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**HOUSEHOLD INSURANCE**  
 Special Conditions for Members  
 of the **A.F.P.O.P.**  
**“Association of Foreign Property Owners in Portugal”**

**Summary of Covers and Main Exclusions**  
**Risks Applicable to Building and Contents**

<u>RISKS</u>	<u>LIMITS</u>	<u>MAIN EXCLUSIONS</u>
1. Fire, Lightning and Explosion	Sum Insured	Damage caused by: <ul style="list-style-type: none"> <li>• Continuous action of Heat</li> <li>• Contact with heating or lighting equipment or open fireplaces</li> <li>• Smokers Negligence</li> </ul>
2. Storm	Sum Insured	<ul style="list-style-type: none"> <li>• Damage to the building where if is in a run-down state.</li> </ul>
3. Flood	Sum Insured	Damage caused to Gates and Outdoor Window Blinds which, however, are covered if they are accompanied by the total or partial destruction of the building.
4. Water Damage	Sum Insured	Damage resulting from: <ul style="list-style-type: none"> <li>• Taps left turned on</li> <li>• Infiltration</li> </ul>
5. Impact or Collision by Road Vehicles	Sum Insured	Damage caused by vehicles driven or used by the insured or caused to the vehicles themselves
6. Impact by Solid Objects from the Outside	Sum Insured	Damage from the inside the home
7. Fall of Aircraft	Sum Insured	-----
8. Falling Trees	Sum Insured	Damage caused by falling leaves
9. Breakage and Fall of Aerials, Masts, Solar or Wind Panels	€2.500	Occurring during erection, dismantling or maintenance
10. Accidental Oil Leakage	Sum Insured	Damage to the heating installation itself and its contents.

11. Sprinkler Leakage	Sum Insured	Deterioration or lack of Maintenance.
12. Demolition and Removal of Debris	€5.000	Situations not related to an insured risks
13. Expenses Incurred to Reduce Losses	€2.500	Any Unreasonable Expenses
14. Smoke	Sum Insured	Damage due to the constant exposure to any normal source
15. Earthquakes	Sum Insured	Sub-standard constructions
16. Subsidence	Sum Insured	Normal ground settlement; Faulty construction; Action of erosion
17. Malicious Damage and Acts of Terrorism, Vandalism or Enemy Agents (Sabotage)	Sum Insured	Damage of cosmetic nature to the outside of the building
18. Strikes, Riots and Civil Commotions	Sum Insured	

**SPECIFIC RISKS FOR BUILDINGS**

<b><u>RISKS</u></b>	<b><u>LIMITS</u></b>	<b><u>MAIN EXCLUSIONS</u></b>
19. Theft or Burglary	Sum Insured	Unexplained loss Entry Through open doors or Windows
20. Breakage of Fixed Glass Sanitary ware, Marble Tops and Similar Items	€1.250	Damage due to defective installation or fixing or occurring during any work carried out.
21. Damage to Pipes and Cables	€250	Consequential losses
22. Legal Liability as Owner of the Building	€250.000	Lack of maintenance or repairs to the buildings. Buildings not used for residential purposes.
23. Legal Liability as Co-Owner (Condominium)	€250.000	The person responsible for the damage
24. Loss of Rent	10% of the value of the building	Damage caused by non-valid claims
25. Architect's Fees	10% of the value of the building	Expenses incurred in raising estimates for the repairs
26. Local Authorities	10% of the value of the building	Any additional cost to reinstate the damaged, were if to comply with any regulations.
27. Electrical Risks	€2.500	Damage due to any mechanical defect or breakdown
28. Damage to Walls and Fences	€7.500	----- -----
29. Damage to Gardens	€2.500	-----

