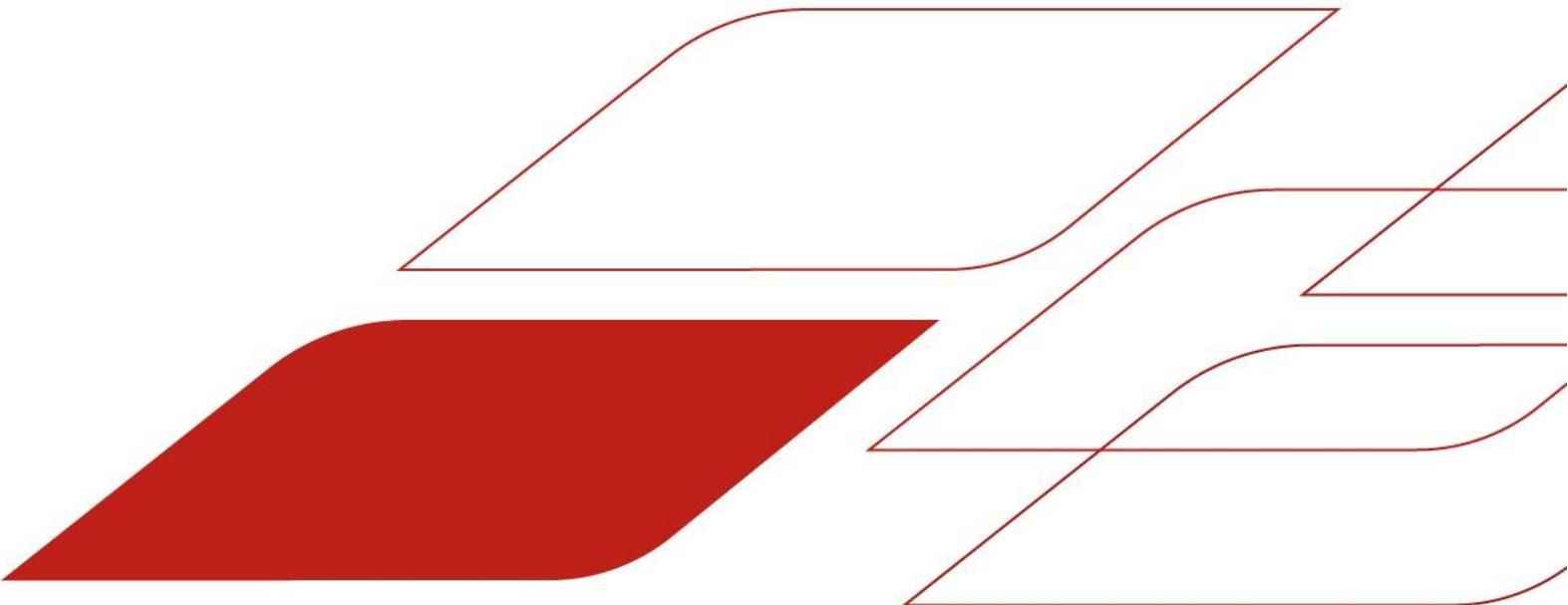


MULTI-RISK HOME INSURANCE

GENERAL CONDITIONS



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INSURANCE POLICY

MULTI-RISK HOME INSURANCE

GENERAL CONDITIONS

PRELIMINARY CLAUSE

1. An insurance contract is established between Generali Seguros, S.A. (hereafter referred to as the Insurer) and the Policyholder indicated in the Policy Schedule, which shall be governed by these General Conditions, the Policy Schedule, and, if contracted, the Special Conditions.
2. The Policy Schedule individualizes this Contract by identifying the parties and their respective domiciles, the details of the Insured, the details of the Insurer's representative for claims purposes, and the determination of the premium or the formula for calculating it.
3. Regarding the insured property (unit or set of independent units of a building under the horizontal property (condominium ownership) regime, the contract specifies:
 - a) the type, construction material, and condition, as well as the location and respective name or identifying number;
 - b) the purpose and use;
 - c) the character and occupancy of adjacent premises, whenever these circumstances may influence the risk.
4. The Special Conditions specify specific regimes for the coverage outlined in these General Conditions, as well as the coverage of additional risks and/or guarantees not included therein, and must be clearly indicated in the Policy Schedule.
5. This Contract also includes, in addition to the Conditions set forth in the previous numbers that constitute the policy, particular and objective advertising messages that contradict policy Clauses, unless such communications are more beneficial to the Policyholder, the Insured, or the Beneficiary.
6. The provisions of the preceding paragraph shall not apply to advertising messages for which the broadcast ended more than one year prior to the conclusion of the contract, or when the messages themselves establish a period of validity and the contract was concluded outside said period.

CHAPTER I

Definitions, Scope, and Guarantees of the Contract

Clause 1 – Definitions

For the purposes of this Contract, the following definitions apply:

- a) **Policy:** The set of Conditions identified in the preceding Clause which together constitute the insurance contract concluded between the parties;
- b) **General Conditions:** The set of Clauses that define and regulate generic and common obligations inherent to a branch or type of insurance;
- c) **Special Conditions:** The Clauses intended to clarify, complete, or specify provisions of the General Conditions;
- d) **Policy Schedule:** The document containing the specific elements of the contract which distinguish it from all others;
- e) **Policy Endorsement:** The document that records any amendment to the Policy;
- f) **Insurer:** The entity legally authorised to operate compulsory fire insurance which is party to this Contract;
- g) **Policyholder:** The person or entity contracting with the Insurer, responsible for the payment of the premium;
- h) **Insured:** The person or entity holding the insured interest;
- i) **Beneficiary:** The person or entity in whose favour the indemnity of the Insurer, payable under the contract, is to be received;
- j) **Household:** The Insured, their spouse or partner living with them in a de facto union, and relatives or in-laws in the direct line and up to the 2nd degree of the collateral line, who permanently reside with them as part of the same household.

The concept of Household or the status of a member thereof applies only when expressly provided for in these General Conditions or in the applicable Special Conditions;

- k) **Primary, Permanent or Habitual Residence:** The premises, expressly designated in the Policy Schedule, where the Insured habitually resides with stability and continuity and where their domestic economy is established and organised, or which are being utilized under the same conditions by a tenant or family member of the Insured. Should the Insured possess more than one habitual residence, for the purposes of this contract, any residence or residences that are not inhabited, consecutively or intermittently, for a period exceeding ninety (90) days within each calendar year shall not be considered a permanent residence or equivalent thereto;
- l) **Secondary Residence:** The building or independent unit of a building in horizontal property, identified in the Policy Schedule, which is not inhabited for a period exceeding ninety (90) days, consecutively or intermittently, within each calendar year;
- m) **Insured Property:** The movable property or building, as defined below, designated in the Policy Schedule;

- n) **Insured Building:** The building or unit of a building under the horizontal property (condominium ownership) regime, intended exclusively for use as a dwelling, which includes:
- Exterior and interior walls, dividing slabs, and roof;
 - Patios, terraces, balconies, boundary walls, and gates;
 - Improvements and betterments belonging to the owner of the building;
 - Movable property materially attached to the building on a permanent basis, such as: kitchen cabinets and wardrobes built into the walls, sanitary ware, doors and windows, heating and air conditioning systems, surveillance and alarm systems, solar/photovoltaic panels, antennas, water pumps, and extractor fans. Solar and photovoltaic panels utilized exclusively for the purpose of energy sales are neither included nor considered for coverage purposes;
 - Domestic electric vehicle chargers owned by the Insured (cables and wallbox), provided they have been installed by a certified entity. This does not include goods and equipment connected to said chargers, unless the Vehicles in Garage coverage has been subscribed;
 - The proportional share of the common areas of the building allocated to the owner of the Insured Building, in the case of a unit under the horizontal property regime, including closed garages for the private and exclusive use of the Insured (owner/tenant) and storage rooms, where applicable;
 - When provided for in the respective insurance proposal and constructed with materials and construction processes similar to those of the Insured Building, the following may be included within the concept of Insured Building;
 - Enclosed garages for the private and exclusive use of the insured (owner/tenant), private cellars, and outbuildings constructed within the immediate vicinity of the residential building;
 - Swimming pools and tennis courts;
 - Walkways, exterior paths, and landscaped areas;
- o) **Gross Private Area:** Corresponds to the total surface area of the building or unit, measured by the exterior perimeter and the axes of the walls or other separating elements of the building or unit, including enclosed private balconies, basements, and private attics with a use identical to that of the building or unit. Does not include any common areas;
- p) **Insured Movable Property:** Goods owned by the Insured that constitute the contents of a dwelling, which may be classified as Dwelling contents, Valuables, Jewellery and precious objects, or as Special Objects as defined hereinafter.

For the purposes of this Contract, the following shall not be considered Insured Movable Property:

- Motor vehicles, caravans, trailers, aircraft and motor vessels, bicycles (with a unit value equal to or greater than 1,250 €), as well as respective parts or accessories that may be incorporated therein or that are necessary for their use (namely helmets);
- Movable property materially attached to the building on a permanent basis (except white goods);

- Property held for professional or business purposes;
 - Cash, whether domestic or foreign currency, cheques, bills of exchange, tax stamps, money orders, shares, and bonds;
- q) **Dwelling Contents:** The goods and objects commonly used in a dwelling (with the exception of Valuables and Jewellery, precious objects, and Special Objects), namely: furniture and non-built-in wardrobes, white goods, home decorative objects, rugs, clothing, and items of personal use. Improvements and betterments identified and valued in the contract carried out by the Insured (provided they are substantiated by invoices) may also be included, when the latter is not the owner of the building or independent unit where the insured property is located;
- r) **Valuables:** Objects which, not being classified as Jewellery and precious objects, constitute an aggravated risk due to their nature or objectively verifiable value, specifically: works of art, paintings and sculptures, fur wraps or coats, suitcases, weapons, watches, audio, visual or IT equipment, collections of any kind, or furthermore any antiques, rare objects or objects of museological interest, and bicycles with a value equal to or exceeding 1,250 €;
- s) **Jewellery and precious objects:** Any objects, regardless of their monetary value, which include precious or semi-precious stones or metals in their composition, specifically, watches with a unit value exceeding 1,000 € regardless of their composition, necklaces, rings, earrings, silver or gold cutlery sets, silver salvers, lighters, pens, and frames;
- t) **Special Objects** (This concept is only applicable when the Premium option is contracted): The following items of household and personal use are considered Special Objects:
- Jewellery, gold, silver, precious or semi-precious objects, regardless of their monetary value, that incorporate precious or semi-precious stones or metals in their composition;
 - Wraps, suitcases or fur coats;
 - Antiques, paintings, prints, engravings and works of art, tapestries, or any rare objects or objects of museological interest;
 - Rare books;
 - Firearms;
 - Collections of any kind;
 - Sound and image or computer equipment.
- If not identified and duly valued, Special Objects shall be deemed covered for their respective value up to a limit of 30% of the insured normal content value and a maximum of 1,500 € per object in the Primary Residence, and up to a limit of 15% of the insured normal content value and a maximum of 1,000 € per object in the Secondary Residence;
- u) **Fire:** Accidental combustion, involving the development of flames, extraneous to a normal source of fire, even if originating therein, and which is capable of spreading by its own means;
- v) **Mechanical Effects of Lightning:** An atmospheric discharge occurring between a cloud and the ground, consisting of one or more current impulses that give the phenomenon a characteristic luminosity (lightning) and which causes permanent mechanical deformation to the insured property;
- w) **Explosion:** The sudden and violent action of gas or vapour pressure or depression;

- x) **Flooding:** A hydrological phenomenon consisting of the submersion of an area that is usually above water. It occurs as a result of the accumulation of excess rainwater that cannot be absorbed by soil that is already saturated or managed through other forms of runoff or drainage;
- y) **Geological Phenomenon:** A phenomenon resulting from natural processes associated with the internal and external geodynamics of the Earth's crust, and not arising from climatic or human causes; specifically, those emerging from the Earth's structure or the terrestrial globe;
- z) **Resistant Materials:** These shall be deemed to include iron, steel, stone, reinforced concrete, masonry, ceramic tile, and other materials of equivalent resistance to fire, wind, and the weight of snow and hail;
- aa) **Non-Resistant Materials:** These shall be deemed to include any materials that do not fall within the definition of resistant materials, specifically wood, plastic, rubber, oilcloth, vinyl, or fabric;
- bb) **Claim:** The occurrence, in whole or in part, of the event that triggers the activation of the risk coverage provided for in the contract;
- cc) **Deductible:** The portion of the loss which, under the terms of the Policy, remains for the account of the Insured;
- dd) **Theft:** The removal of another person's movable property with the illegitimate intent of appropriation for oneself or for another party;
- ee) **Robbery:** The illegitimate intent to appropriate another person's movable property, by removing it or forcing its delivery, through the use of violence against a person, the threat of imminent danger to life or physical integrity, or by rendering the person unable to resist;
- ff) **Detached Garages:** Enclosed garages for the private and exclusive use of the Insured (owner/tenant) that do not constitute part of the same risk location as the Insured Building;
- gg) **Balcony:** A platform on a building's facade enclosed by a railing or balustrade, considered private if it forms an integral part of and is for the exclusive use of the independent unit;
- hh) **Enclosed Balcony:** Balcony that is fully enclosed from the exterior (either originally or through subsequently duly authorised works) by means of structural elements;
- ii) **White Goods:** Category of larger household appliances (e.g., refrigerators, stoves, microwaves, washing machines, tumble dryers, dishwashers) intended to meet the basic needs of a dwelling;
- jj) **Brown Goods:** Category of electronic appliances for domestic use, intended for information or entertainment purposes (e.g., audiovisual equipment, TV, video, photography).

Clause 2 – Scope and Guarantees of the Contract

- 1. This Contract is intended to fulfil the obligation to insure buildings established under the horizontal property regime, regarding both the independent units and the common parts identified in the Policy, against the risk of fire, even in the event of negligence by the Insured or by a person for whom the Insured is responsible.**
2. In addition to the damages provided for in the preceding paragraph, this Contract also covers damages caused to the insured property resulting from the means employed to combat the fire, as well as damages derived from heat, smoke, steam, or explosion resulting from the fire, and removals or destructions executed by order of the competent authority or carried out for the purpose of loss mitigation, provided they occur by reason of the fire or any of the aforementioned events.
3. Unless agreed otherwise, this Contract shall also cover damages caused by the mechanical action of lightning, explosion, or other similar accidents, even if unaccompanied by fire.
4. On an optional basis, under the present insurance contract, coverage may also be extended to:
 - a) Assets not falling under Paragraph 1 of this Clause regarding the risks of Fire, Mechanical action of lightning, and explosion, pursuant to the terms set forth in the preceding paragraphs;
 - b) Other risks beyond those referred to above, pursuant to the terms set forth in the respective Special Conditions and Policy Schedule.

