



LIBERTY HOME is an insurance policy designed to help customers discover that there is no place safer than their home.

► Target audience

All those who want to protect their home, whether they own the property themselves (owners of main, secondary, rental, holiday rental residences) or they rent it (tenant in main residence or secondary residence).

A family dwelling can be a ground, middle, or attic floor, a terraced or semi-detached house, a detached house, or a village house.

Liberty Home offers three different options: Basic, Plus, and Premium, which adapt to all of the client's preferences and needs, whether they are looking for basic protection or to cover all risks.

► Distribution strategy

Distribution channel

Entire network of Expatriate Brokers: Insurance brokers, exclusive insurance agency, independent agent, exclusive agent, and company.

Through the Liberty Seguros Website or AGGREGATORS from different providers.

Type of sales: Informed.

► Commercial advantages

- **The simplicity** of taking out insurance with all the necessary guarantees included.
- **The convenience** of a 24-hour assistance service, every day of the year.
- **Liberty Seguros'** efficiency in resolving any incident quickly and clearly, avoiding unnecessary procedures.
- **Flexibility:** Three contracting options to adapt the product to the client's needs: Basic, Plus, and Premium.
- **Services:** The three options include legal defence, damage claim, IT assistance service, 24-hour assistance, and home improvement service.

► Easy contracting procedure

We have an agile and intuitive website that allows the broker to obtain contracting conditions without the need to fill in any application or questionnaire or undertake any obligations with the company beforehand, depending on the characteristics of the activity or the risk. By means of this website, you can:

- **Get a quotation:** Any risk defined in the nomenclator.
- **Issue a quotation document** with the guarantees, limits and contracting conditions, the resulting premium, and a summary table with the product covers.
- **Issue** a definitive policy.

For certain risks and where insured sums are above certain limits, proposals must be expressly approved by the company's Broker Service Centre.



Product characteristics

► What are the different contracting options and what do they consist of?

BASIC	Product with basic coverage at a competitive price.
PLUS	The Basic product with more supplementary covers.
PREMIUM	The Plus product with more exclusive covers.

► BASIC

GUARANTEES AND COVERS	BUILDING	CONTENTS
Fire, explosion, and lightning strike	100%	100%
Water damage	100%	100%
Extensive risks		
Risks arising from natural hazards (extreme weather events)	100%	100%
Flooding	100%	100%
Vandalism and malicious acts	100%	100%
Smoke and soot	100%	100%
Crashes, impacts, aircraft crashes, and sonic waves	100%	100%
Breakage of windowpanes, mirrors, glass, and crystal	100%	100%
Breakage of marble, granite, and sanitary ware	100%	
Electrical damage	€ 1,500*	
Burglary and robbery		
1. Burglary, damage caused by burglary, robbery (inside the home)	100%	100%
2. Costs of replacing keys and locks		€ 600*
Miscellaneous expenses		
1. Fire brigade assistance	100%	100%
2. Rescue, extinguishing, demolition, and clearance of debris	100%	100%
3. Document reconstruction		10%
4. Dwelling in uninhabitable conditions	100% (12 months max.)	
5. Loss of rent	100% (12 months max.)	
6. Temporary transfer of contents		15% max. (limit/claim € 3,000)
Third-party liability/Bonds	€ 150,000	
Employer's third-party liability	€ 100,000	
Home/emergency/home improvement assistance	Contracted	
Family legal defence, claims for damages	Contracted	
Legal defence/judicial bonds	€ 6,100	
IT assistance	Contracted	
Online legal defence	Contracted	

* Maximum amount covered (at first loss).



