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the best hands.**



**linea directa**



# Home Insurance Policy



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## I. Applicable home Insurance Terms and Conditions

This document constitutes an Appendix to the Terms and Conditions of the Home Insurance policy and regulates Coverage in the Home Assistance Policy. Therefore, in all matters not covered herein, the insurance contract shall be governed by the provisions of the Terms and Conditions document.

The following clauses in particular are regulated in the Home Insurance Terms and Conditions and shall be governed by the provisions therein:

- The Legal Framework.
- The Insurance Terms.
- The Policy Conditions.
- The Obligations of the Policyholder.
- The Obligations of **Línea Directa**.
- The Insurance Clearing Consortium.
- Enquiries and Complaints. Customer Ombudsman. Procedure Followed.

## II. Assistance Coverage

**Each coverage specified here can be purchased individually or jointly. Consult your Special Conditions to clarify which you have purchased.**

Provided that it is expressly stated in the Special Conditions and the corresponding premium is paid, the insurance is extended to the coverages detailed below, only being applicable to circumstances that affect or occur in the home insured by this Policy:

There is a 24-hour telephone service provided for this purpose, 365 days a year. **An essential condition for this service is that the **Línea Directa** repair services are used.**

### Article 1. Assistance coverage: gaining access to the home

In cases where the Insured is unable to enter or leave their insured home as a result of any accidental event, such as loss, misplacement or theft of keys or disabling of the lock due to attempted theft or any other cause that prevents opening, **Línea Directa** will take care of the call out and labour costs necessary to gain access to the home.

**Any costs of replacing or repairing the lock, keys or other lock parts are excluded from this coverage and shall not be borne by **Línea Directa**.**

### Article 2. Assistance coverage: home assistance service

#### 2.1. TV set, DVD and/or BLU-Ray player replacement

When as a result of theft, attempted theft, fire, lightning strike, explosion or electrical damage, the Insured party's television set, DVD and/or Blu-Ray player is destroyed or rendered useless, **Línea Directa** will arrange, at its own expense, the replacement of the devices affected with others that perform the same function, until replacement by the Insured or, failing that, **for a maximum period of 15 days.**

**This service does not apply if the TV sets, DVD and/or Blu-ray players are under the manufacturer's warranty or if they were more than ten years old at the time the service was requested.**

**Damage due to use, wear and tear or the actual mechanical functioning of the device is not included as damage.**

For the purposes of replacing the DVD AND/OR BLU-RAY PLAYER, the following terms are specified and detailed, taking priority in relation to this service over any previous definition due to them being more specific.

- Fire: combustion and burning with a flame, capable of spreading from objects that were not intended to be burned wherever and whenever this occurs.
- Explosion: the sudden and violent action of pressure or depression of gases and/or vapours.
- Lightning strike: discharges from the atmosphere that cause damage to the devices covered, whether or not they cause fire.
- Electrical damage: those derived from abnormal short circuits, currents and power surges produced by electricity.
- Burglary or attempted burglary, duly reported as soon as possible on police premises.

## 2.2. Restaurant and laundry expenses due to moving out of the home

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In the event of forced eviction due to uninhabitability of the Insured party's home (provided that this is stated in the Expert's Report) as a result of a loss, **Línea Directa** will refund restaurant and laundry expenses up to a **total limit of €950 (maximum of €95/day) per insurance year and with a maximum of 10 days.**

The loss does not have to occur in the Insured home.

The prior approval of **Línea Directa** is necessary in order for this service to take effect, and for compensation to be payable. To do so, the insured must contact **Línea Directa** to obtain prior approval for the restaurant and laundry expenses covered.

## 2.3. Transfer and hotel stay due to moving out of the home

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In the event of forced eviction due to the uninhabitability of the Insured's home (provided that this is stated in the expert's report) as a result of a loss, **Línea Directa** will take care of transferring the Insured party and the members of the family unit to the hotel selected by **Línea Directa**.

The loss does not have to occur in the Insured home.