Clause 3 – Exclusions

1. Exclusions applicable to Mandatory Fire Coverage.

Damages resulting directly or indirectly from the following are excluded from the required insurance coverage, particularly with regard to the fire risk specified in paragraph 1 of the previous clause:

- a) **War, whether declared or not, invasion, act of foreign enemy, hostilities or warlike operations, civil war, insurrection, rebellion, or revolution;**
- b) **Military uprising or act of legitimate or usurped military power;**
- c) **Confiscation, requisition, destruction, or damage caused to the insured property by order of the government, de jure or de facto, or by any established authority, except in the case of removals or destruction provided for in paragraph 2 of Clause 2;**
- d) **Strikes, riots and public disorder, acts of terrorism, vandalism, malicious acts, or sabotage;**
- e) **Explosion, heat release, and radiation originating from nuclear fission or radioactive sources, as well as those arising from radiation caused by artificial particle acceleration;**
- f) **Fire resulting from seismic phenomena, earth tremors, earthquakes, volcanic eruptions, tidal waves, or subterranean fire;**

- g) **Direct effects of electric current on appliances, electrical installations, and their fittings and fixtures, specifically overvoltage and overcurrent, including those produced by atmospheric electricity, such as that resulting from lightning and short-circuits, even if a fire occurs therein;**
 - h) **Wilful acts or omissions by the Policyholder, the Insured, or persons for whom they are civilly liable;**
 - i) **Loss of profit or similar losses;**
 - j) **Misplacement, theft, or robbery of the insured property, when committed during or as a consequence of any covered claim.**
2. **Losses or damages resulting, directly or indirectly, from the following are excluded under the current Contract with regard to the remaining coverages and the fire coverage itself when contracted as optional insurance under the terms specified in paragraph 4 of Clause 2:**
- a) **War, whether declared or not, invasion, act of foreign enemy, hostilities or warlike operations, civil war, insurrection, rebellion, and revolution, as well as damages caused accidentally by explosive or incendiary devices;**
 - b) **Acts of terrorism and/or sabotage, as defined in current Portuguese criminal legislation;**
 - c) **Military uprising or act of legitimate or usurped military power;**
 - d) **Confiscation, requisition, destruction, or damages caused to the insured property by order of the government or any established authority, unless carried out for the purpose of loss mitigation due to any risk covered by the contract;**
 - e) **Explosion, release of heat and radiation originating from nuclear fission or radioactivity, as well as those resulting from radiation caused by artificial particle acceleration;**
 - f) **Repair, removal, use, or exposure to asbestos and its derivatives, regardless of whether any other cause contributed concurrently to the occurrence of the damage;**
 - g) **Pollution or contamination of any kind;**
 - h) **Intentional acts or omissions committed by the Insured, or by persons for whom the Insured is civilly liable, with the objective of causing damage;**
 - i) **Accidents resulting from drunkenness, insanity, alcoholism, or the use of narcotics on the part of the Insured;**
 - j) **Theft, robbery, or loss of insured objects when committed during or as a consequence of any other claim covered by the contract;**
 - k) **The action of light or of a heat source on insured prints or paintings;**
 - l) **The sentimental value or depreciation of a collection due to the loss of any individual unit;**
 - m) **Consequential losses, such as loss of profits or income;**
 - n) **Caused to the heat source or flame source that originated the fire.**

3. **Similarly, when contracted as optional insurance, damages are not covered under the remaining coverages or the fire coverage itself:**
 - a) **In buildings that were found to be in a state of recognized dilapidation at the time of the incident, in structures that are known to be fragile (such as those composed of wood or plastic sheeting), in buildings where so-called resistant construction materials do not make up at least 50%, and, additionally, with regard to any items found inside said buildings or structures;**
 - b) **Sustained by buildings of unauthorised construction, defined as those not previously legalized by the competent authorities, whenever the claim itself or the increase of its consequences originates from such fact;**
 - c) **Resulting from repair, remodelling, improvement, or reconstruction works to the insured building or the location where the insured property is situated, as well as damage caused to contiguous or adjacent buildings, unless this situation has been previously communicated to the Insurer and accepted by the latter;**
 - d) **Caused to valuables, special objects, jewellery and precious objects (as defined in Clause 1) that are not kept within the interior of the insured dwelling.**
4. **Losses or damages resulting directly or indirectly from the following are also not guaranteed, unless specifically stated otherwise in the Policy Schedule:**
 - a) **Acts of strikers and labour disturbances, as well as acts of vandalism, even if damages potentially covered by another coverage result therefrom;**
 - b) **Direct effects of electric current on appliances, electrical installations, and their fittings and fixtures, specifically overvoltage and overcurrent, including those produced by atmospheric electricity, such as that resulting from lightning and short-circuits, even if a fire occurs therein;**
 - c) **Fire arising from seismic phenomena, earth tremors, earthquakes and volcanic eruptions, tidal waves or subterranean fire.**
5. **Additionally, any further risks covered by the Special Conditions that have not been specifically agreed upon by the Policyholder and listed in the Policy Schedule are not covered by the contract.**

CHAPTER II

Initial and Subsequent Risk Disclosure

Clause 4 – Duty of Initial Risk Disclosure

1. **Prior to the contract's conclusion, the Policyholder or the Insured is required to accurately disclose any known circumstances that they should reasonably consider significant for the Insurer's assessment of the risk.**
2. **The preceding paragraph's rules also apply to situations that are not included in any questionnaire that the insurer may furnish for that reason.**

3. **Except in situations where the policyholder or the insured sought to gain an advantage through deception, an insurer who has accepted the contract cannot rely on:**
- a) **the failure to reveal a response to a questionnaire question;**
 - b) **a vague response to a query that is too general;**
 - c) **any obvious contradiction or lack of coherence in the questionnaire responses;**
 - d) **a fact that its representative is aware of or knows to be false at the time the contract is concluded, even though it was left out;**
 - e) **situations that the insurer is aware of, especially if they are well-known and public;**
 - f) **In order to avoid civil liability under general conditions, the Insurer must explain to the prospective Policyholder or Insured the obligation mentioned in paragraph 1 and the repercussions of non-compliance prior to the contract's conclusion.**

Clause 5 – Intentional Non-Compliance with the Duty of Initial Risk Disclosure

1. **A declaration submitted by the insurer to the policyholder will render the contract voidable in the event of deliberate non-compliance with the obligation mentioned in paragraph 1 of the previous clause.**
2. **The declaration mentioned in the previous paragraph must be sent within three (3) months after learning of the non-compliance if no claim has been made.**
3. **According to the general regime of voidability, the insurer will not be required to pay for any claim that arises before learning of the deliberate non-compliance mentioned in paragraph 1 or during the time frame specified in the preceding paragraph.**
4. **Unless there has been fraud or gross negligence on the part of the Insurer or its representative, the Insurer will be entitled to the premium due until the conclusion of the term mentioned in paragraph 2.**
5. **The premium will be due until the contract expires if the Policyholder or the Insured commits wilful misconduct in order to gain an advantage.**

Clause 6 – Negligent Non-Compliance with the Initial Duty of Risk Disclosure

1. **In the event of negligent non-compliance with the duty referred to in Clause 4(1), the Insurer may, by means of a declaration sent to the Policyholder within three months of becoming aware of the fact:**
 - a) **Propose an amendment to the contract, establishing a deadline of no less than fourteen (14) days for the submission of acceptance or, where admissible, a counter-proposal;**
 - b) **Terminate the contract by demonstrating that, under no circumstances, does it enter into contracts for the coverage of risks related to the fact that was omitted or inaccurately declared.**
2. **The contract shall cease to have effect thirty (30) days after the notice of cancellation is sent, or twenty (20) days after receipt by the Policyholder of the proposal for alteration, should the latter fail to respond or reject it.**
3. **In the case referred to in the preceding paragraph, the premium shall be refunded *pro rata temporis* based on the coverage provided.**
4. **If, prior to the cancellation or alteration of the contract, a claim occurs the verification or consequences of which were influenced by a fact regarding which there were negligent omissions or misrepresentations:**
 - a) **The Insurer shall cover the claim in proportion to the difference between the premium paid and the premium that would have been due had it known, at the time the contract was entered into, of the omitted or inaccurately declared fact;**
 - b) **The Insurer, upon demonstrating that under no circumstances would it have entered into the contract had it been aware of the omitted or inaccurately declared fact, shall not cover the claim and shall be bound only to refund the premium.**

Clause 7 – Increase of Risk

1. **During the performance of the contract, the Policyholder or the Insured is required to notify the Insurer of any circumstances that increase the risk within fourteen (14) days of becoming aware of the fact, as long as those circumstances could have affected the decision to enter into the contract or its terms if the Insurer had known about them at the time.**
2. **Within thirty (30) days of the time it becomes aware of the increase in risk, the Insurer may:**
 - a) **submit to the Policyholder a proposal to amend the contract, which the Policyholder must accept or refuse within the same period, failing which the proposed amendment shall be deemed approved;**
 - b) **terminate the contract, demonstrating that it does not, under any circumstances, enter into contracts covering risks with the characteristics resulting from that increase in risk.**

3. **Termination of the contract shall take effect fifteen (15) days from the date on which the declaration to that effect, referred to in sub-paragraph b) of this paragraph, is sent.**

Clause 8 – Claim and Increase of Risk

1. **If, prior to the termination or amendment of the contract pursuant to the terms of the preceding Clause, a claim occurs the occurrence or consequence of which has been influenced by an increase in risk, the Insurer:**
 - a) **Shall cover the risk, providing the agreed indemnity, provided that the increase was correctly and timely notified prior to the claim or before the expiry of the period specified in paragraph 1 of the preceding Clause;**
 - b) **Shall partially cover the risk, reducing its liability in proportion to the ratio between the premium actually charged and the premium that would have been due based on the actual circumstances of the risk, should the increase not have been correctly and timely notified prior to the claim;**
 - c) **May refuse cover in cases of wilful misconduct by the Policyholder or the Insured intended to obtain an advantage, while retaining the right to premiums already due.**
2. **If an act of the Policyholder or the Insured causes the increase in risk in the circumstances set out in sub-paragraphs a) and b) of the preceding paragraph, the Insurer shall not be required to pay the indemnity if it can demonstrate that it does not underwrite risks with the characteristics resulting from such an increase in risk.**

CHAPTER III

Payment and Alteration of Premiums

Clause 9 – Due Date of Premiums

1. **Unless otherwise specified, the initial premium, or first instalment, is due on the contract's inception date.**
2. **The subsequent instalments of the first premium, the premium for subsequent policy years, and any subsequent instalments thereof are payable on the dates specified in the contract.**
3. **The share of the variable amount premium corresponding to value adjustment and, where applicable, modifications to the contract are payable on the dates specified in the various notices.**

Clause 10 – Coverage

The coverage of risks is contingent upon prior payment of the premium.

Clause 11 – Premium Payment Notice

1. During the length of the contract, the Insurer must notify the Policyholder in writing of the amount payable, as well as the manner and location of payment, at least thirty (30) days before the due date of the premium or instalments.
2. The repercussions of not paying the premium or instalment must be clearly stated in the notice.
3. In insurance contracts where it is agreed that the premium shall be paid in instalments with a frequency equal to or less than three (3) months, and where the contractual documentation indicates the due dates of the successive premium instalments and the respective amounts payable, as well as the consequences of non-payment, the insurer may elect not to send the notice referred to in paragraph 1; In such instances, the Insurer is responsible for showing that the contractual documents referred to in this paragraph were issued, accepted, and dispatched to the Policyholder.

Clause 12 – Non-Payment of Premiums

1. Non-payment of the initial premium, or the first instalment thereof, on the due date will result in the contract's immediate cancellation as of the date of inception.
2. Non-payment of the premium for succeeding insurance years, or the first instalment thereof, on the due date, will result in the contract not being renewed.
3. **Non-payment will automatically terminate the contract on the due date of:**
 - a) An instalment of the premium during a policy year;
 - b) An additional premium arising from a modification of the contract based on a supervening increase of the risk.
4. Failure to pay an additional premium arising from a contractual modification by the due date renders the alteration ineffective, and the contract will continue under the scope and conditions in force prior to the intended modification, unless the continuation of the contract proves impossible, in which case it will be deemed terminated on the due date of the unpaid premium.
5. Where the contract reserves rights in favour of Third Parties or Mortgagees, as identified in the Policy Schedule, in the event of non-payment of the premium, the Insurer may grant them the option to replace the Policyholder in making the respective payment, provided such payment is made within thirty (30) days of the due date.
6. In the case provided for in the preceding paragraph, payment of the premium shall effect the reinstatement of the contract under the terms initially agreed; however, no payment shall be made for any claim occurring between the date on which the premium was due and the date on which it was effectively paid.

Clause 13 – Premium Alteration

In the absence of any alteration to the risk, any alteration to the premium applicable to the contract may only be effected upon the subsequent annual due date.

CHAPTER IV

Inception, Duration and Changes to the Contract

Clause 14 – Inception of Coverage and Effect

1. The date and time of the inception of risk coverage are indicated in the Policy Schedule, pursuant to the provisions of Clause 10.
2. The provisions of the preceding paragraph apply equally to the inception of the contract, should this differ from the inception of risk coverage.

Clause 15 – Period of Insurance

1. **The Policy Schedule specifies the period of insurance, which can be fixed and determinate (temporary insurance) or one year, renewable for additional one-year periods.**
2. **The contract will terminate at 24:00 hours on the last day of the insurance period.**
3. **The extension provided for in paragraph 1 will not take effect if either party terminates the contract at least thirty (30) days before the extension date, or if the Policyholder fails to pay the premium.**

Clause 16 – Cancellation of the Contract

1. **The parties may terminate the contract at any time, providing there is just cause, by registered mail.**
2. **The Insurer may use the occurrence of a series of claims during the policy year as a relevant cause for the purpose outlined in the preceding paragraph.**
3. **The amount of the premium to be refunded to the Policyholder in the event of early cancellation of the contract shall be calculated proportionally to the period elapsing from the date of cessation of coverage until the contract's due date, unless the parties agree on a different calculation method based on reasonable grounds, such as ensuring technical separation between the pricing of annual insurance and temporary insurance.**
4. **The cancellation of the contract will take effect at 24:00 hours on the day it becomes effective.**
5. **When the Policyholder is different from the Insured, the Insurer must notify the Insured of the contract's cancellation as soon as possible, but no later than twenty (20) days after the non-renewal or cancellation date.**
6. **The contract shall be terminated fifteen (15) days from the date the declaration to that effect is sent, in accordance with the terms set forth in the preceding paragraphs.**

Clause 17 – Transfer of Ownership of the Insured Property or Insured Interest

1. Unless otherwise agreed, in the event of a transfer of ownership of the insured property or the Insured's interest therein, the Insurer's obligation to the new owner or interested party is contingent on notification by the Policyholder, the Insured, or their legal representatives, subject to the legal regime governing the risk increase.
2. If the insured's death results in the transfer of ownership of the insured property or interest, the insurer's liability to the heirs continues as long as the respective premiums are paid.
3. In the event of the Policyholder's or Insured's insolvency, the Insurer's liability to the bankrupt estate will continue under the same terms for sixty (60) days.

