

EXPATRIATE BUILDING INSURANCE

REALE GROUP

INFORMATION DOCUMENT ON THE INSURANCE PRODUCT

COMPANY: Insurance company "Reale Seguros Generales, S.A.", (authorisation no.: C-0613)

PRODUCT: Reale Expatriate Building Contract and Offices Contract (831)

This document contains summarised general information about the insurance product. Full pre-contractual or contractual information regarding the product will be provided to the client in other documents. For more information, see the section for this product at www.reale.es.

What does this type of insurance consist of?

Reale Edificios insures policy protects the most common risks to which buildings are exposed.



WHAT IS INSURED?

Main risks covered (sum insured as agreed in contractual terms):

- ✓ Fire, explosion and lightning (up to the amount established in the Specific Conditions)
- ✓ Electrical damage (up to the amount established in the Specific Conditions)
- ✓ Breakages (up to the amount established in the Specific Conditions)
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- ✓ Burglary, mugging and theft (up to the amount established in the Specific Conditions)
- ✓ Civil liability and payment of notary fees (up to €600,000 per accident and year, sub-limit per victim €300,000)
- ✓ Claim for damages (€6,000 accident and year)
- ✓ Pest Control: Included
- ✓ Servidificios: Included

The main optional types of cover are:

- ✓ Employee disloyalty (Maximum amount covered. €3,000)
- ✓ Aesthetic Damage (Options: €3,000, €6,000, €9,000 Maximum amount covered)
- ✓ Machinery breakdowns: Up to the amount established in the Specific Conditions)
- ✓ Replanting of trees and garden (maximum amount covered: €6,000/accident)
- ✓ Total loss: up to the amount established in the Specific Conditions
- ✓ Damage caused by water: up to the amount established in the Specific Conditions
- ✓ Damage to proprietary items
- ✓ Civil Liability water damage to proprietary elements



WHAT IS NOT INSURED?

The main excluded risks are:

- ✗ Construction and decoration items and installations and, services, as well as the renovations or improvements that have been incorporated individually to the commercial premises by their respective owners, tenants or users, current or former
- ✗ The land on which the building stands
- ✗ Defects in construction or maintenance, as well as those due to normal wear and tear of the insured property
- ✗ Deceit or bad faith of the Insured or the Policy Holder.
- ✗ The buildings themselves when they are under construction or demolition.



ARE THERE RESTRICTIONS WITH REGARD TO COVERAGE?

The main restrictions are:

- ! Rain: Must be over 40 l/m²; Wind speed must be over 90 km/h.
- ! Vandalism: Acts resulting from riots or popular uprising.
- ! Water damage attributable to any water entering or seeping through openings, windows, balconies, doors or skylights that have been left open or the closure of which is defective.



WHERE AM I COVERED?

- ✓ The applicable territorial scope for all guarantees is Spain.



WHAT ARE MY OBLIGATIONS?

- Declaration, including during the term of the contract, of all known circumstances that may influence the risk assessment.
- Signing of the contract.
- Payment of the insurance price.
- Communication to the insurer of the occurrence of the accident within a maximum period of 7 days.



WHEN AND HOW DO I NEED TO MAKE THE PAYMENTS?

- The price of the insurance policy is an amount of money which the Contract Holder must pay in accordance with the conditions agreed to in the contract. Depending on the agreed payment method, the price can be Annual, Semi-annual or Quarterly.
- This price must be paid upon signing the contract.
- This price must be paid through your bank or according to the alternative methods indicated in the contract.



WHEN DOES COVERAGE BEGIN AND END?

- The contract is finalised with your signature.
- The contract comes into force on the day indicated on the start date, once finalised, and with the first receipt of the price paid.
- The contract ends on the indicated end date. And, unless otherwise agreed, it will be automatically extended for a period of one year; and successively at the end of each one-year period.



HOW CAN I TERMINATE THE CONTRACT?

- The contract may be terminated on the annual termination date, by giving the insurer one month's written notice.

This document is a document containing summarised general information about the insurance product. It is not an insurance proposal and does not entail the issue of any contractual offer whatsoever, and the information contained herein may be modified at any moment for technical or market-related reasons.

REALE SEGUROS GENERALES, S.A. Calle Príncipe de Vergara, 125, 28002 Madrid. Registered with the Madrid Companies Register in Volume 7,795, general, 6478, of section 3 of the Companies Book; Folio 153, Page no. 76,036-1, Entry 1 - Tax Identification Number (C.I.F.): A-78520293