**Línea Directa** will also cover the Insured party's accommodation expenses in a hotel with a category of up to 3 stars. **The limit of this coverage will be a total of €3,080 (maximum €95/day per person) per year of insurance and with a maximum of 10 days.**

The Insured must provide a hotel bill, as well as proof of municipal registration ('empadronamiento') at the Insured home or, failing that, a title deed or rental contract, or a bill or supply contract issued within the last three months for landline telephone, water, electricity or gas in their name at that home.

## 2.4. Guarding and looking after the home in the event of theft or fire

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When as a result of theft, fire, flooding, or explosion, the home of the insured is easily accessible from the outside, **Línea Directa** will send security personnel at their own expense until the safety defect is remedied and for up to 72 hours.

## 2.5. Transfer of furniture to furniture storage facilities

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In the event of forced eviction due to the uninhabitability of the Insured's home (pro-

vided that this is stated in the expert's report) as a result of a loss, **Línea Directa** will organise the removal, depositing and return of the furniture and fittings in storage facilities, provisional home or premises selected by the Insured in the municipality where the Insured is habitually resident, **with a limit of €2,000 per insurance year.**

The loss does not have to occur in the Insured home.

**Línea Directa** shall be responsible for finding and selecting the furniture storage facilities, provisional home or designated site by the Insured, unless the Insured selects one that does not involve additional expense to the insurer, with respect to that initially offered.

## 2.6. Early return due to serious loss

If the Insured Party experiences a serious loss at the home while travelling abroad, **Línea Directa** will provide the Insured Party with a regular airline (tourist class) or train (first class) ticket home, **upon presentation by the Insured Party of a document certifying the accident and the expenses incurred.**

## 2.7. Sending urgent messages

Through a 24-hour service, **Línea Directa** will accept and send urgent messages from/to the Insured Party, by any means of communication, provided that they have no other means to send them to their destination, and **provided that these are the result of an item covered by the insurance policy.**

### Article 3. Assistance coverage: additional repairs

If the service required is a matter of urgency, it will be attended to within 3 hours. **Plum-**

**bing, electricity, locksmith and glasswork will be dealt with in emergencies, in which case the Insured will be informed of the emergency rates.**

**Línea Directa** will cover the provision of a specialist, without call-out costs, for the following services:

- Plumbing.
- Electricians.
- Glaziers.
- Wood Carpentry.
- Metallic Carpentry.
- Locksmiths.
- Electrical Appliances Technician.
- General cleaning and window cleaning.
- Technician for Televisions, videos, DVD.
- Aerial installers.
- Masonry.
- Gas technicians. \*
- Blinds.
- Blockages, drain cleaning.
- Roof repairer.
- Marble workers.
- Air conditioning.
- Boilers.
- Parquet layers.
- Painter and wallpaperer.
- Upholsterers.
- Carpet layers.
- Awnings.
- Entry phones.
- Plasterers.
- Varnishers.
- Gardeners.
- Light Removals.
- Contractors.
- Handyman.

**Línea Directa**, with the information provided by the Insured, will provide you with an informative telephone estimate for the professional's visit. This estimate will be free of charge, unless prior work by the professional, involving labour, is necessary. The amount of this work will be discoun-

ted from the final price in the event that the estimate is accepted by the Insured and the services are performed.

The costs of materials and labour shall be borne by the Insured upon acceptance of the quotation offered to the Client. The repair will have a 1-year guarantee.

NOTE Services marked with \* will not be possible in some provinces, in which case the Insured will be paid the amount corresponding to the call-out charge for another professional.

#### **Article 4. Assistance coverage: it assistance**

##### **4.1. Data recovery**

Línea Directa guarantees the Recovery of Data in those data storage devices owned by the Insured that suffer damage or a logical or physical failure among those indicated in these General Conditions and that prevent access to the information contained in the damaged media through the use of the Operating System.

In order to be able to provide the coverage, it is necessary to physically have the damaged information storage medium, as well as the Insured party's express authorisation to access its contents.

Línea Directa does not guarantee any result as a consequence of this coverage, nor will it indemnify or compensate in any way in the event that total or partial recovery of the information contained in the medium is not achieved.