► PLUS

GUARANTEES AND COVERS	BUILDING	CONTENTS
Fire, explosion, and lightning strike	100%	100%
Water damage	100%	100%
Unblocking	€ 300* claim/year	
Pipe burst without damage	€ 300* claim/year	
Extensive risks		
Risks arising from natural hazards (extreme weather events)	100%	100%
Flooding	100%	100%
Vandalism and malicious acts	100%	100%
Smoke and soot	100%	100%
Crashes, impacts, aircraft crashes, and sonic waves	100%	100%
Breakage of windowpanes, mirrors, glass, and crystal	100%	100%
Breakage of marble, granite, and sanitary ware	100%	
Methacrylate furniture, glass from glass-ceramic hobs, and glass from domestic appliances		100%
Aesthetic restoration of building and contents	10% and maximum € 3,000 per claim	10% and maximum € 3,000 per claim
Electrical damage	100%	100%
Refrigerated goods		€ 300* claim/year
Burglary and robbery	100%	
1. Burglary, damage caused by burglary, robbery (inside the home)		100%
2. Costs of replacing keys and locks		€ 600*
3. Valuables: up to 20% of the contents automatically included for items with a total unit value of less than €2,000		20%
4. Cash		€ 300*
5. Goods in storerooms and outbuildings		10% and max. € 1,500 per item
6. Theft		25% and max. € 3,000* claim/year
Theft of valuables or cash		€ 300*
7. Street robbery - Personal effects		€ 1,200* claim/year
Street robbery - Cash		€ 300*
Miscellaneous expenses		
1. Fire brigade assistance	100%	100%
2. Rescue, extinguishing, demolition, and clearance of debris	100%	100%
3. Document reconstruction		10%
4. Dwelling in uninhabitable conditions	100% (max. period of 12 months)	
5. Loss of rent	100% (max. period of 12 months)	
6. Temporary transfer of contents (max. 3 months)		15% max. (limit/claim € 3,000)
Cash		€ 300*
Gardens		
Garden rebuilding	10%	
Replanting of trees/garden	€ 600* per tree	
Garden furniture		€ 2,000 claim/year
Third-party liability/Bonds		€ 300,000
Employer's third-party liability		€ 100,000
Home/emergency/home improvement assistance		Contracted
Family legal defence, claims for damages		Contracted
Legal defence/judicial bonds		€ 6,100
IT assistance		Contracted
Online legal defence		Contracted

* Maximum amount covered (at first loss).



► PREMIUM

GUARANTEES AND COVERS	BUILDING	CONTENTS
Fire, explosion, and lightning strike	100%	100%
Water damage	100%	
Unblocking	€ 600* claim/year	
Burst pipe without damage	€ 600* claim/year	
Excessive water consumption	€ 1,000* claim/year	
Extensive risks		
Risks arising from natural hazards (extreme weather events)	100%	100%
Flooding	100%	100%
Vandalism and malicious acts	100%	100%
Smoke and soot	100%	100%
Crashes, impacts, aircraft crashes, and sonic waves	100%	100%
Breakage of windowpanes, mirrors, glass, and crystal	100%	100%
Breakage of marble, granite, and sanitary ware	100%	
Methacrylate furniture, glass from glass-ceramic hobs, and glass from domestic appliances		100%
Solar panel glass	100%	
Aesthetic restoration of building and contents	10% and maximum € 6,000 per claim	10% and maximum € 6,000 per claim
Electrical damage	100%	100%
Refrigerated goods		€ 500* claim/year
Burglary and robbery	100%	
1. Burglary, damage caused by burglary, robbery (inside the home)		100%
2. Costs of replacing keys and locks		100%
3. Valuables: up to 20% of the contents automatically included for items with a total unit value of less than € 3,000		20%
4. Cash		€ 500*
5. Goods in storerooms and outbuildings		10% and max. € 1,500 per item
6. Theft		25% and max. € 3,000* claim/year
Theft of valuables or cash		€ 300*
Theft outside of the home		€ 300*
7. Street robbery - Personal effects		€ 1,200* claim/year
Street robbery - Cash		€ 300*
Miscellaneous expenses		
1. Fire brigade assistance	100%	100%
2. Rescue, extinguishing, demolition, and clearance of debris	100%	100%
3. Document reconstruction		10%
4. Dwelling in uninhabitable conditions	100% (max. period of 12 months)	
5. Loss of rent	100% (max. period of 12 months)	
6. Temporary transfer of contents (max. 3 months)		15% max. (limit/claim € 3,000)
Cash		€ 300*
Gardens		
Garden rebuilding	10%	
Replanting of trees/garden	€ 600* per tree	
Garden furniture		€ 3,000 claim/year
Total ruin of the building	100%	
Accidental spillage of liquids other than water	€ 2,000*	
Third-party liability/Bonds	€ 300,000	
Employer's third-party liability	€ 100,000	
Home/emergency/home improvement assistance	Contracted	



GUARANTEES AND COVERS	BUILDING	CONTENTS
Family legal defence, claims for damages		Contracted
Legal defence/judicial bonds		€ 6,100
IT assistance		Contracted
Online legal defence		Contracted

* Maximum amount covered (at first loss).

► BASIC Guarantees

- Fire, explosion, lightning strike, water damage, damage caused by vandalism, or malicious acts.
- Floods, rain, hail, snow, broken glass, broken sanitary ware.
- Burglary and robbery inside the home.
- Miscellaneous expenses for rescue, extinguishing, inhabitability, loss of rent.
- Extensive third-party liability guarantee cover as owner/tenant and head of the family, including fishing third-party liability.
- Assistance service, repairs 24 hours a day all year round and home improvement service.
- Family legal defence.
- IT assistance.
- Online legal defence.

► Special guarantees

Possibility of taking out special Plus or Premium guarantee packages with the guarantees specified in the coverage tables.

