€.
- ! Theft of furnishings from inside the home: between 300€ and 1.200€.
- ! Robbery outside the home: between 400€ and 2.000€.
- ! Health costs due to burglary and robbery: up to 300€.
- ! The fraudulent cashing of cheques: between 250€ and 1.000€.
- ! Replacement of locks and keys: between 200€ and 6.000€.
- ! Aesthetic restoration work on buildings: between 1.000€ and 3.000€.
- ! Tablets and mobile phones: between 350€ and 600€.
- ! Document replacement: up to 1.200€.
- ! Obtaining permits and licences: up to 1.000€.
- ! Eviction or loss of rental income: up to 12 months.
- ! Security guard: up to 1.600€.
- ! Where coverage is provided for advice and management services outside Spain, such services may be provided only by professional personnel appointed by the Insurer.
- ! Domestic pets: Veterinary costs: up to 1.000€, with a charge to the insured party of 60€ per item claimed, Death by accident: up to 1.500€, Search costs when lost: up to 500€.
- ! Legal protection: Costs: up to 3.000€, For the free choice of a lawyer: up to 600€, Minimum value of lawsuit: 150€.
- ! Civil Liability and bonds: As the owner of dangerous dogs: up to 60.000€, As a sports fisherman or woman: up to 60.000€, As a hunter: up to 60.000€.



## Where am i covered?

- ✓ When damage is caused to the insured property in the home.
- ✓ In the case of robbery, in a public street in Europe.
- ✓ In the event of the temporary movement of property when taking trips or moving house in Europe.
- ✓ For Civil Liability as an individual person and head of family in Europe.



## What are my obligations?

- To pay the price stipulated in the policy's terms and conditions.
- To notify FIATC, before taking out the policy, of all known circumstances that could have an effect on risk assessment.
- To keep the Insurer informed regarding the nature and circumstances of the risk insured and any event that may increase or modify this risk.
- To inform the Insurer of the occurrence of a claim incident within the maximum period indicated in the General Terms and Conditions, and to use any means available to minimize the consequences of the incident in question.



## When and how do I pay?

The Policyholder is obliged to pay the premium at the time that the agreement is signed. Subsequent payments must be made by the Policyholder on the relevant expiry dates. Payment is made by direct debit from a bank account, by credit card using the online payment option offered on our website at [www.fiatc.es](http://www.fiatc.es), or through your broker.



## When does the cover start and end?

The duration of the insurance cover provided is indicated in the Specific Terms and Conditions.



## How do I cancel the policy?

Under annual insurance policies, the Policyholder may refuse to renew the agreement by sending written notice, either by letter or by email, to [atencionalcliente@fiatc.es](mailto:atencionalcliente@fiatc.es) at least one month before the end of the current coverage period.