Línea Directa waives all liability in the event that the attempt to recover the data causes major damage to the medium or device and even its complete destruction or the definitive loss of the data contained in it.

Línea Directa and companies contracted by it to carry out the recovery work shall under no circumstances be held liable for any direct or indirect damage of any kind that may result from the use by the Insured of the recovered data, nor for any claim that may be made by third parties in relation to the ownership of the property and rights over the media and/or data subject to the coverage.

Furthermore, Línea Directa and the Insured Party also agree to consider any information, data, methods and documentation of which they may become aware as a result of the use of this coverage as strictly confidential.

The Data Recovery coverage shall apply to data storage media used in the computer processing equipment owned by the Insured and which form part of the Contents of this policy. This service is provided with a **limit of 2 services per year and with a maximum of €2,000 per year of insurance.**

The following will be considered:

- Logical failure: Any non-physical damage that prevents access to the information (the integrity of the hard disk is not compromised, but there are formatting errors or recognition problems).
- Physical failure: Any physical damage that prevents access to the information (e.g. hard drive scratch or crash).

The following causes are considered to be physical or logical damage or failures that give the right to use this coverage:

- External damage such as accidents, water damage, falls or fire.
- Human errors.
- Computer viruses.
- Software problems.
- Hardware problems.

The viability of recovery decreases in cases of:

- Handling by non-professional personnel.
- Fire.
- Loss of tracks (overwriting of internal drive settings).
- Overwriting of data (e.g. formatting and reinstallation).
- Impacts.

The following procedure will apply for this coverage:

**1** **Línea Directa** will collect, by means of a courier, the damaged media, including, if any, special boot disks, passwords to access the system, directories and programs necessary to run the files that need to be recovered. **Línea Directa** shall not be liable for any loss or damage that the media may suffer during sending or transport to or from any of the facilities, as well as for any loss of profits or any consequence derived from the above.

**2** Once the damaged media have been received, they will be immediately analysed and diagnosed in order to begin the process of recovering the data contained in them.

**3** Once the process of data recovery from the damaged media is complete, **Línea Directa** will send the Insured the recovered data in a new medium at no charge to the Insured. **Línea Directa** shall be responsible for the transport costs incurred in sending the medium.

**4** In order to cover any possible loss during transport of the media, a backup copy of the recovered data shall be recorded and kept in a safe place. Once fifteen days have elapsed from the date on which the medium was sent to the Insured, the above backup copy shall be permanently destroyed.

The following are excluded:

- Files and devices outside the scope of coverage detailed in these General Conditions and, in all cases, complex storage systems (groups of physical volumes), application servers, back-up tapes and web servers are excluded from the coverage.
- Resetting or reinstallation of computer media.
- The replacement or repair of any type of damage or fault in the device sent to **Línea Directa** that was the subject of the data recovery service. The data contained may be recovered by **Línea Directa** provided that this is technically possible.
- Retrieval of storage media that have been tampered with prior to delivery to **Línea Directa** for retrieval.
- Recovery is impossible in the event of disappearance of the media, damage with acids or similar products, in the event of overwriting of the media or so-called “HeadCrash” (loss of the magnetic film due to “head landing”).
- The recovery of originals of films, CDs, games and other applications.
- Devices for professional use.

## 4.2. Software downloads

The Insured party may request the downloading and installation of the software listed below, after receiving advice from a specialised **Línea Directa** technician.