Once this period has expired, the insurance contract's guarantee will expire, unless the Insurer has accepted the relevant addendum in a policy endorsement to the contract, or the insolvency administrator continues to pay the insurance contract premium.

CHAPTER V

Insurer's Principal Obligation

Clause 18 – Insured Capital

1. **The determination of the Insured Capital (Sum Insured), at the inception and during the term of the contract, is always the responsibility of the Policyholder, who must comply, with regard to the insured property, with the provisions of the following paragraphs.**
2. **The definition of the insured capital of the contract is determined based on the declarations of the Policyholder and complies with the following criteria:**

- a) **BUILDING CAPITAL INSURED: Shall correspond to the cost of its respective reconstruction.**

All constituent elements or elements incorporated into the building by the owner, or by the user with the owner's authorisation, must be taken into consideration, as well as the proportional value of the common areas.

The value of the land is not included in the determination of the building insured capital.

In the case of buildings designated for expropriation or demolition, the insured capital shall correspond to their statutory tax valuation.

- b) **CONTENTS OR MOVABLE PROPERTY CAPITAL INSURED: Shall correspond to the insured capital subscribed by the Policyholder and indicated in the Policy Schedule. The insured capital indicated therein shall be common to all insured movable property, regardless of its nature, comprising the indemnity sub-limits provided for Special Objects.**
3. **The value of the Insured Capital must correspond, both at the date of conclusion of the Contract and at any given moment during its term:**
 - a) **In the case of Electronic Equipment and Computer Programs:**

- To the replacement value of the goods as new; or
 - Where identical new goods are no longer marketed, to the cost of new goods with similar characteristics, capacity, and performance; or
 - If the equipment is repairable, the necessary expenses to restore the equipment to the same condition it was in immediately prior to the Claim, plus assembly and disassembly costs and freight charges, if applicable.
- b) In the case of Works of Art, Antiques, Rare Items, and Objects of Historical Value, to their commercial value in the specialty market;
- c) In the case of Furniture and Other Contents, at the replacement value of the goods subject to the contract with equal or equivalent new goods, save in the case of:
- Goods forming part of furnished rented dwellings, the indemnity for which shall be calculated based on the respective replacement value as new, at the date of the claim, depreciated according to their state of repair and use;
 - Goods that have fallen into disuse and are already technologically obsolete, which shall be indemnified at their market value;
- d) In the case of Special Objects that are not itemized or valued individually, without prejudice to their respective actual value, if lower, the amounts indicated in the Policy Schedule shall be considered the maximum insured values;
- e) In the case of Panels, Roofs, Awnings, Screens, Greenhouses or Tunnels:
- Regarding components manufactured from materials deemed non-resistant, at the replacement value as new for said components, depreciated based on age, state of repair, and usage;
 - Regarding components manufactured from materials deemed resistant, at the replacement value of said components with new ones, or at the cost of the respective reconstruction where possible and less onerous.

Whenever new acquisitions of goods or improvements and betterments occur, the Policyholder must proceed to update the insured capital under the Contract.

When coverage for Seismic Phenomena is contracted, whether in relation to the insured capital for the Building or in relation to the insured capital for movable property, a portion of the insured capital may remain the responsibility of the Insured, in accordance with the percentage established for this purpose in the Policy Schedule.

- f) **OTHER INSURED CAPITAL:** For the coverages contained in the respective Special Conditions regarding which the determination of the insured capital is not applicable, as defined in paragraph 1, the values mentioned in the Policy Schedule shall be considered as insured capital.

Clause 19 – Updating of the Insured Capital

Subject to express agreement in the Policy Schedule and under the terms defined therein, an annual update of the insured capital, whether indexed or fixed by agreement, may be agreed upon between the Policyholder or the Insured and the Insurer.

Clause 20 – Underinsurance and Overinsurance

- 1. Unless agreed otherwise, if the Insured Capital (Sum Insured) under this Contract is, on the date of the claim, lower than that determined under the terms defined in Clause 18, the Insurer shall only be liable for the damage in the respective proportion, with the Policyholder or the Insured answering for the remaining part of the losses as if they were an Insurer, unless the difference is equal to or less than 15%.**
- 2. Upon extension of the contract, the Insurer shall inform the Policyholder of the provisions set forth in the preceding paragraph and in Clause 19, as well as the insured amount of the building to be considered for the purpose of indemnity in the event of total loss, and the criteria for its update, under penalty of non-application of the proportional reduction provided for in the preceding paragraph, to the extent of the non-compliance.**
- 3. Unless agreed otherwise, if the Insured Capital under this Contract is, on the date of the claim, higher than that determined pursuant to Paragraph 2 of Clause 18 regarding the Insured Building, the indemnity payable by the Insurer shall not exceed the reinstatement value or the statutory tax valuation provided for in the same paragraphs.**
- 4. In the case provided for in the preceding paragraph, the Policyholder or the Insured may at any time request the reduction of the contract, which, provided there is good faith on the part of both parties, shall determine the refund of the excess premiums paid in the two years prior to the request for reduction, less the acquisition costs calculated proportionally.**
- 5. Where various goods are insured for separately designated amounts and sums, the provisions of the preceding paragraphs shall apply to each of them as if they were distinct insurance policies.**

Clause 21 – Multiple Insurance

- 1. When the same risk relating to the same interest and for an identical period is insured by several Insurers, the Policyholder or the Insured must inform the Insurer of this circumstance as soon as they become aware of its occurrence, as well as when reporting the claim.**
- 2. The fraudulent non-disclosure of the information referred to in the preceding paragraph shall exonerate the Insurer from the respective performance.**
- 3. A claim verified within the scope of the contracts referred to in paragraph 1 shall be indemnified by any of the Insurers, at the choice of the Insured, within the limits of the respective obligation.**

CHAPTER VI

Obligations and Rights of the Parties

Clause 22 – Obligations of the Policyholder and of the Insured

1. **In the event of a claim covered by this Contract, the Policyholder or the Insured shall serve to:**
 - a) Notify the Insurer of such fact in writing within the shortest possible timeframe, never exceeding eight (8) days from the date of the occurrence or the date on which they became aware thereof, detailing its circumstances, potential causes, and consequences;
 - b) Take all measures within their power to prevent or mitigate the consequences of the claim, including, to a reasonable extent, refraining from removing or altering, or consenting to the removal or alteration of, any traces of the claim without the prior agreement of the Insurer, as well as ensuring the custody and preservation of the salvage;
 - c) To provide the Insurer with such information as it may request regarding the claim and its consequences;
 - d) Not to prejudice the Insurer's right of subrogation regarding the rights of the Insured against the third party liable for the claim, arising from the coverage of the claim by the former;
 - e) To comply with safety prescriptions imposed by law, legal regulations, or the Clauses of this Contract.
2. The Policyholder or the Insured further undertake:
 - a) Not to voluntarily aggravate the consequences of the claim, nor intentionally hinder the loss mitigation of the insured property;
 - b) Not to remove, conceal, hide, or dispose of the salvage;
 - c) Not to prevent, hinder, or fail to cooperate with the Insurer in ascertaining the cause of the claim or in the preservation, improvement, or sale of salvage;
 - d) To refrain from exaggerating, in bad faith, the amount of the damage or listing items falsely affected by the claim;
 - e) To refrain from using fraud, simulation, falsehood, or any other deceitful means, as well as false documents, to justify the claim;
 - f) To refrain from agreeing to or paying any extrajudicial indemnity, assuming commitments, or advancing any amount on behalf of the Insurer;
 - g) To file a complaint with the competent authorities regarding thefts, robberies, or acts of vandalism of which they are victims as soon as possible, providing the Insurer with the respective supporting document, provided that the coverages for theft or robbery or acts of vandalism have been subscribed;
 - h) To notify the Insurer, within the subsequent 48 hours, of the recovery of goods subject to theft or robbery, provided that the coverage for theft or robbery has been subscribed.

3. Non-compliance with the provisions of subparagraphs a) to c) of paragraph 1 shall result in the following, except as provided in the subsequent paragraph:
 - a) A reduction in the Insurer's payment proportional to the damages caused to said Insurer by the non-compliance;
 - b) Forfeiture of coverage if the non-compliance is intentional and has caused significant damage to the Insurer.
4. **In the event of non-compliance with the provisions of subparagraphs a) and c) of paragraph 1, the sanction set forth in the preceding paragraph shall not apply if the Insurer becomes aware of the claim through other means within the eight (8) days provided for in that subparagraph, or if the party obligated to report proves that they could not reasonably have provided the due notification at a time prior to when they actually did so.**
5. Non-compliance with the provisions of the remaining subparagraphs of paragraph 1 and of paragraph 2 shall render the non-compliant party liable for losses and damages.

Clause 23 – Obligations of Reimbursement by the Insurer for Expenses Incurred in Loss Prevention and Mitigation

1. The Insurer shall pay the Policyholder or the Insured for expenses incurred in fulfilment of the duty established in subparagraph b) of paragraph 1 of the preceding Clause, provided that such expenses are reasonable and proportionate, even if the means employed prove ineffective.
2. The expenses indicated in the preceding paragraph shall be paid by the Insurer prior to the date of the claim handling, provided that the Policyholder or the Insured requests reimbursement, circumstances do not preclude it, and the claim is covered by the insurance.
3. The amount payable by the Insurer under the terms of paragraph 1 shall be deducted from the amount of the available Insured Capital, unless such amount corresponds to expenses incurred in compliance with specific instructions from the Insurer or unless autonomous coverage for such expenses arises from the Contract.
4. In the event of insurance for a value lower than that of the insured interest at the time of the claim, the payment to be made by the Insurer pursuant to paragraph 1 shall be reduced in proportion to the covered interest relative to the interests at risk, unless the expenses payable arise from compliance with specific instructions from the Insurer or their autonomous coverage results from the contract.
5. **The incurring of expenses for averting and mitigating the claim with the prior agreement of the Insurer does not imply an admission of liability by the latter for the occurrence of the claim.**

Clause 24 – Inspection of the Risk Location

1. The Insurer may order the inspection of the insured property by an accredited and mandated representative to verify whether the contractual conditions are being fulfilled, with the Policyholder or the Insured being obliged to provide any information requested of them.

2. Unjustified refusal by the Policyholder or the Insured, or their representatives, to permit the exercise of the aforementioned faculty shall entitle the Insurer to terminate the contract for just cause, in accordance with the terms set forth in Clause 16.

Clause 25 – Obligations of the Insurer

1. The investigations and loss adjuster assessments required to verify the claim and assess the damages shall be conducted by the Insurer with due promptness and diligence, failing which the Insurer shall be liable for losses and damages.
2. The Insurer shall pay the indemnity, or authorize the repair or reconstruction, as soon as the investigations and loss adjuster assessments necessary to verify the claim and determine the amount of damages have been concluded, without prejudice to interim payments whenever it is acknowledged that such payments are due.
3. Once thirty (30) days have elapsed since the conclusions provided for in the preceding paragraph without the indemnity having been paid or the repair or reconstruction authorised, due to an unjustified cause or a cause attributable to the Insurer, interest shall be due at the legal rate in force on, respectively, the amount of said indemnity or the average market price of the repair or reconstruction.

CHAPTER VII

Processing of Indemnity, Repair, or Reconstruction

Clause 26 – Determination of the Value of the Indemnity, Repair, or Reconstruction

1. In the event of a claim, the valuation of the insured property, as well as the assessment of damages, shall be effected between the Insured and the Insurer, notwithstanding that the contract may produce effects in favour of a third party.
2. Unless agreed otherwise, the Insurer shall not provide indemnity for any increase in the cost of repair or reconstruction of the insured buildings arising from a change in alignment or required modifications to their construction characteristics.
3. If construction is undertaken on third-party land, it is hereby agreed that, in the event of a claim, the indemnity shall be utilized directly for the repair or reconstruction of the building upon the same land.
4. With respect to improvements and betterments to third-party buildings made by Insureds who are tenants, or constructions erected on third-party land, where such exist and are covered by the contract, the Insurer shall pay for the damages sustained by the same provided that their reinstatement is possible. If such reinstatement becomes impossible due to the cancellation of the lease agreement by the landlord as a result of the claim, the indemnity payable shall be limited to the value that the destroyed materials would have held in the event of demolition.

Clause 27 - Form of Payment of Indemnity

1. The Insurer shall pay the indemnity in cash whenever the replacement, reinstatement, repair, or reconstruction of the destroyed or damaged insured property is not possible, does not fully repair the damages, or is excessively onerous for the debtor.

2. Where an indemnity is not fixed in cash, the Insured must, under penalty of liability for losses and damages, provide reasonable cooperation to the Insurer, or to a party designated by the Insurer, with a view to the prompt reconstitution of the situation existing prior to the claim.

Clause 28 - Automatic Reduction of the Insured Capital

Unless agreed otherwise, following the occurrence of a claim, the insured capital shall be automatically reduced, until the contract due date, by the amount corresponding to the value of the indemnity awarded, without giving rise to any premium refund.

Clause 29 - Subrogation

1. Once the indemnity has been paid, the Insurer shall be subrogated to all rights, actions, and remedies of the Insured against third parties responsible for the claim.
2. The Insured must perform whatever is necessary to enforce such rights, being liable for losses and damages if they hinder or prejudice them.

Clause 30 - Goods in Usufruct

1. Insurance for goods under usufruct is deemed to be effected for the common benefit of the owner and the usufructuary, even if contracted separately by either of them, it being understood that both interested parties contributed to the payment of the premium, unless stipulated otherwise in the Policy Schedule.
2. In the event of a claim, the indemnity shall be paid upon presentation of a receipt signed jointly by them.

Clause 31 - Mortgagees/Interested Parties

1. Without prejudice to the provisions of Clause 12, in the event of the cancellation of the contract or the introduction of alterations thereto that may prejudice the position of the Mortgagee/Interested Parties, the Insurer shall notify them of said cancellation/alteration within a period of twenty (20) days.
2. When the indemnity is paid to a Mortgagee or other Preferential Creditor, the Insurer may require, at its discretion, that payment be effected in terms that validly permit the discharge of the debt corresponding to the indemnified amount.
3. Situations of exception, nullity, and other circumstances which, in accordance with the contract or the Law, may be applicable to the Insured, shall also apply vis-à-vis third parties who may benefit from this Contract.