30. Water Search Leakage	€1.250	----- -----
31 Design Damages	€2.500	----- -----

<b><u>SPECIFIC RISKS FOR CONTENTS</u></b>
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<b><u>RISKS</u></b>	<b><u>LIMITS</u></b>	<b><u>MAIN EXCLUSIONS</u></b>
32. Theft or Burglary (Money)	€125	Unexplained loss Entry Through open doors or windows
33. Breakage of Fixed Glass in Furniture, Mirrors, Marble Tops or Similar Items	€1.250	Damage due to defective installation or fixing occurring during any work carried out
34. Theft or Burglary	Sum Insured	Unexplained loss. Entry through open doors or windows
35. Damage to Landlord's Property	€2.500	Damage not caused by insured occurrences non documented expenses
36. Insured's Legal Liability	€125.000	Professional and criminal liability; use of weapons driving of motor vehicles
37. Alternative Accomodation	€2.500	This cover will only apply, if the time of the claim the insured is actually residing at the insured property
38. Temporary Removal	€2.500	Goods removed to be sold, lent, repaired, exhibited or stored
39. Accidents to the Insured (or Insured's Family) in the House	€2.500 per person	Accidents not resulting from na insured risk
40. Credit Cards (replacement)	€150	Misuse
41. Replacement of personal documents	€500	Costs to re-obtain documents not absolutely necessary
42. Personal Luggage	€1.500	Jewellery, valuables, cameras and photographic apparatus
43. Damage to Goods Belonging to Servants	€ 250	Belongings not affected by valid claim
44. Frozen or Refrigerated Foods	€500	Damage resulting from failure of public electricity supply as a consequence of a deliberate act of electricity authority

**OPTIONAL COVERS**

<b><u>RISKS</u></b>	<b><u>LIMITS</u></b>	<b><u>MAIN EXCLUSIONS</u></b>
45. Jewellery and Valuables (ALL RISKS)	Specified valuated items	Unspecified items
46. Garaged Vehicles	Specified commercial value	Damage occurred outside the garage
47. Electrical Risks	The specified values of the electrical appliances	Wear and tear bulbs, fuses, cathodic tubes; Damage covered by manufactures' warranty
48. Accidental Damage	Contents sum insured	Damage not otherwise nor excluded from any of standard or optional covers in this policy
49. Personal Computers	Specified value as new	Damages covered by manufacturer's warranty Equipment older than 5 years
50. Assistance	Specified Limits	Less than 10km from home. More than 60 days abroad

**DEDUCTIBLES (PER CLAIM) FOR OPTIONAL COVERS**

Electrical Risks	€50
Personal Computers	€50
Accidental Damage	€100

**GOLF INSURANCE**

<b><u>RISKS</u></b>	<b><u>LIMITS</u></b>	<b><u>MAIN EXCLUSIONS</u></b>
51. Personal Liability	€250.000	Liabilities that do not arise during a game of golf.
52. Personal Accident Death..... Personal Disablement....	€25.000 €25.000	Accidents not occurred during a game of golf
53. Medical Expenses Insured Caddy	€1.000 €500	Expenses not resulting from accidents occurred during a game of Golf
54. Golf Clubs (All Risks)	€1.250	Damage due to use or wear. gradual deterioration mechanical malfunction,
55. Hole in One	€250	Obtained in a non organized tournament or not witnessed by other players and not certified by the manager of the Golf Course

**Deductible €37,41 each and every loss  
Excluding Earthquakes which is 5% of the Sums Insured (Building &  
Contents)**

**PLEASE NOTE** : If *No* “special” objects were specified, i.e. Jewels, Gold, Paintings, Audio Equipment, Filming / Photographic Cameras, Computer Equipment (Non – Professional), Collections of any Kind – *their combined value will be limited to 30% of the total AMOUNT OF CONTENTS and to 5% of that value per object.*

### **GENERAL EXCLUSIONS**

\* War Risks

\* Nuclear Risks

\* Wear and Tear

\* Wilful Acts or Neglect of the Insured

**Very Important** : This is an insurance policy / “package” negotiated by **Medal, Lda** especially for members of **AFPOP**. By accepting these terms, the insured authorises **AFPOP** and **Medal, Lda** to exchange information about their continued membership of the association.

This Document is a Summary of the covers for Afpop Member’s Household Policy. For a more detailed explanation of the insurance covers and exclusions, please consult the general policy conditions.

Medal, Lda.  
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