- **WEB BROWSERS**
  - Google Chrome
  - Mozilla Firefox
  - Opera
- **SECURITY**
  - Avast



- AVG
- Avira
- Malwarebytes
- Superantispyware
- **MULTIMEDIA**
  - iTunes
  - VLC
  - Winamp
  - K-Lite Codec
  - CCCP
  - Spotify
- **DISPLAY AND EDITING**
  - Picasa
  - GIMP
  - Irfan View
- **OFFICE AUTOMATION**
  - Openoffice
  - LibreOffice
  - Adobe Reader
  - PDF Creator
- **EMAIL AND SOCIAL MEDIA**
  - Skype
  - Live Mail
  - Thunderbird
- **UTILITIES**
  - CDburner XP
  - ImgBurn
  - Revo Uninstaller
  - Dropbox
  - Google Drive
  - Skydrive
- **DECOMPRESSORS**
  - Winrar
  - Winzip
  - 7-zip

This list may vary in the event that one of the applications is no longer distributed by the manufacturer:

Both the download and the licences for the listed programs will be limited to their free version and licence. **Línea Directa is not liable for possible viruses, malware, bugs, etc. that the programs installed might contain.**

### 4.3. Online backup

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This coverage allows the Insured to contact a computer expert in order to have an online backup, **with the limit of one service per insurance year.**

Services included are:

- The installation of the backup program by a qualified technician in a remote session.
- Programme configuration for automatic completion of the backup.
- Advice on the files to be included in the backup.
- Recommendation on the creation of usernames and passwords that allow access to the coverage and information stored in the online backup.
- The maximum predetermined size of the online backup is 5 GB.
- The possibility of accessing the files stored in the backup.
- The automatic production of a periodic incremental backup.

Once the online backup is programmed, **Línea Directa does not have access to backup information or passwords.** It is the user's responsibility to keep the passwords to access the backup copy.

**Línea Directa** accepts no liability for the information stored in the backup, as well as data loss due to inappropriate use of the application by the Insured party and for reasons beyond the control of **Línea Directa.**

### 4.4. Remote computer support

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The maximum number of computers included in the service is 4 for each policy taken

out. There will be no limit on the use of the coverage, meaning that the Insured Party may apply for any assistance deemed necessary during the insurance year for each of the computers.

This coverage allows the Insured Party to contact a qualified technician by telephone or an online chat to provide them with technical support in using a personal computer (hardware), programs and applications (software) and the internet (whether on a Microsoft, Mac or Linus system) within the scope covered by this insurance policy. Equipment for personal use means the following:

- Desktop computers
- Laptops
- Printers
- Scanners
- Most common GPS navigation devices
- Other peripherals

The following services are covered:

- Help in managing applications, tools and communications supported.
- Installation and de-installation of supported applications.
- Update of versions and Service Pack for supported software, provided that the Insured Party has the relevant license or the upgrade is free.
- Configuring and operating systems and supported applications.
- Advice on hardware and software requirements for supported applications.
- Installation and configuration of peripherals such as printers, scanners, etc.
- In many cases, the CDROM with the original software of the device will be needed to carry out these activities. If the Insured Party does not have this, the technicians will

search for and download Internet software, provided that this is possible and that the Insured Party has the relevant license.

The following are excluded:

- Hardware or software support outside the scope of coverage of this Policy, as well as servers.
- Support for applications developed specifically for MS Office products (Outlook, Word, Excel, Access, PowerPoint) or other specific management software (Contaplus, etc.).

#### 4.5. It assistance at home

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This coverage is only applicable if an attempt has been made to resolve the issue beforehand by means of fully operational remote control connections, and no solution has been found. The home service is guaranteed free of charge to the Insured within a maximum period of 48 hours on business days, and does not include the cost of materials, where such costs arise. If necessary, only licensed software will be installed.

Furthermore, the Insured may request computer assistance at home to resolve any incident other than that established in the previous paragraph. In this case, all costs, such as call out, materials or labour costs, shall be the sole responsibility of the Insured.

#### 4.6. Technological assistance in the home

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This service allows the Insured party to contact, by telephone or online chat, a qualified technician to obtain general support in the use of technological devices in the scope covered by this contract.

This will include providing technical assistance in the following types of devices:

- DTT
- DVD
- Blu-Ray
- Digital camera
- Digital video
- Digital photo frame
- Mobile phone
- Tablet
- MP3-MP4

In order to provide this coverage a necessary condition is that the manual for use of the technological device for which assistance is sought is available online and in Spanish.

It excludes assistance for equipment outside the scope of coverage of this policy, and technological devices for professional use.