CHAPTER VIII

Miscellaneous Provisions

Clause 32 - Intervention of Insurance Intermediary

1. No insurance intermediary is presumed authorised, on behalf of the Insurer, to conclude or terminate insurance contracts, to assume or alter obligations arising therefrom, or to validate additional declarations, except as provided in the following paragraphs.
2. An insurance intermediary to whom the Insurer has conferred the necessary powers in writing may conclude insurance contracts, assume or alter obligations arising therefrom, or validate additional declarations on behalf of the Insurer.
3. Notwithstanding the insurance intermediary's lack of specific authority for this purpose, the insurance is considered effective when there are strong arguments, objectively evaluated and considering the facts of the case, that support a policyholder acting in good faith's trust in the intermediary's legitimacy, provided that the insurer has also helped to build the policyholder's trust.

Clause 33 - Co-insurance

If the risk under the contract is distributed among several Insurers, it shall be subject to the provisions of the Uniform Co-insurance Clause.

Clause 34 - Communications and Notifications between the Parties

1. **Communications or notifications from the Policyholder or the Insured provided for in this Policy are deemed valid and effective if sent to the registered office of the Insurer or the branch office, as applicable.**
2. **Communications or notifications made pursuant to the preceding paragraph to the address of the Insurer's representative not established in Portugal, regarding claims covered by this policy, shall be equally valid and effective.**
3. **The communications provided for in this Contract shall be in writing or provided via another means of which a durable medium remains.**
4. **The Insurer shall only be obliged to send the communications provided for in this Contract if the recipient thereof is duly identified in the contract; such communications shall be deemed validly effected if sent to the respective address stated in the policy.**

Clause 35 - Territorial Scope

Unless agreed otherwise in the Policy Schedule, this Contract shall only be effective within Portugal.

Clause 36 - Applicable Law and Arbitration

1. The law applicable to this Contract is Portuguese law.
2. Complaints within the scope of this Contract may be submitted at the Insurer's branches or website, as well as to the Insurance and Pension Funds Supervisory Authority (www.asf.com.pt).
3. For disputes arising under this Contract, recourse may be had to arbitration, to be conducted in accordance with the law.

Clause 37 - Competent Court

The competent court to settle disputes arising from this Contract is that established by civil law.

Clause 38 – International Sanctions and Combating Terrorism

1. **The Insurer shall not be obliged to underwrite any coverage/risk, nor shall it be liable for the payment of any claim indemnity, or to provide any service or benefit, to the extent that such underwriting, payment of claim indemnity, or provision of any benefit exposes the Insurer to any sanction, prohibition, or restriction under United Nations Resolutions, or to any other economic or trade sanctions, laws, or regulations of the European Union, the United States of America, and/or Portugal.**
2. **For the purposes of compulsory insurance, the aforementioned exclusion of liability shall only apply in cases where the sanctions are applicable under the Portuguese legal system.**
3. **In compliance with international and national regulations, as well as good business practices, the Insurer reserves the right to refuse the insurance proposal or to unilaterally cancel the policy and/or freeze funds/assets should the Policyholder/Insured, or any persons associated therewith, appear on international lists designated for the prevention of terrorism.**

Clause 39 – Communicable Disease Exclusion

1. This Clause is interpretative in nature.
2. For the purposes of this Clause, the following concepts and definitions apply:
 - a) **Communicable Disease:** any disease that can be transmitted from any organism to another organism by means of any substance or agent, where:
 - i. the substance or agent includes, but is not limited to, a virus, bacterium, parasite, or other organism, or any variation thereof, whether deemed living or not; and
 - ii. the method of transmission, whether direct or indirect, includes, but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid, or gas, or between organisms; and
 - iii. the disease, substance, or agent is capable of causing damage to human health or welfare or causing damages, deterioration, loss of commercial value, loss of use, or limitation of property rights.

- b) **Interruption or Reduction of Activity:** the interruption or reduction of the Insured's normal activity, business interruption, or the loss of markets due to events external to the Insured, and other consequential losses.
3. **Excluded from the Contract are any losses, whether direct or indirect, damages, liabilities, costs, or expenses of any nature, as well as pecuniary losses arising from the interruption or reduction of the Insured's activity, when caused by:**
- a) **Communicable diseases, as well as fears or threats (whether actual or perceived as such) related to such diseases;**
 - b) **Suspension or closure of activity, determined by a competent authority, for the purpose of reducing or limiting the spread of communicable diseases;**
 - c) **The combination of both causes provided for above.**
4. **This exclusion does not apply to fire coverage when contracted as compulsory insurance.**

Clause 40 – Cyber Risk Exclusion

1. For the purposes of applying this Clause, the following definitions shall apply:
- a) **Cyber Loss:** any loss, damage, liability, cost, or expense of any nature, directly or indirectly arising from or related to any Cyber Act or Incident, including, but not limited to, any action taken in the control, prevention, suppression, or loss mitigation of any of those acts or incidents.
 - b) **Cyber Act:** an unauthorised, malicious, or criminal act or a series of related unauthorised, malicious, or criminal acts, regardless of the time or place in which they are committed, or furthermore, the threat or hoax involving access to, processing of, or the use or operation of any Computer System.
 - c) **Cyber Incident:**
 - i. any error or omission or series of related errors or omissions, involving access to, processing of, use or operation of any Computer System; or
 - ii. any unavailability, total or partial, failure or series of related unavailability, total or partial, or failures to access, process, use or operate any Computer System.
 - d) **Computer System:** any computer, hardware, software, communication system, electronic device (including, but not limited to, smartphones, laptops, tablets, devices for personal use), servers, cloud servers, microcontrollers, including any similar system or the configuration of the aforementioned equipment and devices, as well as any input, output, data storage device, networking equipment, or backup facilities, owned by or operated by the Insured or any other party.
 - e) **Data:** information, facts, concepts, code, or any other information of any nature that is recorded or transmitted so as to be used, accessed, processed, transmitted, or stored by a Computer System. Data are not considered physical and/or tangible assets.
 - f) **Data Storage Devices (Data Processing Media):** Any machine or equipment where Data can be stored, excluding the data themselves.
2. **Scope**
- a) **Notwithstanding any provision to the contrary in the General, Special, or Policy Schedule conditions of the policy, unless such provision appears in a specific Clause**

in the Policy Schedule that guarantees coverage for cyber risk and expressly derogates from this exclusion, the following are excluded from the scope of coverage of this policy:

- i. Damages arising from cyber risks;**
 - ii. Any losses, damages, liabilities, claims, costs, or expenses of any nature, directly or indirectly arising from or related to any loss of use, reduction in functionality, repair, replacement, restoration, or reproduction of any data, including any amounts relating to the value of such data, regardless of any other cause or event contributing concurrently or consequentially to any of the aforementioned situations.**
- b) This exclusion does not apply to fire coverage when contracted as compulsory insurance.**

For this purpose, it is clarified that:

- i. Data shall not be considered physical and/or tangible assets; therefore, their potential value is not covered.**
 - ii. Business Interruption coverage, where contracted, is triggered by the existence of indemnifiable material damage under the policy guarantees.**
- c) In the event that the Data Storage Devices (Data Processing Media) are the property of the Insured or are operated by the Insured, are covered under the Policy, and suffer physical loss or damage covered by this Policy, subject to all terms, conditions, limitations, and exclusions of the Policy, the cost of repair or replacement of the affected Data Storage Devices is covered, including the costs of copying Data from backup or from originals of a previous generation medium. Such costs shall not include research and engineering nor any costs of recreating, gathering, or assembling the Data. If such Storage Device is not repaired, replaced, or restored, the basis of valuation shall be the cost of the blank Data Storage Device. However, this Policy excludes any indemnity to the Insured or to any other entity regarding the value of such Data, even if such Data cannot be recreated, collected, or assembled.**
- d) If any part of this Clause is deemed invalid or unenforceable, such fact shall not affect the validity of the remainder of the Clause not directly affected.**
- e) This Clause derogates from and replaces any provisions of the Policy to the contrary regarding the same subject matter and, in the event of conflict, shall prevail over them, unless expressly stated in a specific Clause providing affirmative coverage for cyber risks.**

PARTICULAR CLAUSES

When provided for in the Policy Schedule, the following Particular Clauses shall apply to the Contract:

INDEXED UPDATE OF CAPITAL INSURED

1. Without prejudice to the provisions of Clause 19 of the General Conditions, it is expressly agreed that the Insured Capital under this Contract, relating to the building identified in the Policy Schedule, shall be automatically updated on each annual due date in accordance with the variations of the index published quarterly by the Insurance and Pension Funds Supervisory Authority, pursuant to Article 135(1) of the Legal Regime of the Insurance Contract, approved by Decree-Law No. 72/2008 of April 16.
2. The parties may agree in the Policy Schedule to a frequency shorter than one year for the update provided for in the preceding paragraph.
3. The updated insured capital, which appears on the premium receipt, corresponds to the multiplication of the insured capital stated in the Policy Schedule by the factor arising from dividing the due date index by the basic index.
4. The premium reflects the insured capital updated pursuant to the terms of the preceding paragraph.
5. For the purposes of this Special Condition, the following definitions shall apply:
 - a) Basic index: the index corresponding to the inception date of the policy or the subscription of the present guarantee, without prejudice to paragraph no. 8 of this Special Condition;
 - b) Due date index: the index corresponding to the start date of each policy year, in accordance with the terms of paragraph no. 7.
 - c) The basic index is specified in the Policy Schedule of the contract, while the due date index is stated on the premium receipt.
6. The indices referred to in paragraph no. 5 shall be applied to each contract in accordance with the following table:

Inception and annual due date of policy	BI Index (Buildings Index) published by the A.S.F. in
1st Quarter of each year	October of the preceding year
2nd Quarter of each year	January of the same year
3rd Quarter of each year	April of the same year
4th Quarter of each year	July of the same year

7. Should the Insured Capital be increased at the Policyholder's request, whether due to a revaluation of the property or the inclusion of new assets, the basic index specified in the contract shall be replaced by the index corresponding to the quarter in which this alteration took effect, in accordance with the table provided in the preceding paragraph.
8. Unless agreed otherwise, only the value of the insured building or the insured proportion thereof shall be updated pursuant to the provisions of paragraphs 1 and 3.

9. The provisions of this Clause do not exempt the Policyholder from conducting appropriate revisions of the Insured Capital, whether through revaluation of the insured property, improvements and betterments or upgrades, or through the inclusion of new property.
10. In the event of a Claim, the average clause set forth in paragraph 1 of Clause 19 of the General Conditions of the Policy shall not apply provided the Insured Capital is equal to or greater than 85% of the reinstatement value of the insured property.
11. The Policyholder may waive the indexation established in this Special Condition, provided notice is given to the Insurer at least sixty (60) days prior to the annual due date of the Policy.

AGREED CAPITAL INSURED UPDATE

1. Without prejudice to the provisions of Clause 19 of the Uniform General Conditions, it is expressly agreed that the Insured Capital under this Policy, as stated in the Policy Schedule, shall be automatically updated on each annual due date, or at such other agreed interval, by applying the percentage indicated for that purpose in the Policy Schedule.
2. The updated insured capital appears on the corresponding premium receipt relating to the subsequent policy year or to the agreed non-annual contractual period.
3. The provisions of this Clause do not exempt the Policyholder from conducting appropriate revisions of the Insured Capital, whether through revaluation of the insured property, improvements and betterments or upgrades, or through the inclusion of new property.
4. In the event of a claim, the average clause set forth in Paragraph 1 of Clause 20 of the General Conditions of the Policy shall not apply provided that the Insured Capital is equal to or greater than 85% of the reinstatement value of the insured property.
5. The Policyholder may waive the update established in this Special Condition, provided they notify the Insurer at least sixty (60) days prior to the annual due date of the policy.

UNIFORM CO-INSURANCE CLAUSE

1. It is established that this Contract operates under a co-insurance regime, understood as the joint assumption of risk by several insurance companies, designated as Co-insurers, among which one acts as the leader, without joint and several liability between them, via a single insurance contract featuring identical guarantees, duration, and a global premium.
2. The present Contract is evidenced by a single policy, issued by the leader and signed by all Co-insurers, in which the share or percentage of the insured capital assumed by each party shall be specified.
3. The lead insurer shall manage the contract, on its own behalf and on behalf of all Co-insurers, specifically being responsible for:
 - a) Receiving from the Policyholder the declaration of the risk to be insured, as well as any subsequent declarations regarding the increase or diminution of said risk;
 - b) Analysing and establishing the insurance conditions and respective pricing;
 - c) Issuing the policy, without prejudice to the requirement that it must be signed by all Co-insurers;
 - d) Collecting the premiums and issuing the respective receipts;

- e) Undertaking, where applicable, the actions prescribed by the Legal Regime of the Insurance Contract in the event of non-payment of a premium or premium instalment;
 - f) Receiving claim notifications and proceeding with its handling;
 - g) Accept and propose the cancellation of the contract.
4. Claims arising from this Contract may be settled via any of the following modalities, which must be expressly stated in the Policy Schedule:
- a) The lead insurer shall proceed, in its own name and in the name and on behalf of the remaining Co-insurers, with the global settlement of the claim;
 - b) Each Co-insurer shall settle its proportionate share of the claim, based on the percentage of the risk underwritten or the insured capital assumed;
 - c) The lead insurer is civilly liable to the remaining Co-insurers for losses and damages arising from the non-fulfilment of the duties entrusted to it, provided that no prejudice to the Insured results from these facts.

SPECIAL CONDITIONS

When expressly provided for in the Policy Schedule and up to the limits indicated therein, the damages, losses, or expenses listed in the Special Conditions below may also be guaranteed on an optional basis, in accordance with Clause 2(4) of the General Conditions.

The provisions of these Special Conditions, when applicable, apply in addition to the provisions of the General Conditions.

MAJOR DAMAGE

STRIKES

Sole Clause – Scope of Coverage

1. This Special Condition covers loss or damage directly caused to the insured property as a consequence of **Strikes**.
2. The coverage encompasses damage caused to the insured property:
 - a) By persons taking part in strikes or labour disturbances;
 - b) As a direct consequence of riots or public disorder arising from strikes;
 - c) By any legally constituted authority, by virtue of measures taken on the occasion of the occurrences mentioned in the preceding paragraphs, for the safeguarding or protection of persons and property.

ACTS OF VANDALISM

Clause 1 - Scope of Coverage

1. This Special Condition guarantees coverage for losses or damage directly caused to the insured property as a consequence of **Acts of vandalism**.
2. The guarantee covers damage caused to the insured property by:
 - a) Acts of vandalism, understood as acts resulting in damage to the insured property, where the sole intent of the perpetrator is to damage such property;
 - b) Acts committed by any legally constituted authority, by virtue of measures taken on the occasion of the occurrence mentioned in the previous subparagraph, for the safeguard or protection of persons and property.

