

DEFINITION

A product designed to protect the insured against risks that may threaten his possessions (home, furniture, jewellery, and objects of special value) and others that may cause a devaluation of his capital as consequence of reclamations (public liability and legal protection). Furthermore, accidents suffered by the insured can also be covered.

BASIC COVERS

- Breakage, robbery and water damage.
- Public liability up to €300,000.
- Reconstruction of aesthetic damages.
- Basic legal protection.
- Travel assistance.

OPTIONAL COVERS

- Public liability for potentially dangerous dogs.
- Vehicles in the garage.
- Accidents.
- Accidental damage.
- Breakdown of electrical appliances.
- Comprehensive legal protection.

NORMS FOR CONTRACTING POLICIES AT THE INTERMEDIARY'S WEB

(Consult Caser about the risks that do not meet the conditions for taking out policies on the Intermediary's web)

SUMS INSURED

Caser Home	€1,000,000	€20,000	€6,000	€12,000
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CITY CENTRE/ HOUSING ESTATE	CONTENTS	
	MAXIMUM	MINIMUM
Main residence	€360,000	€10,000
Secondary residence		€3,000
Rented residence		
Empty residence		
UNINHABITED		
Main residence	€360,000	€10,000
Secondary residence	€30,000	€3,000
Rented residence		
Empty residence		

NORMS FOR CONTRACTING POLICIES AT THE INTERMEDIARY'S WEB (continuation)

(Consult Caser about the risks that do not meet the conditions for taking out policies on the Intermediary's web)

SUMS INSURED

JEWELLERY AND OBJECTS OF SPECIAL VALUE

	Caser Home			
	% of the sum insured for contents	Sum insured that requires a detailed list of objects	Minimum sum insured that requires a detailed list of objects	Sum insured per object that excludes the risk
Jewellery in safe	25%	> €30,000	> €1000	> €15,000
Jewellery outside the safe	15%	> €15,000	> €500	> €6,000
Objects of special value	30%	€60,000	> €3,000	€30,000

Obj. of special value: bars are obligatory in detached houses.

Note: Jewellery and objects of special value can only be insured in main and secondary residences.

PUBLIC LIABILITY

Optional: €150,000, €200,000, €300,000.

RECONSTRUCTION OF AESTHETIC DAMAGES

Optional: €1,000, €1,500, €2,000, €3,000.

RISK

- Located in Spain
- In fully constructed buildings
- Age: a) up to 60 years, b) 61 to 100 years, refurbished during the last 25 years.