#### 4.7. Management of the internet access supply

Línea Directa undertakes to carry out the necessary steps to enable the Insured Party to register, cancel or make changes to the Contract with the Internet access provider. Línea Directa will take the steps necessary by telephone and send documents and statements.

Línea Directa does not guarantee any results arising from these efforts and is not responsible for delays, non-response, penalties, charges to accounts or any other harm caused to the Insured Party by Internet access service providers.

#### 4.8. Parental control

Línea Directa coverage includes the configuration of a specific user account to manage and filter Internet content that might be accessed by children when they are using a computer device with an Internet connection, and without adult supervision.

The effectiveness of this coverage is limited by the technological characteristics of each type of device.

The main functionalities that Línea Directa can configure are:

- Restricting access to certain contents.
- Restricting connection time.
- Establishment of a time period for the connection.
- Reporting websites visited.
- Reporting chats.
- Reporting emails sent.
- Control of programs and games they can use.
- Blocking access to inappropriate films and TV programmes.

#### 4.9. Fraudulent use of cards

In the event of fraudulent use of credit or debit cards via the Internet and by third parties, or access to bank accounts, Línea Directa will reimburse the Insured Party with a limit of €1,000 per policy year.

The following circumstances must occur:

- Fraudulent use by others.
- Fraudulent transaction carried out on the Internet.
- It will be necessary to file a report to the police authorities.
- Improper movements are justified by bank statements.
- The time limit between fraudulent use and notification to the card issuer must be equal to or less than 48 hours in working days.

Cash withdrawals at ATMs are excluded from this coverage.

**Article 5. Assistance coverage: health information**

### 5.1. Telephone service in the event of a bodily injury at home

**Línea Directa** guarantees collection from the home indicated by the Insured party by an identified person, who will be responsible for acquiring the medicine that the Insured needs and delivering it to them, provided that the following conditions are met:

- The Insured must previously provide the medical instruction or the prescription if it is necessary to acquire the medicine.
- The Insured must pay for the medicine prior to delivery. Payment must be for the amount stated on the invoice or receipt. No checks or promissory notes will be accepted.
- The Insured party must, in any case, provide the product name and the type of presentation (tablets, ampoules, capsules, emulsions, etc.).

Specifically excluded are cases of medicine ceasing to be produced or unavailable through the usual channels of distribution in Spain, as well as medicine that requires ID for purchase and those included in the special drug prescription list.

### 5.2. Early return due to death in the family

In the event of the death in Spain of a direct relative covered by the Insured party, if the latter is travelling abroad and covered by this contract **Línea Directa** will, having been notified of the fact, organise and provide the Insured party, in order to attend the funeral and **within the maximum period of 7 days from the date of death**, with a scheduled airline ticket (tourist class) or train ticket (first class) or any other suitable means of transport to the place of burial in Spain.

### 5.3. Telephone medical advice

**Times for provision of the Telephone Medical Guidance coverage:** Hours of service: 365 days a day, from 9 a.m. to 9 p.m. (except national holidays).

**Línea Directa** covers the handling of medical enquiries by phone that the Insured may have regarding the interpretation of clinical analyses, medicines, etc. The **Línea Directa** medical service will advise, in view of the details of the Insured Person's application, what it considers appropriate and will direct the Insured towards the healthcare environment it considers best, if necessary. **The advice service will at no time diagnose or prescribe medical treatment.**

For the most serious and urgent cases, **Línea Directa** may activate the health care services needed, giving priority to public emergency services, with the Insured Party bearing the costs incurred as a result of this service.

### 5.4. Health information

**Línea Directa** will provide the Insured party with an administrative information service regarding health services, through which it will provide information related to:

- National Hospitals: Information about Clinics, Hospitals and Nursing Homes.
- National outpatient facilities: Information about Health Centres, Clinics, Doctor's Surgeries, Emergency Centres existing in Spain.
- Professional associations: Telephone numbers and addresses of Spanish professional associations of Doctors, Pharmacists, Dentists, Nurses, Physiotherapists and Opticians.
- National associations and foundations: for professionals, users and patients; addresses and telephone numbers.