Clause 2 - Exclusions

Without prejudice to the exclusions provided for in the General Conditions applicable to this coverage, the following are not guaranteed:

- a) **Acts of terrorism, as defined under the terms of current Portuguese criminal legislation;**
- b) **Acts of sabotage, as defined under the terms of current Portuguese criminal legislation;**

- c) **Acts committed by tenants (current or former), as well as by any person related to them, including fire of a malicious nature (arson);**
- d) **Any losses or damages arising from demonstrations organised and expressly convened to express protest against any persons or institutions, as well as against the prevailing social and political order;**
- e) **Any losses or damages caused to the insured property through the use of explosives, missiles, or other types of military weapons.**

WATER DAMAGE

Clause 1 - Scope of Coverage

1. This Special Condition covers **Water damage** directly caused to the insured property.
2. The guarantee covers damages of a sudden and unforeseen nature arising from the rupture, blockage, or overflowing of the internal water distribution and sewage network of the insured risk location, including the rainwater drainage system, where the insured property is situated, as well as from appliances or utensils connected to the water distribution network of the same building and their respective connections.

Clause 2 – Exclusions

Without prejudice to the exclusions set forth in the General Conditions applicable to this coverage, the following losses or damages are not covered:

- a) **To movable property situated in the open air;**
- b) **Caused by taps left running, unless a failure in the water supply had occurred;**
- c) **Caused by infiltration through walls or ceilings, humidity, or condensation, save for damages arising from this coverage;**
- d) **Arising from the trace and access or repair of ruptures or blockages, unless the expenses are necessary to effect repair within the insured building;**
- e) **Contractually imputable to third parties in their capacity as supplier, plumber, and/or builder;**
- f) **Involve the repair or replacement of the equipment in which the claim originated, specifically sanitary ware and its fittings and fixtures, boilers, storage heaters, water heaters, radiators, air conditioning, and, in general, any appliance connected to fixed installations, including household appliances.**

FIRE, LIGHTNING AND EXPLOSION

Pursuant to the conditions set forth in Clauses 2 and 3 of the General Conditions of the Policy.

FLOODING

Clause 1 - Scope of Coverage

1. This Special Condition covers damage sustained by the insured property as a direct consequence of **Flooding**.
2. The coverage encompasses damage arising from flooding caused by:
 - a) Waterspouts or torrential rain;
 - b) The bursting of pipes, drains, dikes, or dams;
 - c) Flash floods or the overflowing of natural or artificial watercourses.
 - d) Damage occurring within the 48 hours following the moment the insured property sustains the initial damage shall be deemed a single and same claim.

Clause 2 – Exclusions

Without prejudice to the exclusions set forth in the General Conditions applicable to this coverage, the following losses or damages are not covered:

- a) **Caused by the action of the sea or other maritime bodies of water;**
- b) **To movable property situated in the open air;**
- c) **To protective devices (such as shutters and sunrooms), walls, fences, gates, and exterior blinds, which shall, however, remain covered if accompanied by the total or partial destruction of the building where the insured property is located;**
- d) **Resulting in infiltrations through doors, windows, walls, or ceilings, or humidity or condensation, except in the case of damages arising from the coverages contemplated under these risks;**
- e) **Caused by ground saturation as a consequence of rainfall, specifically cracks and fissures in walls or fences, or the subsidence of pavements.**

STORMS

Clause 1 – Scope of Coverage

1. This Special Condition covers damages suffered by the insured property as a direct consequence of **Storms**.
2. The guarantee covers damages arising from:
 - a) Typhoons, cyclones, tornadoes, and all direct action of strong winds or the impact of objects (originating externally to the risk location) thrown or projected by the same (provided that their violence destroys or damages several buildings of good construction, objects, or trees within a 5 km radius surrounding the insured property).
 - b) Buildings of good construction are considered to be those whose structure, exterior walls, and roofing are constituted in accordance with the regulations in force at the date of construction, utilizing wind-resistant materials, namely reinforced concrete, masonry, and ceramic tile;
 - c) Flooding caused by falling rain, snow, or hail, provided that these atmospheric agents penetrate the interior of the building as a consequence of damages caused by the risks

mentioned in a), and on the condition that these damages occur within the 48 hours following the moment of the partial destruction of the building.

3. For the purposes of this coverage, strong winds are deemed to be those reaching a speed exceeding 90 km/hour.
4. Damage occurring within the 48 hours following the moment the insured property sustains the initial damage shall be deemed a single and same claim.

Clause 2 – Exclusions

Without prejudice to the exclusions set forth in the General Conditions applicable to this coverage, the following losses or damages are not covered:

- a) **Caused by the action of the sea and other maritime bodies, even if such events result from a storm;**
- b) **To movable property located in the open air, as well as the damages that such property may cause to the insured property;**
- c) **To protection devices (such as shutters and enclosed balconies), walls, fences, gates, awnings, and exterior blinds, which are, however, covered if accompanied by the total or partial destruction of the building wherein the insured property is situated;**
- d) **Caused by the ingress of rainwater through roofs, chimneys, doors, windows, skylights, terraces, and enclosed balconies, as well as the backflow of water originating from pipework or sewers not appertaining to the building;**
- e) **Resulting in infiltrations through walls or ceilings, dampness, or condensation, except where such damages result from this coverage;**
- f) **Caused by ground saturation as a consequence of rainfall, specifically cracks and fissures in walls or fences, or the subsidence of pavements.**

LANDSLIP

Clause 1 - Scope of Coverage

This Special Condition covers damage sustained by the insured property as a direct consequence of the geological phenomena described below: **Landslips, Landslides, Rockfalls, and Land Subsidence.**

Clause 2 - Exclusions

Without prejudice to the exclusions set forth in the General Conditions applicable to this coverage, the following damages are not covered:

- a) **Arising from the total or partial collapse of the insured structures unrelated to the covered geological risks;**
- b) **Occurring in buildings or other insured property resting on foundations that violate applicable technical standards and regulations regarding their execution, based on the characteristics of the soil and the type of construction;**

- c) **Arising from construction and/or design defects, considering the characteristics of the land, as well as damages to insured property subject to the continuous action of erosion and water, unless the Insured proves that the damages are unrelated to said phenomena;**
- d) **Suffered by the insured property if, at the time of the claim occurrence, the building was already damaged regarding its walls, ceilings, gutters, or roofs, or was collapsed or displaced from its foundations;**
- e) **Caused by the settling or compaction of the land on which the insured property is situated;**
- f) **Caused by ground saturation as a consequence of rainfall, specifically cracks and fissures in walls or fences, or the subsidence of pavements.**

FALL OF HAIL AND SNOW

Clause 1 – Scope of Coverage

This Special Condition covers damages caused to the insured property by the direct action of hail or the weight arising from the accumulation of snow.

Clause 2 – Exclusions

Without prejudice to the exclusions set forth in the General Conditions applicable to this coverage, damages arising from or caused by the following are not covered:

- a) **By seepage through walls and/or ceilings, oxidation, humidity, and/or condensation;**
- b) **To buildings undergoing construction, alteration, or demolition that are not fully enclosed and covered by properly installed doors, windows, and roofing;**
- c) **To buildings meeting the conditions set forth in paragraphs a) and b) of Item 3 of Clause 3 of the General Conditions (fragile or illegal constructions);**
- d) **To movable property located outdoors, including outdoor protection devices lacking a fixed and permanent character, and to items of personal use such as laptops, smartphones, mobile phones, tablets, consoles, watches, smartwatches, or similar items.**

OUTDOOR CONTENTS

Clause 1 – Scope of Coverage

1. This coverage provides indemnity for loss or damage to outdoor movable property located in semi-enclosed outbuildings, gardens, patios, and balconies at the risk address, including non-fixed and non-permanent outdoor protection devices, resulting from a claim covered under the Storms, Flooding, or Hail and Snow sections. The indemnity for these items is limited to the respective Insured Capital stated in the Policy.
2. This Special Condition derogates the provisions of sub-paragraph b) of Clause 2 of the Special Condition “Storms”, sub-paragraph b) of Clause 2 of the Special Condition “Flooding”, and sub-paragraph d) of Clause 2 of the Special Condition “Hail and Snow”.

Clause 2 – Exclusions

Without prejudice to the exclusions set forth in the General Conditions applicable to this coverage, damage caused to personal items, such as portable computers, smartphones, mobile phones, tablets, consoles, watches, and smartwatches or similar items, is not covered.

ACCIDENTAL BREAKAGE AND FALL

IMPACT BY SOLID OBJECTS

Clause 1 – Scope of Coverage

1. Damage sustained by the insured property as a direct consequence of **Impact by solid objects** originating externally to the property itself is covered.
2. Damage caused to the insured property as a consequence of the accidental fall of trees or parts thereof is also covered by this Special Condition. For this purpose, an accidental fall shall be considered any sudden and unforeseen event that causes the breakage of the tree's main trunk and/or branches, as well as its uprooting.

Clause 2 – Exclusions

Any damages or losses caused by the following are excluded:

- a) **To vehicles parked in open-air car parks;**
- b) **By trees whose state of ageing or degradation made their fall foreseeable;**
- c) **By falling trunks or branches whose state of ageing or fragility necessitates regular maintenance, whether by the Insured or by other entities. When the trees belong to third parties, it is incumbent upon the Insured, under penalty of liability for losses and damages, to exercise all due diligence to prevent damage to the insured property;**
- d) **By any type of branches, leaves, or substances produced by them, specifically resins or other products.**

COLLISION OR IMPACT OF LAND VEHICLES OR ANIMALS

Clause 1 - Scope of Coverage

1. This Special Condition covers damage sustained by the insured property as a direct consequence of a collision or impact involving land vehicles or animals.
2. The coverage encompasses damage caused by the collision or impact of land vehicles or animals, provided that said damage is not the liability of the Insured, any member of their Household, or individuals related thereto.

Clause 2 - Exclusions

Without prejudice to the exclusions provided for in the General Conditions applicable to this coverage, the following are not guaranteed:

- a) **Damage sustained by the vehicles themselves;**
- b) **Damage arising from the collision or impact of vehicles owned by the Policyholder/Insured.**

ACCIDENTAL FALL OF FIXED FURNITURE

Clause 1 – Scope of Coverage

1. This Special Condition covers damage arising from the **fortuitous and accidental detachment of fixed furniture** (screwed or embedded) from walls within the insured dwelling, or of ceiling or wall light fixtures, to the following property:
 - a) To the detached furniture itself, to the objects contained therein, and to any other property existing in the immediate vicinity, provided that they are insured under the policy;
 - b) To the walls and floors directly affected by the fall of the property referred to in the preceding subparagraph, provided that they are insured under the policy.
2. **The operation of the coverages under this Special Condition is not cumulative with any other provision in the policy insuring the same property and risks.**

Clause 2 – Exclusions

Without prejudice to the exclusions set forth in the General Conditions applicable to this coverage, the following damages are not covered:

- a) **Arising from detachment due to the fragility of the walls;**
- b) **Arising from detachment due to the installation of furniture or objects on inadequate supports;**
- c) **Occurring by virtue of seismic phenomena and verified within a period of 72 hours following the last manifestation thereof.**

FALL OF AIRCRAFT

Sole Clause – Scope of Coverage

1. This Special Condition covers damage sustained by the insured property as a direct consequence of the **Fall of aircraft**.
2. The coverage encompasses damage caused by the impact or fall of all or part of aerial navigation devices and spacecraft, or objects falling or jettisoned therefrom, as well as by vibration or shock arising from aerial navigation devices breaking the sound barrier.

BREAKAGE OR FALL OF AERIALS AND ANTENNAS

Clause 1 – Scope of Coverage

1. This Special Condition covers damage to the insured property directly resulting from the **breakage or fall of aerials and antennas**.
2. Coverage includes damage caused by the accidental breakage or fall of external television, radio, and satellite receiving equipment, as well as their respective masts and guy wires, including damage to the installations themselves.
3. Where the Policy provides coverage for Contents only, this Special Condition shall only apply if the building is leased to the Policyholder and subject to proof of ownership of the equipment.

Clause 2 – Exclusions

Without prejudice to the exclusions set forth in the General Conditions applicable to this coverage, damages caused during the course of assembly, disassembly, and repair operations are not covered.

BREAKAGE OR FALL OF SOLAR OR PHOTOVOLTAIC PANELS

Clause 1 – Scope of Coverage

1. This Special Condition covers damage sustained by the insured property as a direct consequence of **Breakage or fall of solar or photovoltaic panels**.
2. The guarantee covers damage caused by the accidental breakage or fall of solar or photovoltaic panels for energy capture, installed for the use of the Insured, including damage sustained by the installations themselves.
3. When the insured object guarantees only the dwelling contents, this coverage shall only apply if the building is leased to the Policyholder and upon proof of their ownership.

Clause 2 – Exclusions

Without prejudice to the exclusions set forth in the General Conditions applicable to this coverage, damages occurring under the following circumstances are not covered:

- a) **during assembly, disassembly, or repair operations;**
- b) **during construction, repair, cleaning, or alteration works at the risk location;**
- c) **due to lack of equipment maintenance.**

BREAKAGE OF SANITARY WARE

Clause 1 – Scope of Coverage

1. This Special Condition covers damages arising from the breakage of ceramic, glass, or fibre sanitary ware.
2. The coverage extends to damages directly caused by accidental breakage of sanitary ware located at the risk location, provided such items are the subject of the insurance and are the property of the Insured.

3. When the insured object covers only the contents of the dwelling, this coverage shall only apply to sanitary ware that is not permanently attached to the building.

Clause 2 – Exclusions

Without prejudice to the exclusions set forth in the General Conditions applicable to this coverage, the following damages are not covered:

- a) **Which do not consist of breakage or fracture;**
- b) **Caused directly or indirectly by a heat source;**
- c) **Arising from a defect in the product or its installation;**
- d) **Caused to goods, which are the object of this coverage, not placed on an adequate support;**
- e) **Occurring during the course of construction, repair, or alteration works at the risk location.**

BREAKAGE OF GLASS, MIRRORS, AND MARBLE STONES

Clause 1 – Scope of Coverage

1. This Special Condition covers damages consisting of **Breakage of glass, mirrors, and marble stones or other decorative materials.**
2. The guarantee covers the accidental breakage of mirrors, fixed glass panes, and marble stones or other decorative materials located at the risk location and which are the property of the Insured.
3. Damage sustained by movable glass is only covered if contents insurance is subscribed.

