

## SPECIAL CONDITIONS

### PRELIMINARY ARTICLE

These Special Conditions are an integral part of the policy. Therefore, the General Conditions and the Special Conditions shall apply providing they do not contradict the Special Conditions herein.

### ARTICLE 1º - AUTOMATIC INCUSION OF JEWELRY IN THE MOVABLE PROPERTY

This Article modifies section 15.2 of the General Conditions' Preliminary Article, by considering jewellery, should it exist, to be part of the movable property. **Up to a maximum limit of 6,000 Euros** in jewellery shall be automatically covered, **providing the house stated in the Specific Conditions is the place of normal residence.**

**Unless otherwise expressly convened, jewellery is not warranted in the following cases:**

- **When the house is the second home or is leased to a third party or is a timeshare, or is uninhabited.**
- **When the house is more than 1 Km away from a town or city.**

### ARTICLE 2º: BREAKDOWN OF THE WARRANTIES FOR MOVABLE PROPERTY

The limit of the indemnities set forth in the General Conditions for Theft and Temporary Transfer of the insured property shall be calculated by making a breakdown of the coverage of movable property as such, and the capital in jewellery, should it exist, without prejudice to any other applicable rule.

In the event of a loss, the indemnity envisaged in Article 17 of the General Conditions shall be calculated separately, according to the breakdown given below:

- On the one part, the movable property as such.
- On the other part, the capital in jewellery that is included in the movable property, with the exception of what is stated in paragraph three of Article Three herein.

All of the above shall apply without prejudice to the other applicable regulations set forth in Article 17 of the General Conditions (proportional rule, equity rule, overinsurance and compensation of the insured sum).

### ARTICLE 3º: EXTENSION OF THE COVERAGE FOR JEWELLERY

The excess capital for the coverage of jewellery that appears in the Specific Conditions shall always be construed as being in excess of the 6,000 Euros that are automatically included in the movable property, pursuant to Article One herein.

The limit of the indemnities set forth in the General Conditions for Theft and Temporary Transfer of the insured property shall be calculated by adding the automatic capital of 6,000 Euros in jewellery to the capital stated in the item for the excess in jewellery, without prejudice to the rest of the applicable regulations.

In the event of a loss envisaged in Article 17 or the General Conditions, the indemnity shall be calculated by adding the automatic capital of 6,000 Euros in jewellery to the capital declared in the item for the excess in jewellery, without prejudice to the rest of the applicable regulations



set forth in the said Article 17 of the General Conditions (proportional rule, equity rule, overinsurance and compensation of insured sum).

## **ARTICLE 4º: BASIC COVERAGE**

### **1. – FIRE AND OTHER DAMAGE**

**1.1 – Damage to electrical and/or electronic appliances:** Modification of exclusion 3 in this section:

- The warranty for electrical damage to computer devices that are less than 6 years old is extended, except for damage caused by lightning.
- Other electrical appliances are warranted without limit of age.

### **2. – THEFT**

**2.1 – Outside of the insured home:** The exclusion set forth in Article 1, section 2.2, , paragraph 2 of the General Conditions: **Theft is not warranted if the home insured herein is used as a second home, is ceded to a third party or is used as a timeshare.** Theft shall be warranted up to the sum given in the policy's Specific Conditions providing the home is occupied by the Insured during holidays and on weekends.

**2.2. - Burglary:** The exclusion set forth in Article 1, section 2.3, paragraph 2 of the General Conditions: **Burglary is not warranted if the insured home is remains uninhabited for more than thirty consecutive days.** Burglary shall be warranted up to the sum given in the policy's Specific Conditions providing the home is occupied by the Insured during holidays and weekends.

**2.3. – Fraudulent use of credit and debit cards:** The exclusion set forth in Article 1, section 2.4, paragraph 2 of the General Conditions: **Fraudulent use of credit and debit cards shall not be warranted if the insured home is a second home.** It will be warranted up to the sum given in the Policy's Specific Conditions, providing the home is occupied by the Insured during holidays and on weekends.

### **3. – TEMPORARY TRANSFER OF THE INSURED PROPERTY AND TRAVEL INSURANCE**

The exclusion set forth in section 3 of the General Conditions:

**The temporary transfer of the insured property and travel insurance is not warranted if the insured home is not the Insured's usual place of residence.** Notwithstanding the foregoing, it shall be warranted up to the sum given in the policy's Specific Conditions providing the home is occupied by the Insured during holidays and weekends..

## **ARTICLE 5º: ABROGATION OF ARTICLE 12 OF THE GENERAL CONDITIONS**

### **NO CLAIM BONUS**

Abrogation of Article 12 of the General Conditions.



**ARTICLE 6: EXTENSION TO INCLUDE ALL DAMAGE TO PROPERTY:  
PLASMA/LCD TELEVISION SETS.**

In this warranty, Section ONE, EXTENSION TO INCLUDE ANY DAMAGE TO PROPERTY, of Article 2, OPTIONAL COVERAGE, of the General Conditions is extended to include plasma and LCD television sets, under the same terms and conditions and with the same warranties and exclusions described for the said coverage, to which the following sections shall be added:

- Cover for breakage of the television screen due to a fall of the television set.
- **A fixed franchise of €90 per loss is established, to be discounted from the cost of the repairs or of the indemnity.**
- **The coverage is restricted to television sets that are five years old or less.**