

## Guidance Notes about your Household Insurance Policy

**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 helpfull to settle an eventual claim.