Clause 2 – Exclusions

Without prejudice to the exclusions set forth in the General Conditions applicable to this coverage, the following damages are not covered:

- a) **That do not consist of breakage or fracture;**
- b) **Caused directly or indirectly by a heat source;**
- c) **Arising from a product defect, its installation, or the assembly or disassembly of the parts;**
- d) **Caused to goods, which are the object of this coverage, not placed on an adequate support;**
- e) **To supports, frames, or mouldings of the goods subject to this coverage;**
- f) **To glass or mirrors forming part of lamps or signs, as well as damage sustained by decorative objects, optical crystals, and image and sound appliances;**
- g) **To motor vehicles;**
- h) **To glass-ceramic hobs, induction hobs, or any others forming an integral part of domestic appliances;**

- i) **Arising from the loss of material characteristics leading to the fall/breakage of stones;**
- j) **Occurring during the course of construction, repair, or alteration works at the risk location.**

THEFT OR ROBBERY

DAMAGE TO THE BUILDING DUE TO THEFT OR ROBBERY

Clause 1 - Scope of Coverage

1. This Special Condition covers damage caused to the Insured Building as a consequence of Theft or Robbery.
2. The guarantee covers payment of expenses for the repair or replacement of damaged property that forms an integral part of the Insured Building.
3. In the event of theft or robbery of isolated building elements, carried out through the use of force upon said elements, an amount corresponding to 2% of the insured capital stated in the Policy is guaranteed, up to a maximum of 7,500 €.

Clause 2 – Definitions

Without prejudice to insured property located on the exterior of the building, for the purposes of this Special Condition, situations of theft shall only be considered when committed through breaking and entering, climbing, or the use of false keys, defined as follows:

- a) **Forcible Entry:** The breaking, fracturing, or destruction, in whole or in part, of any element or mechanism used to secure or prevent entry, whether exterior or interior, into the Insured Building;
- b) **Climbing:** Entry into the insured building, or into an enclosed dependency thereof, via roofs, doors, windows, walls, or via any structure serving to enclose or prevent entry or passage, as well as via an underground opening not intended for entry;
- c) **False Keys:**
 - i. Those that are imitated, counterfeit, or altered;
 - ii. True keys, when they are fortuitously or surreptitiously out of the possession of the person entitled to use them;
 - iii. Picklocks or any instruments capable of being used to open locks or other security devices.

Clause 3 – Exclusions

Without prejudice to the exclusions set forth in the General Conditions applicable to this coverage, the following damages are not covered:

- a) **Caused to movable property;**

- b) **Arising from misappropriation of any kind, theft, or robbery committed by family members or by persons connected to the Insured by ties of partnership or employment contract;**
- c) **Arising from theft or robbery perpetrated by tenants (current or former), as well as any person related thereto;**
- d) **Resulting from theft or robbery that takes place while construction is underway at the risk area, as well as when climbing scaffolding for work on nearby structures, as long as there is no forced entry into the building or unit where the insured property is located;**
- e) **Secondary dwellings in the event of isolated theft or robbery of building elements.**

THEFT OR ROBBERY

Clause 1 - Scope of Coverage

1. This Special Condition covers theft or robbery of the insured property, subject to the terms described below.
2. The coverage encompasses losses or damages arising from theft or robbery (attempted or consummated), committed within the interior of the risk location or locations, including any garages and storage rooms provided they are duly locked, under any of the following circumstances:
 - a) Involving breaking and entering, climbing, or the use of false keys, master keys, or similar instruments;
 - b) When the perpetrator or perpetrators of the crime unlawfully enter the premises or conceal themselves therein with the intent to steal;
 - c) Involving violence against persons inhabiting or present at the risk location, or through threats of imminent danger to their physical integrity, or by placing them, in any manner, in a state of inability to resist.
3. The guarantee further covers, subject to a maximum limit of 500 € per policy year, damages caused to the building in which the insured objects are located, covering losses arising from attempted or consummated theft or robbery.

Clause 2 – Definitions

Without prejudice to insured property located on the exterior of the building, for the purposes of this Special Condition, situations of theft shall only be considered when committed through breaking and entering, climbing, or the use of false keys, defined as follows:

- a) **Breaking and Entering:** The breaking, fracturing, or destruction, in whole or in part, of any element or mechanism serving to close or prevent entry, whether exterior or interior, into the Insured Building;
- b) **Climbing:** Entry into the insured building, or into an enclosed dependency thereof, via roofs, doors, windows, walls, or via any structure serving to enclose or prevent entry or passage, as well as via an underground opening not intended for entry;

c) **False Keys:**

- i. Those that are imitated, counterfeit, or altered;
- ii. True keys, when they are fortuitously or surreptitiously out of the possession of the person entitled to use them;
- iii. Picklocks or any instruments capable of being used to open locks or other security devices.

Clause 3 – Exclusions

1. **Without prejudice to the exclusions set forth in the General Conditions applicable to this coverage, the following situations are not guaranteed:**
 - a) **Unexplained disappearance, losses, or misplacements;**
 - b) **Subtractions of any kind, thefts, or robberies committed by family members or by persons connected to the Insured by ties of partnership or employment contract;**
 - c) **Theft or robbery of movable property outdoors located in annexes that are not fully enclosed, gardens, patios, balconies, or in locations where access is shared by several individuals;**
 - d) **Theft or robbery committed by tenants (current or former), as well as by any person related to them;**
 - e) **Resulting from theft or robbery that takes place while construction is underway at the risk area, as well as when climbing scaffolding for work on nearby structures, as long as there is no forced entry into the building or unit where the insured property is located.**
2. **Likewise, coverage shall never be provided for theft or robbery of Special Objects, specifically Jewellery and precious objects and Valuables, as defined in the General Conditions, stored in annexes, garages, or storage rooms outside the dwelling.**

ROBBERY OF CASH AND SECURITIES

Clause 1 - Scope of Coverage

1. This Special Condition guarantees the **Robbery of monetary assets**.
2. Coverage is provided, up to the limit specified in the Policy Schedule, for loss or damage resulting from the robbery of cash (in domestic or foreign currency), cheques, bills of exchange, revenue stamps, money orders, and securities (shares and bonds).

Clause 2 – Definition

For the purposes of this coverage, **Robbery** means the illegitimate appropriation or removal of another person's property through the use of violence, the threat of imminent danger to life or physical integrity, or by rendering the victim incapable of resistance.

Clause 3 - Exclusions

Without prejudice to the exclusions set forth in the General Conditions applicable to this coverage, the payment of any indemnity is not guaranteed when the perpetrators or accomplices of the robbery are:

- a) **The Policyholder, the Insureds, or members of their family;**
- b) **The employees of the Insured.**

Clause 4 – Condition of Validity

It is an express condition for the validity of this guarantee that the robbery be reported to the competent authorities within 24 hours of its occurrence, and the Insured must provide the Insurer with a document proving said report.

PERSONAL ROBBERY

Clause 1 – Scope of Coverage

1. This Special Condition guarantees the extension of the Theft or Robbery coverage, when contracted, to **Personal Robbery**.
2. The guarantee covers damages suffered by the Insured and their Spouse (or person cohabiting with them as a de facto partner) by virtue of robbery committed outside the risk location or locations declared in the Policy, involving violence or threats to their life or physical integrity.
3. It is an express condition for the operation of this coverage that the robbery be reported to the competent authorities within a maximum period of 48 hours, and the Insured must submit to the Insurer the document proving said report.
4. The coverage is valid in Continental Portugal and the Autonomous Regions of the Azores and Madeira.

Clause 2 - Covered Goods

1. This coverage comprises the following goods: money, watches, personal items of gold and silver, other items of personal use, and clothing.
2. The guarantee further encompasses indemnity for duly proven expenses incurred with the reinstatement of documentation of a personal nature (namely identity cards, driving licences, credit cards) that has been stolen under the conditions described herein.

CIVIL LIABILITY

OWNER / TENANT CIVIL LIABILITY

Clause 1 – Definitions

For the purposes of this Special Condition, the following definitions shall apply:

- a) **Third Party:** any person who, as a consequence of a claim covered by this coverage, suffers damage susceptible to being repaired or indemnified under the terms of civil law and this policy;
- b) **Property Damage:** Loss which, being capable of pecuniary evaluation, must be repaired or indemnified and is recognized by a final judicial or arbitration ruling or results from a settlement or transaction in which the Insurer intervenes or to which it gives prior written consent;
- c) **Non-Material Damage:** Loss which, not being capable of pecuniary evaluation, must, however, be compensated through the fulfilment of a pecuniary obligation and is recognized by a final judicial or arbitration ruling or results from a settlement or transaction in which the Insurer intervenes or to which it gives prior written consent;
- d) **Bodily Injury:** loss arising from injury to physical or mental health;
- e) **Property Damage:** loss arising from damage to movable property, real property, or animals.

Clause 2 – Scope of Coverage

1. The purpose of this Special Condition is to provide coverage for non-contractual civil liability which, under civil law, is imputable to the Insured exclusively in their capacity as **Owner or tenant** of the Insured Building.
2. Pecuniary or non-pecuniary losses directly arising from bodily injuries or material damages caused to third parties, as a consequence of the ownership of the Insured Building, as well as those arising from the Insured's capacity as tenant of the risk location, are covered up to the limit of the insured capital stated in the Policy Schedule.
3. **This coverage is limited to the consequences of acts or omissions giving rise to liability that occur during the term of the contract and for which claims are made within 1 (one) year following the cancellation of the contract or of this coverage.**

Clause 3 – Exclusions

Without prejudice to the exclusions provided for in the General Conditions applicable to this coverage, the following are not guaranteed:

- a) **Situations arising from industrial, commercial, or professional activity conducted within the building;**
- b) **Damages suffered by the Insured and their Household, as well as by ascendants and descendants;**
- c) **Extraordinary repair, maintenance, alteration, or extension works performed on the Insured Building or part thereof;**

- d) Damages arising from the use of elevators, freight elevators, and escalators under conditions or during periods prohibited by technical inspection and maintenance services;
- e) Accidents covered by legislation governing workers' compensation and occupational diseases;
- f) Damages caused by any type of fungi, mould, or bacteria;
- g) Explosions arising from the handling, use, storage, or simple possession of pyrotechnic materials or materials intended for use as explosives;
- h) Fines or penalties of any nature and pecuniary consequences arising from criminal proceedings or bad faith litigation;
- i) Criminal liability, as well as all damages arising from the commission of a crime;
- j) Losses that must be covered by any liability insurance that the Policyholder or the Insured are legally required to contract;
- k) Damages arising from taps left running;
- l) Damages due to construction defects or poor maintenance—provided that the Policyholder and/or the Insured were aware of such defect or deficiency at the time of the occurrence—namely: partial or total collapse of the building, cladding, chimneys, balconies, windows, blinds, or any other constituent element thereof; or evident and proven lack of maintenance;
- m) Damage caused by infiltration due to notorious lack of maintenance of the building.

FAMILY LIABILITY

Clause 1 – Scope of Coverage

1. This Special Condition guarantees the **third-party liability** of the Insured arising from their private life.
2. The guarantee covers, up to the limit of the Insured Capital stated in the Policy Schedule, the indemnities that are legally demandable from the Insured for acts or omissions committed in the course of their private life, by themselves, by their Household, as well as by domestic employees when in their service and in the exercise of their duties.

Clause 2 – Exclusions

1. **Without prejudice to the exclusions provided for in the General Conditions applicable to this coverage, damages arising from or caused by the following are not guaranteed:**
 - a) **Professional liability;**
 - b) **Criminal liability, as well as all damages arising from the commission of a crime;**
 - c) **Use or ownership of any watercraft, aircraft, or land vehicles, except non-motorized bicycles when used in private premises or public areas not subject to the Highway Code;**
 - d) **Engagement in hunting and fishing sports activities, even as an amateur, and all other sports when practiced under competitive conditions;**

- e) **Performance of any professional, commercial, industrial, academic, or political activity, or the holding of a position or engagement in activity within associations or organisations of any type, even if unremunerated;**
 - f) **Practice of hunting;**
 - g) **Explosion originating from the handling, use, storage, or mere possession of materials intended for use as explosives;**
 - h) **Use, possession, or ownership of firearms, notwithstanding that they may be intended for sporting use;**
 - i) **Manifest and proven lack of maintenance of any building owned by the Insured;**
 - j) **Rupture of pipes or faucets left open;**
 - k) **Ownership or possession of animals of any species.**
2. **Under the present coverage, the following are further excluded from the guarantee:**
- a) **Damages caused to objects or animals entrusted to the care of, or rented by, the Insured, as well as those delivered to said Insured for transport, handling, or use;**
 - b) **Damages suffered by the persons for whom liability is guaranteed, as well as by those who have an employment relationship with the Insured;**
 - c) **Fines of any nature and pecuniary consequences arising from criminal proceedings or litigation in bad faith;**
 - d) **Intentional or reckless acts committed by the persons for whom liability is guaranteed, as well as acts committed in a state of voluntarily acquired unconsciousness;**
 - e) **Damages sustained to the property of the Insured and their Household, as well as that of ascendants and descendants.**

COMMON DAMAGES

DETERIORATION OF REFRIGERATED OR FROZEN CONTENTS

Clause 1 - Scope of Coverage

1. This Special Condition covers damages sustained by **refrigerated or frozen contents**.
2. The coverage encompasses damages caused to the Insured's food items stored in refrigerators and freezers, solely and exclusively when such damages result directly from:
 - a) Appliance breakdown;
 - b) Accidental loss of refrigerant fluid
 - c) Interruption, without prior notice and duly proven, of the public energy supply for a period of not less than 8 hours;
 - d) Interruption of the receipt of electrical energy by the appliance containing the items, due to a claim covered by the Policy.

Clause 2 – Exclusions

Without prejudice to the exclusions set forth in the General Conditions applicable to this coverage, the following damages are not covered:

- a) **Arising from handling error;**
- b) **Due to insufficient performance of the refrigerating appliance;**
- c) **Due to a defect in the appliance;**
- d) **Due to power cuts caused by the Insured.**

PROFESSIONAL FEES

Clause 1 - Scope of Coverage

1. This Special Condition guarantees payment of expenses for **Professional fees** incurred by the Insured.
2. The cover encompasses the payment of fees that the Insured is required to pay to architects, engineers, consultants, or other technical experts, relating to work or services provided that are indispensable for the reinstatement or repair of the insured building damaged as a direct consequence of any claim covered under this Contract, without prejudice to the operation of the compulsory fire insurance.
3. The amounts payable under this Special Condition shall be limited to the insured capital indicated in the Policy Schedule, subject to a sub-limit per claim of 20% of the value of the damages sustained by the insured building covered under the contract.