PLUS

- Extended cover for burglary, robbery, and theft.
- Extended cover for breakages: methacrylate furniture, glass from glass-ceramic hobs, and glass from domestic appliances.
- Aesthetic restoration of building and contents.
- Garden rebuilding.
- Replanting of trees/garden.
- Refrigerated goods.
- Garden furniture.

PREMIUM

- Extended cover for burglary, robbery, and theft.
- Extended cover for breakages: methacrylate furniture, glass-ceramic hobs, glass from domestic appliances, solar panel glass.
- Aesthetic restoration of building and contents.
- Garden rebuilding.
- Replanting of trees/garden.
- Refrigerated goods.
- Garden furniture.
- Excessive water consumption.
- Total ruin of the building.
- Accidental spillage of liquids other than water.



► Optional guarantees

Increase of the sum insured for third-party liability (BASIC, PLUS, AND PREMIUM)

Optionally, the contracted sum for Third-party Liability can be increased depending on the type of insurance:

- BASIC, increase of the Third-party Liability sum from 150,000 euros to 300,000 euros.
- PLUS, increase of the Third-party liability sum from 300,000 euros to 450,000 euros or 600,000 euros.
- PREMIUM, increase of the Third-party liability sum from 300,000 euros to 450,000 euros, 600,000 euros, or 1,000,000 euros.

Personal mobility device third-party liability (PLUS AND PREMIUM)

The third-party liability derived from the ownership, possession, hold, or use by the insured person or family members belonging to their household of personal mobility vehicles is insured. The insured sum is set at 300,000 euros.

Compulsory third-party liability for hunters (PLUS AND PREMIUM)

In the exercise of hunting, for events resulting in bodily injury covered by the provisions of the Spanish Compulsory Underwriting Act up to the maximum limit per victim of 90,151.82 euros.

Third-party liability for dangerous dog breeds (PLUS AND PREMIUM)

Damage caused to third parties by dangerous breeds of dogs owned by the insured party is covered, up to the limits established by each autonomous community.

Vehicles in garage (PLUS AND PREMIUM)

Material damage or loss suffered by the motor vehicles specified in the particular conditions as a result of fire, explosion, lightning strike, burglary, and robbery while parked in any of the garage locations expressly indicated in the policy.

Extended cover for valuables/jewellery (PLUS AND PREMIUM)

The insurance policy covers valuables and/or jewellery up to an amount not exceeding 20% of the contents sum; optionally, this sum can be increased up to a limit of 30%.

Valuables/jewellery worth more than 2,000 euros (PLUS) or 3,000 euros (PREMIUM) must be expressly declared in the policy. In addition, for objects with a unit value of more than 6,000 euros, invoices and photographs must be provided, and will only be covered if they are in a safe.

Personal accidents at home (PLUS AND PREMIUM)

The insurer will compensate the beneficiary or the insured party for the insured sum when, as a consequence of an accident occurring in the insured dwelling or in the communal parts of the building in which it is located, the absolute permanent incapacity or death of the insured person or their spouse or civil partner occurs, immediately or within two years of the occurrence of the aforementioned accident due to the development of the injuries suffered by them. **The insured sum specified in the particular conditions is the maximum limit per claim and insurance year, regardless of the number of people affected.**

All accidental risks for building and contents (PLUS AND PREMIUM)

- An accidental cause is understood to be an event that occurs suddenly and spontaneously and whose cause is outside of the insured person's control.
- Material damage suffered by the insured goods that is **not expressly excluded** is covered.
- **Uninsurable items:** glasses, contact lenses, hearing aids, orthopaedic equipment, and porcelain or glassware.
- **Excess of 90 euros in general, and excess of 200 euros for electronic items.**



Non-payment of rent (BASIC, PLUS, AND PREMIUM)

The purpose of this guarantee is to cover the payment of rent, as landlord of an urban residence, in the event of non-payment of rent by the tenant, by means of the coverage and limitations detailed in the particular and, if applicable, special conditions of the policy.

Home Packs

▶ Extended Expatriate

- **Extended home improvement**

Professional home help:

Home improvement: 2 interventions per year of 3 hours each are included, with more services provided.

Technological home improvement: 2 interventions per year of 2 hours are included for repair and maintenance of technological installations of image, sound, and satellite (IT assistance is not included), cleaning of household appliance filters, and air conditioning.

- **Repair of household appliances**

A qualified professional will attend to the breakdown of white goods or television appliances. The maximum limit of this service is 300 euros, which includes: 2 interventions per year of up to 3 hours each, the trip of a professional to the home, and the cost of the materials necessary for the repair.

It is not covered when the appliance is under guarantee or is more than 10 years old.

- **Pest control**

Service of rat extermination, disinsection, and disinfection of indoor pests in homes and gardens. It is an annual service that includes a first visit for disinsection and a second control visit after 15 days.