- Addresses and telephone numbers of public health bodies: Ministry of Health and Consumer Affairs.
  - Academic Institutions: Addresses and telephone numbers of national health academic institutions such as Faculties, Royal Academies and Schools.
  - Chemists: information, address and telephone numbers of chemists by towns. Out-of-hours chemists are also provided.
  - Vaccination centres: information on recommended and obligatory vaccinations required in different countries of the world, as well as the vaccination centres in the country approved by the WHO (addresses and telephone numbers).
  - Medical insurers: addresses and telephone numbers.
  - International health bodies: information about international health bodies located in national territory.
  - Information on medicines and equivalents abroad.
  - Health requirements for entry according to the country of destination for Spanish nationals.
- Telecare, Home Help, Day Centres, Nursing and Technical Aid.
  - Disability.
  - Social and family risk situations.
  - Location of resources.
  - Dependency and degenerative conditions: Social and health resources, Volunteers and Associations.

#### **Article 6. Assistance coverage: legal services**

**Línea Directa** provides the Insured party with a telephone advice service to provide guidance on any judicial or legal query regarding the insured property as an owner or tenant, their personal and family environment and as a consumer; this being limited to Spanish legislation.

**Línea Directa** will respond within a maximum of 24 hours (with the exception of national holidays and weekends) and this will always be by telephone.

This coverage will be provided verbally and by telephone, excluding the drafting of reports or opinions.

#### **Article 7. Assistance coverage: maintenance**

**Línea Directa** will send a professional to carry out the services detailed in this Clause in the insured home.

This coverage will be provided with the limit of one service per year, with a maximum of 3 hours labour in which several services may be performed by the same specialist, provided they belong to the same group (exceptionally the limit will be 1.5 hours of labour if 2 workers from the same group are required). The Po-

### **5.5. Social orientation by telephone**

**Social guidance telephone service hours:** Service hours: Monday to Friday from 9 am to 7 pm: (except national holidays).

**Línea Directa** will provide support with possible referral to Municipal Social Services related to situations of need or social assistance. You will be guided and advised regarding:

- General and specific social and welfare resources of the municipality and the Regional Community.
- Guardianship of an Adult.

licyholder must pay for the cost of the materials used and, where applicable, any excess labour time that may occur in each service provided, except for the first 3 hours which will be borne by **Línea Directa**.

This coverage only includes the cost of travel and labour. It does not include necessary materials and mechanisms.

### GROUPS OF SERVICES:

#### Group 1

- Hanging curtains, blinds, curtains, paintings, clothes lines, bathroom and kitchen accessories, mirrors, coat racks and wardrobe rails.
- Installation or attachment of decorative figures attached to walls.
- Installation of shelves.
- Finishing plates: floor trim (joint covers at the transition of 2 different floors); corner wall protectors.
- Insulating windows: only weatherstrips between door and frame and attaching glass with silicone.
- Arrangement or installation of rollers blinds without mechanisms and not hidden in casing.
- Changing or installation of handles, doorknobs, springs and small latches on wooden interior doors.
- Changing hinges in small doors in kitchen furniture, bathrooms and wood fittings.
- Furniture kit assembly.
- Changing or repairing damaged cistern mechanisms provided that it is not necessary to change the complete cistern (ware) or carry out any type of masonry or similar work. The replacement of toilets is excluded, as well as work on any toilets which, involve risk of breakage due to their age or deterioration, is advised against, as well as repairs in toilets with hidden mechanisms (wall-hung toilets or similar). Any built-in tank, fixed to the wall with screws, is excluded when any changes are evident other than those due to the proper installation of the part.
- Replacement or changing of damaged stopcocks or taps with others of similar characteristics to the pre-existing ones, provided that it is not necessary to carry out any type of masonry or similar work. Taps on shower columns or whirlpool baths are excluded. In the case of bathroom installations, the service is excluded if it is not possible to only replace the tap. Additional operations, such as changing the pipe section, etc., are not covered.
- Repair of leaks originating inside the home that involve sealing the edge of the bath or shower tray with grout or silicone, regardless of whether they cause damage or not. This is excluded when, due to the poor condition of the installation in general, simple grouting of the edges is not sufficient.
- Repair of leaks in radiator valves or bleeders, including the replacement of the part if considered necessary. This service is excluded as long as the part is not leaking or broken. Any operation that forms part of community facilities is excluded, and any additional operations that may exist, such as replacing a pipe section, are not included. Any repair or change in which the valve or bleeder is welded to the radiator or to the existing pipes is excluded.