Clause 2 – Exclusions

This Special Condition does not guarantee payment of said fees when:

- a) **The claim affecting the insured building is not covered under the policy;**
- b) **The fees relate to work or services intended for the preparation or substantiation of claims and/or estimates of losses and damages to be submitted to the Insurer.**

SALVAGE COSTS

Without prejudice to the operation of the compulsory fire insurance, in the event of a claim covered and indemnifiable under any optional guarantee subscribed to in this contract, the Insurer guarantees payment of expenses for **loss mitigation regarding the insured objects** and the damages they may suffer during the loss mitigation action, up to the limit stipulated in the Policy Schedule.

Damages arising from measures adopted by the authorities to minimize the consequences of the claim are also covered.

DEMOLITION AND DEBRIS REMOVAL

Clause 1 - Scope of Coverage

1. This Special Condition covers **Demolition and debris removal**.
2. The coverage extends to the payment, up to the amount established for this purpose in the Policy Schedule, of expenses incurred for demolition and debris removal arising from the occurrence of any claim covered by this Policy.
3. The application of this Special Condition shall not prejudice the operation of the mandatory Fire coverage.

Clause 2 – Exclusions

Without prejudice to the exclusions set forth in the General Conditions applicable to this coverage, any expenses relating to decontamination or depollution operations at the site where the claim occurred, as well as of the insured property itself or the resulting debris, are not covered.

SMOKE AND HEAT DAMAGE

Clause 1 - Scope of Coverage

1. This Special Condition covers damage caused to the insured property by **sudden and unforeseen action of heat**, specifically heat originating from fireplaces, stoves, and heaters, affecting nearby objects.
2. The coverage also extends to damage caused to the insured property by **Smoke** arising from sudden or abnormal leaks occurring in combustion, cooking, or heating areas, provided that these form part of the installations of the Insured Building and are connected to chimneys by suitable ducts.

Clause 2 – Exclusions

Without prejudice to the exclusions set forth in the General Conditions applicable to this coverage, the following losses or damages are not covered:

- a) **Of industrial or agricultural origin;**
- b) **Arising from continuous action, specifically damage related to the act of smoking.**

LEAKAGE OF HEATING AND/OR COOLING SYSTEMS

Clause 1 – Scope of Coverage

This Special Condition covers damage sustained by the insured property as a consequence of the **leakage of heating and/or cooling systems** originating from any heating or cooling appliance or installation.

Clause 2 – Exclusions

Damages arising from manufacturing defects of the heating and/or cooling appliance or installation, or damage sustained by the appliance or installation and its components, are not covered by this guarantee.

AESTHETIC DAMAGE

Sole Clause – Scope of Coverage

1. This Special Condition covers **Aesthetic damage** sustained by the Insured Building.
2. **Without prejudice to the operation of the compulsory insurance against fire**, the guarantee covers, as a consequence of the occurrence of Fire, Lightning, Explosion, Flooding, Storms, Landslip, Trace and Access, or Water Damage, the payment of expenses necessary for the replacement of property, or parts thereof, not directly affected by the claim, with a view to ensuring uniformity of the visual aspect, texture, colouration, format, or size of the latter in relation to the repaired or replaced property.
3. **This guarantee covers only, when duly proven, the repair or replacement, for aesthetic reasons, of goods not directly affected by the claim situated within the room of the insured unit where the damages covered by the contract occurred or, where the entire building is insured, in the specific part of the insured building that was affected.**
4. **The replacement of sanitary ware that has not sustained any damages is excluded from the scope of this guarantee.**
5. **The replacement of the flooring affected by the claim in its entirety is covered only where no transition profile exists.**
6. **Aesthetic damages under the Scope of Coverage for Fault Finding and Repair are limited to 25% of the insured capital stated in the Policy.**

MUD AND SLUDGE REMOVAL

Under this coverage, expenses incurred by the Insured for the **removal or extraction of mud**, as a consequence of a flood covered by this Contract, are guaranteed up to the limit stipulated in the Policy Schedule.

TRACE AND ACCESS, REPAIR AND REINSTATEMENT (INTERNAL WATER SUPPLY SYSTEM)

Sole Clause – Scope of Coverage

1. Provided the building is insured and there exists the possibility of an indemnifiable risk occurring under the Water Damage coverage, this guarantee covers the payment of expenses incurred by the Insured for tracing and repairing ruptures or blockages in the internal water supply and sewage system (which is not visible), and the reinstatement of the building's condition, up to the value limit provided for this purpose in the Policy Schedule.
2. **This coverage shall not apply if the plumbing is exposed.**

BUILDING READAPTATION

Clause 1 – Scope of Coverage

1. This Special Condition guarantees payment, up to the limit established in the Policy Schedule, of the necessary expenses for the **building or insured unit readaptation as a result of an accident** causing the Insured Person a **permanent mobility disability** of a degree equal to or greater than 75 percentage points.
2. For the purposes of this guarantee, **insured persons** shall be deemed to be the Insured and their respective spouse or the person with whom they cohabit in a de facto union. In the case of a legal entity, the Insured Person shall be the individual identified in the Policy Schedule.
3. The **degree of disability** shall be determined by application of the National Table of Permanent Disabilities in Civil Law in force within the national legal system.
4. The **reimbursement of expenses** shall be made to the party demonstrating having paid them, upon delivery of the respective supporting documentation; such reimbursement may be made progressively as the building readaptation works are carried out.

Clause 2 – Exclusions

Without prejudice to the exclusions provided for in the General Conditions applicable to this coverage, damages arising from or caused by the following are not guaranteed:

- a) **Workplace accidents or accidents occurring in the exercise of a professional activity;**
- b) **Criminal acts or omissions committed by the Insured Person;**
- c) **Acts or omissions by the Insured Person while under the influence of alcohol or alcoholic beverages determining a blood alcohol level exceeding 0.5 g/l and/or the use of narcotics outside of a medical prescription, or when said person is incapable of controlling their actions;**
- d) **Participation of the Insured Person in riots, uprisings, and public disorder;**
- e) **Self-inflicted injuries and attempted suicide;**
- f) **Actions committed by the Insured Person upon themselves or by the Policyholder upon the Insured Person, when they are distinct parties;**
- g) **Disturbances or damages of a psychological nature, solely and exclusively;**
- h) **Reckless or notoriously dangerous acts, bets, and challenges;**
- i) **Federated or associative sports practice and respective training sessions;**
- j) **Practice of mountaineering, martial arts, boxing, spearfishing, hunting of dangerous animals, winter sports, motor sports, parachuting, bullfighting, and other sports and activities of analogous danger, such as, for example, hang gliding and microlight flying, mountain biking, bungee jumping, climbing, potholing, kitesurfing, trekking, paragliding, rafting, rappelling, rugby, water skiing, zip-lining, surfing, bodyboarding, and windsurfing;**
- k) **Accidents caused by natural phenomena;**
- l) **Piloting or use of non-commercial aircraft;**
- m) **Use of two or three-wheeled motor vehicles and quad bikes;**

- n) **Accidents occurring during the execution of tree pruning or felling, or the performance of work on scaffolding or roofs;**
- o) **Any accidents already covered by another insurance policy.**

FUNERAL EXPENSES

Sole Clause – Scope of Coverage

Under this Special Condition, payment is guaranteed for funeral, burial, or cremation expenses arising from the death of the Insured or their spouse (or person cohabiting with the Insured in a situation analogous to spousal status), as a consequence of Fire, the Mechanical Action of Lightning, Explosion, or Robbery, up to the limits established in the Policy Schedule.

ELECTRICAL RISKS

Clause 1 – Scope of Coverage

1. This Special Condition covers damage suffered by the insured property as a consequence of **Electrical risks.**
2. The guarantee covers damage directly caused to any electrical machines, transformers, appliances, and electrical installations, and to their fittings and fixtures, provided they are included in this Contract, due to the effects of electrical current, namely overvoltage and overcurrent, including those produced by atmospheric electricity, short-circuit even when fire does not result, deficient insulation, magnetism, and implosion.
3. **For the purposes of this coverage, only insured machines or equipment for which proof of ownership is provided shall be considered.**
4. **In the event of a claim covered by this Special Condition, once damages have been indemnified, the Insurer retains the right to the salvage.**

Clause 2 – Exclusions

Without prejudice to the exclusions set forth in the General Conditions applicable to this coverage, the following damages are not covered:

- a) **Caused to fuses, heating elements, lamps of any kind, or cathode ray tubes of electrical components;**
- b) **Due to wear and tear from use or any mechanical malfunction;**
- c) **That are covered by a supplier, manufacturer, or installer warranty;**
- d) **Caused to switchboards and transformers exceeding 500 kVA and to motors exceeding 10 HP;**
- e) **Caused to bearings, gears, shafts, or other components of the appliance/equipment not susceptible to being affected by electrical risks, as well as the respective repair/replacement expenses;**
- f) **Machines and equipment removed from the risk location.**

Clause 3 - Indemnity Limits

1. In the event of total destruction of the insured machines or equipment, the Insurer shall pay the Insured an indemnity corresponding to the replacement value of the insured object, as of the date of the claim, for new equipment of identical characteristics and performance.
2. If the machinery or equipment is repairable, the Insurer shall be liable for the expenses necessary to restore said machinery or equipment to the condition in which it was immediately prior to the claim, in addition to assembly, disassembly, and freight costs, if applicable.
3. If the repair expenses are equal to or exceed the indemnity limits set forth in Paragraph 1, the indemnity payable by the Insurer shall be calculated in accordance with the terms established therein.
4. In the event of the total loss or total destruction of the insured machinery or equipment, said items must be removed from the risk location by a service provider appointed by the Insurer.
5. In the event of a claim, the insured machinery or equipment may not be removed from the risk location by the Insured and/or the Policyholder.

Clause 4 - Deductible

When the indemnity for damages is paid in cash, the amount to be settled by the Insurer shall be reduced by the respective contractual deductible.

CLAIMS ASSISTANCE

LEGAL EXPENSES

Clause 1 – Scope of Coverage

1. This Special Condition guarantees the **Legal protection** of the Insured and their Household.
2. The coverage includes expenses for legal assistance under the terms, conditions, and limits defined hereinafter:
 - a) In judicial or administrative proceedings brought against the Insured or their Household;
 - b) In judicial or administrative proceedings that the Insured or any member of their Household intends to initiate against third parties, provided that the likelihood of success is recognized by the Insurer, without prejudice to the provisions of Clause 8 of this Special Condition;
 - c) In arbitration proceedings, in accordance with the Arbitration Law;
 - d) In any conflict of interest between the Insured and the Insurer.
3. If there are multiple Insureds, they shall not be considered third parties amongst themselves for the purposes of the guarantees of the present coverage.

Clause 2 – Guaranteed Expenses

Within the limits of the insured capital, the Insurer shall indemnify the Insured for amounts proven to have been paid regarding the judicial or administrative proceeding covered by this Contract and which concern:

- a) Lawyer and solicitor fees;
- b) Procedural costs fixed in the respective proceedings, with the exception of those provided for in subparagraph b) of paragraph 1 of Clause 3;
- c) Costs of loss adjuster reports directly related to the position of the Insured in the respective judicial or administrative proceeding and necessary to facilitate the protection of their position;
- d) Bails imposed in criminal proceedings to obtain the provisional release of the Insured or to cover court costs.

Clause 3 – Exclusions

1. **Without prejudice to the exclusions set forth in the General Conditions applicable to this coverage, the following expenses are not covered:**

- a) **The amounts the Insured is ordered to pay, whether pertaining to the claim in the action and respective interest, or indemnities owed to the opposing party for attorney's fees and procedural charges, with the exception of court costs;**
- b) **Fines, penalties, taxes, or other amounts of a fiscal nature, justice taxes in criminal proceedings (with the exception of that owed by the assistant in criminal proceedings), and any and all charges of a criminal nature;**
- c) **Lawyer or solicitor fees regarding consultations or interventions prior to the notification of the Insured, or the filing by the latter of a lawsuit or initiation of administrative proceedings;**
- d) **Attorneys' or solicitors' fees and court costs regarding proceedings initiated by the Insured, without prejudice to the provisions of Clause 8 of this Special Condition.**

2. **The following are also excluded from coverage:**

- a) **Proceedings related to the Insured's primary or secondary profession, as well as those arising from their economic activities;**
- b) **Proceedings to which tenancy legislation applies when the Insured intervenes therein as the owner or usufructuary of investment properties;**
- c) **Proceedings involving the liability of the Insured, provided that a valid insurance policy of this nature exists or, in cases where such insurance is mandatory, even if such insurance has not been contracted. Notwithstanding the foregoing, this coverage encompasses legal actions that the Insured may bring against the Insurer of the Liability contract in the event of difficulties or disputes arising in relation to said insurance;**
- d) **Proceedings arising from disputes between persons designated as Insured parties under this Contract or involving their liability in cases of fraud, wilful misconduct, or gross negligence;**
- e) **Proceedings to which family law and succession law apply;**

- f) **Proceedings relating to the administration of civil or commercial partnerships and associations of any nature;**
 - g) **In addition to the exclusions referred to in the preceding points, any form of intervention in proceedings resulting, directly or indirectly, from:**
 - h) **Events caused by nuclear energy, genetic alterations, radiation, or contamination by radioactivity;**
 - i) **War, civil war, invasion, acts of foreign enemies, rebellion, revolution, insurrection, usurped military power, confiscation, nationalization, requisition, or destruction by or under the order of any government or public or local authority;**
 - j) **Strikes, labour disturbances, riots, and civil commotions;**
 - k) **Participation in acts of terrorism and/or sabotage, as defined in current Portuguese criminal legislation;**
 - l) **Participation in acts of vandalism.**
3. **In the cases referred to in paragraph c) of Item 2 of Clause 3, whenever the value of the action exceeds the limit guaranteed by the valid liability insurance (or the minimum legal limit in the event that compulsory insurance has not been effected), this coverage guarantees indemnity for the proportional share of the insured expenses corresponding to said deductible.**

Clause 4 - Territorial Scope

This coverage is valid for judicial, administrative, or arbitral proceedings conducted in Portuguese courts and relating to events occurring in Portugal.

Clause 5 - Free Choice of Lawyer and Solicitor

The Insurer guarantees the right to the free choice and appointment of a lawyer or solicitor, as the Insured deems most convenient for the defence of their interests, provided that such professionals are authorised to practice in the jurisdiction where the proceedings are to take place.

Clause 6 – Technical Direction of Proceedings

The lawyer chosen and appointed by the Insured shall enjoy the broadest freedom regarding the technical direction of the proceedings and shall not be subject to the instructions of the Insurer.

The Insurer shall not be liable for the actions of the appointed lawyer or solicitor, nor for the outcome of their intervention.

Clause 7 – Filing of Actions, Initiation of Administrative Proceedings, Lodging of Appeals, and Settlements

The Insured must inform the Insurer, by registered letter, prior to filing any lawsuit, initiating any administrative proceeding, or lodging an appeal against a judgment rendered in proceedings in which they are a defendant or plaintiff, and further, prior to accepting any settlement, whereby the Insurer retains the right to oppose any such decisions.

