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## Household Insurance Policy Guidance Notes

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**Building (or part of the building in case of a condominium)**

Any permanent structure used for domestic purposes within the grounds of your home including:

-  Swimming pool and tennis courts;
-  Garage and other outbuildings;
-  Walls, Terraces, Gates and fences;
-  Other fixtures and fittings.

Usually not included within buildings is any structure used for any business activity unless otherwise agreed and specified in the schedule.

**Contents**

Furniture, household Goods, Personal effects, clothes all belonging to the insure or his family and other items indicated on the update form. We also recommend you to inform us if you have air conditioning and heating equipment.

**Valuable Objects**

Should be mentioned on a separate list for objects with a value above € 5.000,00.

**Outdoor Items**

Garden Furniture, Pool Cover and cleaning equipment and other similar items that are normally left outdoors, we remind you that you should always mention a global value in order they can be covered according to the policy conditions.



## How to find the sums insured...

The sums insured must be calculated assuming the following indemnity basis:

### **Building**

The cost, as the date of the claim, to rebuild with identical or similar characteristics to those of the damage or destroyed.

### **Contents**

The replacement value without any discount for usage, state of repair or age

### **Valuables and Jewellery**

Their true market value as of the claim

## Extra Covers that according to our claims experience, we advise to update or include:

**Electrical Risks (Electrical Equipment):** covering loss or damage to any electrical equipment due to the direct action of the electricity supply.

**Accidental Damages:** covering loss or damage to the insured contents resulting from any sudden, fortuitous and accidental cause. (not applicable for rental properties)

**All Risks Cover:** loss or damage of the items specified by the policy holder, in this cover you can include your jewellery or personal objects (cameras, laptops, mobile phones etc..). You have 3 levels of cover to choose, Portugal, Europe or Worldwide.

## Other important matters you should consider...

**Is the property rented to third parties...** the policy holder should always inform if it is a property to rent for the purposes of liability.

**Alterations to building / Purchase of Contents....** you should always keep us informed about any alterations you may have done to your property or contents which will be very helpful to settle an eventual claim.

Feel free to contact us in **Portimão, Almancil or Estoril**  
and benefit from all advantages and discounts!

## Household insurance for afpop members Quotation Form

Policy Holder: \_\_\_\_\_ afpop nº: \_\_\_\_\_

Risk location adress: \_\_\_\_\_

Year of construction: \_\_\_\_\_ Rental activity: ☐ Yes ☐ No

Items to be insured	Sum insured (€)
<b>Building</b>	
Main Residence	
Annexes, Terraces, Garden Walls and Fences	
Swimming Pool	
Damage to Walls and Fences (Automatically Included € 7.500,00)	
Damage to Gardens (Automatically Included € 2.500,00)	
<b>Contents</b>	
Residence contents and personal items (excluding those detailed below)	
Personal Computers / Electronic Equipment	
Photographic, Film and Projection Equipment	
Satellite Dishes	
Solar Panels (Automatically Included € 2.500,00)	
Alarm System	
Swimming Pool Equipment and Water Pumps	
<b>Valuables with a unit value greater than 5.000€, which must be duly described for indemnity purposes:</b>	
Antiques, rarities, paintings and engravings, works of art, tapestries and collections	
Jewels, precious and furs	
<b>Optional Covers</b>	
Outdoor Garden Furniture	
Electrical Risks – 1 st risk	
Garaged Vehicles (Make, Model, Year)	
Jewellery and Valuables : (All Risks) <input type="checkbox"/> Portugal <input type="checkbox"/> Europe <input type="checkbox"/> Worldwide	
Photographic Equipments: (All Risks) <input type="checkbox"/> Portugal <input type="checkbox"/> Europe <input type="checkbox"/> Worldwide	
Golf Equipment: (All Risks) <input type="checkbox"/> Portugal <input type="checkbox"/> Europe <input type="checkbox"/> Worldwide	
Accidental Damage (Contents sum insured – All Risks) - Not applicable to rental activity	<input type="checkbox"/> Yes <input type="checkbox"/> No
Third Party Liability up to (automatically included €125.000,00)	

**VERY IMPORTANT**

If **NO “special” objects are 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.

Date \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Signature \_\_\_\_\_



Since 1996



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This document is a summary of covers of the policy conditions (Companhia de Seguros Zurich Insurance plc - Sucursal em Portugal), and does not substitute the reading of the general and particular conditions applicable to this policy.

MEDAL – Gestão e Mediação de Seguros, Lda. Mediador de Seguros registado em 27.01.2007 na ASF-Autoridade de Supervisão de Seguros e Fundos de Pensões com a categoria de Agente de Seguros, sob nº 407154810/3, nos ramos Vida e Não Vida verificável em [www.asf.com.pt](http://www.asf.com.pt).

Em caso de litígios o reclamante pode recorrer ao Centro de Informação, Mediação e Provedoria de Seguros (CIMPAS), enquanto Entidade de Resolução Alternativa de Litígios (ERAL). Mais informações em [www.cimpas.pt](http://www.cimpas.pt) ou no Portal do Consumidor em [www.consumidor.pt](http://www.consumidor.pt)

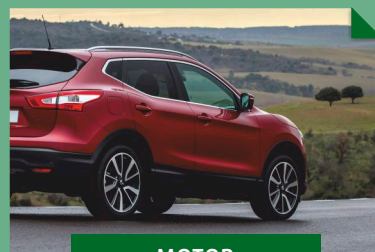
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