#### Group 2

- Covering of small holes in untiled walls produced by drilling (by hanging pictures, accessories or similar).

### Group 3

- Installation or replacement of plug and switch trims, light bulbs, neon tubes, fluorescent tubes and primers when there is no need to modify electrical wiring.
- Installation of lamps, wall lights or ceiling lights as long as no electrical wiring needs to be modified.
- Installation of gutters to cover cables.
- Creation of new points for lighting, sockets, telephones or televisions, carrying out the installation on the surface provided that it is not necessary to carry out any type of masonry work or similar.

#### MAINTENANCE warranty exclusions:

- This excludes any type of work for which auxiliary means are necessary (safety equipment, scaffolding, extension ladders of more than 2.5 m, etc.).
- Work requiring the opening of holes, breaking of walls, tiling, furniture disassembly, etc. is excluded.

#### EXCLUSIONS APPLICABLE TO ALL COVERAGE

In addition to the exclusions specified in each of the risks covered, the following are also excluded:

- a** Damage and accidents caused by malice or gross negligence of the Insured.
- b** Damages resulting from criminal acts or recklessness that constitute a crime by the Policyholder, the Insured, their relatives or people for whom the Policyholder is responsible, as well as domestic workers in the service of the Policyholder.
- c** Claims due to a civil or international war, whether or not officially declared, events or actions of the Armed Forces or the State Security Forces, military or popular uprisings, insurrection, rebellion, revolution, strike, confiscation or requisition, terrorism, rioting or popular uprisings.
- d** Claims produced by the omission or defective performance of the repairs necessary for the normal maintenance of the insured facilities and property, or failure to correct obvious and known wear and tear.
- e** Damage caused by inherent or obvious defects, the poor condition of the insured property, construction or manufacturing defects, design error or defective installation.
- f** Damage directly caused by the Insured Person or by a third party during the performance of repair, maintenance, maintenance, DIY, carpentry, decoration or similar work.
- g** Flooding, earthquake, volcanic eruption, falling of astral bodies and meteorites and any other extraordinary natural phenomena.
- h** Loss or damage caused by bad faith of the Insured Person or by another person who has a contractual relationship with the latter or by other occupants (legal or illegal) of the house.
- i** Damage caused by pollution or corrosion.
- j** Damage due to nuclear reaction, nuclear radiation or radioactive contamination.
- k** Indirect losses of any kind which are not exhaustively insured within the risks covered.
- l** Any of the risks whose coverage relates to the Insurance Compensation Con-

sortium, or where this Body does not support the effectiveness of the right of the Insured Parties due to breach of any of the rules in the Regulations and Supplementary Provisions in force at the date of its occurrence.

**m** Jewels and valuables, if their value exceeds €1,800 per unit, which have not been expressly declared in the policy.

**n** Money, except as provided for in cases of burglary.

**o** Pawn tickets, deeds and other securities, cheques, credit cards, state issued or commercial paper, samples of any kind, except as provided for in cases of burglary.

**p** Theft.

q) Awnings and pergolas, except in losses due to rain and wind.

**r** Gardens and woodland, except in losses due to lightning, fire, explosion, implosion and smoke.

**s** Damage suffered by the property of Third parties, which has for any reason been entrusted, assigned or leased to the Insured Party, or is in their possession.

**t** Also excluded are differences between the damages caused and the amounts compensated by the Insurance Compensation Consortium, due to the application of exemptions, withdrawals or application of proportional rules and other limitations.



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