Pests covered: cockroaches, weevils, moths, silverfish, fleas, rodents, and the elimination of wasp nests.

▶ Improved home insurance

- **Extended coverage for theft of valuables, cash and objects stored in storerooms or outbuildings. Luggage theft.**

Valuable objects/jewellery, up to a limit of 20% of the insured sum for contents. Objects with a unit value greater than 6,000 euros must be declared, and those with a unit value greater than 10,000 euros must be deposited in a safe.

Cash:

- In a safe: 6,000 euros per claim and per year.

- Not kept in a safe: 1,500 euros per claim and per year.

Objects in storerooms or outbuildings: 10% limit, maximum 3,000 euros per object.

Theft of luggage from the boot of a private vehicle: up to 300 euros per claim and per year.

- **Extended coverage for aesthetic restoration**

The compensation limit for aesthetic damage is 20% of the insured sum for the building and/or contents with a maximum of 12,000 euros and 8,000 euros, respectively, per claim and per year.

- **Improvement for refrigerated goods**

Refrigerated goods are covered for a claim caused by the tripping of a breaker of up to 150 euros per claim and per year.

▶ Garden protection

- **Extended coverage for garden rebuilding, replanting of trees/garden**

The limit of this guarantee is extended to 20% of the insured sum for the building, with a sub-limit of 800 euros for the replacement of a tree/plant.



- **Extended coverage for goods in the garden**

The limit of this guarantee is extended to a maximum insured sum of 12,000 euros per claim and per year.

- **Repair of exposed pipelines without causing damage**

Repair of exposed pipes in garages or on the exterior façade of the property without causing material damage up to 500 euros per claim and per year.

► Full legal defence

- **Squatting and administrative protection**

Defence expenses necessary to recover ownership of the home due to illegal squatting by third parties, and defence expenses before the public administration due to penalties imposed for alleged administrative infringements.

The limit for full legal defence is up to 6,000 euros.

► Far-sighted landlord

- **Acts of vandalism from the tenant towards the owner**

Damage caused by the tenant to the property insured by the landlord who rents it is covered. Eviction or evacuation of the tenant must take place.

The maximum limit is 3,000 euros per claim and per year.

An excess equal to the bond established in the rental contract is established, with a minimum of 600 euros.

► Improved Basic coverage

- **Unblocking**

Expenses caused by the unblocking of pipes that form part of the private installations of the insured property are covered, even if they have not caused damage and to avoid a claim covered by the guarantee for water damage with a limit of 300 euros and one service per annual period of insurance.

- **Extended coverage for glass breakage**

Extended coverage for breakages of glass in glass-ceramic or induction hobs, fixed glass in household appliances, and methacrylate furniture.

- **Aesthetic restoration**

The expenses necessary for the aesthetic restoration of the damaged goods affected by a claim covered by the guarantees of the contract are covered.

The compensation limit will be 10% of the insured sum with a maximum of 1,500 euros per claim and per year for insured goods in the building and/or the contents.

Underwriting rules

► Risks subject to confirmation

Provided that the mandatory minimum safeguards are complied with, the technical division must be consulted prior to the acceptance of risks exceeding the following limits:

- Insured building sum of more than **1,200,000 euros**.
- Insured content sum of more than **200,000 euros**.
- Insured sum for valuables (jewellery + objects of special value) of more than **60,000 euros**.
- Insured sum for jewellery of more than **60,000 euros**.
- Unit value of jewellery and/or objects of special value of more than **6,000 euros**.



- Extended coverage for valuables (jewellery and/or objects of special value) in residences which remain vacant for more than 31 days.
- Valuables (jewellery + objects of special value) amounting to more than 30% of the total content.
- All accidental risks for building and contents: insured sums of less than 60,000 euros for building and less than 30,000 euros for contents. This guarantee is not insured if the insured sum of the building corresponds to first loss or renovation work.
- Residences in isolated areas.
- Residences more than 65 years old that have not been refurbished.
- Residences that do not have the safety measures required by the company.
- Residences with continuous vacancy for more than 181 days.

► **Non-covered risks**

- Special and/or listed buildings of artistic or historical interest.
- Motor homes, caravans, and/or house trailers.
- Mobile-home residences.
- Residences intended for industrial and/or commercial activities.
- Wooden residences or residences made of combustible materials.
- Residences without building permits and/or licences.
- Residences without an occupancy permit.
- Residences under construction or undergoing major works.
- Residences insuring the building exclusively at first loss.
- Second residence in isolated areas (continuous vacancy for more than 30 days or weekend residence).
- Temporary policies.
- Timeshare residences.
- Residences intended for renting out rooms.

► **Excesses**

It is possible to take out an optional general excess with a premium discount.