Such opposition must be conveyed to the Insured via registered letter within a period of five (5) business days following the registration of the letter containing the communication; failure to do so shall constitute the Insurer's agreement to the communicated intention.

Clause 8 – Conflict of Interests

In the event of a conflict of interests or difference of opinion between the Insurer and the Insured, the latter may resort to the arbitration process provided for in Clause 36 of the General Conditions, without prejudice to the Insured's right to pursue the lawsuit or appeal advised against by the Insurer at their own expense; provided, however, that they shall be subsequently indemnified to the extent that the arbitral award or court judgment is favourable to them.

Clause 9 – Rights of Heirs

In the event of the death of the Insured involved in the judicial or administrative proceedings covered by this Contract, the right to indemnity provided for in Clause 2 of this Special Condition shall be transferred to their legal heirs.

Clause 10 – Assignment of Rights

Without prejudice to the provisions of the preceding Clause, the guarantees of this Special Condition shall not apply in cases where, once the judicial or administrative proceedings have commenced, the Insured assigns their rights or obligations to another entity.

Clause 11 - Insured Capital

The insured capital is that provided for in the Policy Schedule for this coverage.

The liability of the Insurer, per claim and insurance year, is limited to the insured capital, and the fees for the lawyer and/or solicitor may not exceed, in aggregate, 50% of said amount.

The Insurer's liability for the bails provided for in paragraph d) of Clause 2 is limited to 50% of the respective value and 20% of the Insured Capital.

Clause 12 - Indemnity

The indemnities due under this coverage shall be settled by the Insurer following the conclusion of the judicial or administrative proceedings, subject to the Insurer's prior review and approval of the statement of expenses and fees, and upon submission of documents substantiating the expenses incurred.

The Insurer agrees, however, to advance the payment of an amount up to 25% of the Insured Capital as a provision for fees and expenses, immediately after such payment has been effected and upon presentation of the receipt proving the same.

IMPORTANT NOTE:

By virtue of policies in this or other lines of insurance that may have been entered into between the Insurer and other entities, instances may arise wherein the Insurer's intervention is required with respect to both parties involved in the same legal proceeding.

Whenever such an event occurs, the Insurer shall notify the parties involved.

TEMPORARY DEPRIVATION OF USE OF THE PRIMARY RESIDENCE

Sole Clause – Scope of Coverage

1. This Special Condition covers losses resulting directly from the **Temporary deprivation of use of the risk location**.
2. In the event of a claim covered by the contract that results in the temporary deprivation of use of the risk location, the Insurer shall provide indemnification up to the limits established for this purpose in the Policy Schedule:
 - When the Building is insured: Expenses incurred for the accommodation of the Insured and those cohabiting with the Insured in a shared household, in alternative lodging;
 - When the Contents are insured: Expenses for the transport of the non-destroyed insured objects and their respective storage.
3. This guarantee is valid **for the period strictly necessary for the reinstatement of the Insured** at the location where the claim occurred, and for accommodation situated within the same Municipality as the dwelling affected by the claim, not to exceed six (6) months.
4. The indemnity shall be paid **upon presentation of documents substantiating the expenses incurred**, following the deduction of charges to which the Insured would have been subject had the claim not occurred and which they have temporarily ceased to bear, subject to a maximum daily limit corresponding to 3% of the insured capital stated in the Policy.
5. **It is an indispensable condition for the operation of this guarantee that the Insured, on the date of the claim, resides at the affected premises.**
6. Insured property that has been transferred to another risk location, pursuant to this coverage, shall continue to be guaranteed under the same conditions of this Policy, without prejudice to the adjustment of the rate applicable to the contract in consideration of the characteristics of the new risk location.
7. **This coverage shall only apply in the absence or insufficiency of corresponding guarantees provided under the “Assistance” coverage, where contracted.**

TEMPORARY REMOVAL

Clause 1 - Scope of Coverage

1. This Special Condition covers damages sustained during the temporary Removal of the insured objects from the risk location, arising from:
 - Fire, Lightning and Explosion;
 - Storms;
 - Flooding;

- Water damage;
 - Theft or robbery;
 - Fall of aircraft;
 - Collision or impact of land vehicles or animals.
2. The guarantee covers insured property transferred for a period not exceeding sixty (60) days to any other location situated within the national territory (provided such location possesses characteristics identical to those of the risk location where the insured property was situated), where the Insured has temporarily established residence.

Clause 2 – Exclusions

Without prejudice to the exclusions set forth in the General Conditions applicable to this coverage, objects transferred for sale, loan, repair, exhibition, or storage are not covered.

REPLACEMENT OF DOCUMENTS

Clause 1 – Scope of Coverage

1. This Special Condition guarantees the **Replacement of documents**, pursuant to the terms defined below.
2. The guarantee covers damages arising from the occurrence of any claim covered under this Contract, sustained by the following property:
 - a) Manuscripts, blueprints, and plans;
 - b) Deeds and other official documents, including the respective stamps thereon;
 - c) Computer media and other forms of information storage.
3. The application of this Special Condition shall not prejudice the operation of the mandatory Fire coverage.

Clause 2 – Indemnity

1. In calculating the indemnity, only the cost actually incurred by the Insured to reconstruct or remake the documents referred to shall be taken into consideration, provided that the necessity of their reproduction is justified.
2. The indemnity shall be settled as the expenses incurred are substantiated; however, **the period of six (6) months from the date of the claim** may not be exceeded.

ASSISTANCE

ASSISTANCE / VIP ASSISTANCE

Clause 1 – Definitions

- a) **INSURED PERSON:** The Insured and their respective Household, as defined in Clause 1 of the General Conditions;
- b) **ASSISTANCE SERVICE:** The entity that organises and provides, on behalf of the Insurer, with the requisite speed and efficiency, the coverages granted by this Policy, whether they are of a pecuniary nature or consist of the provision of services.

Clause 2 - Scope of Coverage

This Special Condition encompasses the following coverages.

Main Coverages

Subject to the verification of the occurrence of a claim arising from any of the risks covered by the contract, the Insurer guarantees, through the Assistance Service and up to the limits specified in the Policy Schedule, the following:

1. Dispatch of professionals

The Insurer undertakes to dispatch qualified professionals to the Insured Building for the containment and repair of any damage, bearing the cost of the initial call-out charge; however, the cost of repairs and the fees of the respective professionals requested shall always remain the responsibility of the Insured Person.

Repairs carried out by professionals dispatched by the Insurer are guaranteed for a period of two (2) months from the date of their completion.

24-Hour Service: Plumbers, Electricians, Locksmiths, Glaziers, Air Conditioning Technicians.

Day Service: Masons, Carpenters, Painters, Plasterers, Carpet Fitters, Blinds Technicians, TV and Video Technicians, Appliance Technicians.

2. Technician Arrival Delay (Home Assistance)

Indemnity for delay in the professional's arrival at the insured domicile

- a) If the time elapsed between the confirmation of the request, in accordance with the preceding subparagraph, and the arrival of the professional at the insured domicile exceeds 2 hours, the Assistance Service shall indemnify the Policyholder in the amount of 20 € for each 15-minute period of delay, calculated from the 121st minute up to a maximum of 200 € per occurrence.
- b) In order to benefit from the guarantee, the Insured Person must express dissatisfaction regarding the professional's delay and request said indemnity from the Assistance Service under one of the following conditions:
 - Up to 4 hours, in Lisbon and Porto, following the 1st call to the assistance service, irrespective of the professional's subsequent arrival;
 - Up to 6 hours, in the remaining localities of the national territory following the 1st call to the assistance service, irrespective of the professional's subsequent arrival.

The indemnity commitment set forth above shall not be applicable in the following cases:

- The occurrence of severe weather conditions that hinder vehicular traffic, namely heavy rains, strong winds, fog, snow, or ice;
- Requests to schedule the service in advance;
- Incorrect or incomplete address of the insured domicile provided by the Insured Person;
- Impossibility of establishing contact with the Insured Person;
- Manifestation of dissatisfaction regarding the delay and request for indemnity submitted beyond the periods referred to in paragraph 2 of this guarantee;
- Request for the professional not made through the Assistance Service telephone line indicated in the Policy.

3. Hotel and transport expenses

Should the Insured Building become uninhabitable, the Insurer guarantees payment, for all Insured Persons collectively, of the hotel expenses incurred.

The Insurer further undertakes to handle the respective reservations and transport expenses should the Insured Persons be unable to do so by their own means.

The Insurer shall be released from this obligation if no accommodation is available within a radius of 100 km from the Insured Building.

4. Furniture transport

If, as a consequence of a claim, the Insured Building becomes uninhabitable, the Insurer shall arrange and bear the costs for:

- The rental of a goods transport vehicle to move the furniture to the temporary dwelling;
- The storage of objects and goods not transferred to the temporary dwelling;
- The expenses for transporting furniture to the new location of the permanent residence in Portugal, within the thirty (30) days subsequent to the occurrence of the accident, provided that such location is situated within a radius of less than 50 km from the Insured Building.

5. Laundry and restaurant expenses

In the event that the Insured Building becomes uninhabitable, or if the kitchen and/or washing machine are rendered unusable, the Insurer guarantees reimbursement for restaurant and laundry expenses.

6. Safekeeping of items/urgent protection of the dwelling

If the Insured Building becomes accessible from the outside or the lock is rendered unusable, and if, following the implementation of appropriate precautionary measures, surveillance remains necessary to prevent the robbery of existing items, the Insurer shall bear the costs of a security guard for their safekeeping.

7. Early return due to uninhabitability of the residence

In the event that any Insured Person is required to return to the Insured Building as a consequence of a claim occurring therein which renders it uninhabitable, the Insurer shall provide the Insured Person with a first-class train ticket or an economy-class airplane ticket

(should the rail journey exceed 5 hours in duration), from their current location to the Insured Building.

If necessary, the Insurer shall organise and bear the costs for the accommodation of the Insured Person or their spouse in a hotel for the night.

The Insurer shall be released from this obligation if no accommodation is available within a 100 km radius of the insured dwelling.

In the event that the Insured Person must return to the location where they were staying to recover their vehicle or continue their stay, the Insurer shall bear, under the conditions referred to in the first paragraph of this section, the cost of a one-way ticket, unless the return organised by the Insurer occurs less than five (5) days prior to the return date initially scheduled by the Insured Person.

8. Legal assistance in the event of theft or robbery

If the Insured Building becomes uninhabitable, the Insurer shall, in case of urgency, advise the Insured Person on the measures to be taken immediately and shall take said measures if the latter is unable to do so. In the event of theft or robbery, or attempted theft or robbery, the Insurer shall provide full legal support regarding the necessary procedures for reporting said incident to the authorities.

9. Replacement of video and television sets

The Insurer shall make available to the Insured Persons, free of charge and for a period of fifteen (15) days from the date of the claim, television and video appliances with characteristics similar to those damaged, stolen, or robbed.

10. Transmission of urgent messages

The Insurer guarantees payment for and/or the dispatch of urgent messages related to the operation of the coverages provided for in this Contract and shall transmit, upon request by the Insured Persons, messages addressed to their family members.

Additional Guarantees

Notwithstanding the occurrence of any of the risks provided for in the contract, the following guarantees shall also be provided in the situations described below, up to the limits established in the Policy Schedule:

1. Dispatch of IT Assistance professionals

The Assistance Service covers the travel costs to the insured home for qualified professionals to install IT components and applications, as well as to resolve issues related to computer and network performance and configuration;

The cost of the first visit per policy year shall be borne by the Assistance Service, with any subsequent visits being borne by the Insured Person;

The Insured Person shall also be responsible for costs related to hardware, peripherals, software, and labour.

2. Basic Assistance for Domestic Animals

The Assistance service covers the guarantees/services specified below, in accordance with the contracted General Conditions, Special Conditions and Policy Schedule.

The guarantees conferred herein are not applicable when the insurance of the building or unit has been effected in the capacity of Landlord of a building intended for rental.

Definitions:

- a) **Insured Animal:** the dog or cat, designated to the Assistance Service by the Insured, residing in the insured domicile and aged between 4 weeks and 10 years, for whose benefit the subscribed guarantees are to be provided;
- b) **Owner Of The Insured Animal:** the individual who declares to hold legitimate possession of the insured animal and identifies themselves as such to the Assistance Service, or their spouse or person with whom they cohabit in a situation equivalent to that of a spouse;
- c) **Insured Domicile:** the building or independent unit designated by the Policyholder to the Insurer;
- d) **Claim or Emergency:** total or partial occurrence of an event of an unforeseen nature that triggers the activation of the coverages provided for in this Special Condition. An event or series of events arising from the same cause shall be considered a single claim.

Covered situations:

a) **Dispatch of a veterinarian to the home**

In the event of an accident or sudden and unforeseeable illness of the Insured Animal, the Insurer shall bear the travel costs for dispatching a veterinarian to the home of the Owner of the Insured Animal for consultation and advice regarding the course of action to be followed. The costs of the consultation, any treatments, and medication shall be borne by the Owner of the Insured Animal;

b) **Emergency transport of the Insured Animal**

In the event of an accident or sudden and unforeseeable illness, the Assistance Service shall organise and bear the cost of transporting the Insured Animal from its respective home to the nearest emergency veterinary clinic. The Insured Animal must always be accompanied by the Owner of the Insured Animal;

c) **Bathing and grooming**

The Assistance Service shall arrange the scheduling and organisation of bathing and grooming services at the clinic or pet shop nearest to the Insured Dwelling.

The cost of the first bathing service and the first grooming service per policy year shall be borne by the Assistance Service; the Insured Person shall be responsible for the cost of any subsequent services.

This service must be requested with 48 hours' prior notice;

d) **Cremation expenses for the Insured Animal**

In the event of the death of the Insured Animal, the Assistance Service shall advise the Owner of the Insured Animal regarding the procedures to be followed.

The Assistance Service shall also bear the cremation expenses for the Insured Animal, provided that the claim is reported to the Service within 24 hours of the death of the Insured Animal;

e) Stay of the Insured Animal

In the event that the Owner of the Insured Animal is required to be absent from the insured domicile for a period exceeding 24 hours due to unforeseen circumstances and force majeure, leaving said domicile uninhabited, the Assistance Service guarantees the boarding of the Insured Animal in a kennel or cattery, up to the established limits;

f) Appointment scheduling

At the request of the Owner of the Insured Animal, the Assistance Service shall arrange for the scheduling of appointments for the Insured Animal, in accordance with the instructions provided. The Owner of the Insured Animal shall be informed in advance regarding the cost of each appointment.

Exclusions:

In addition to the exclusions described in the General Conditions, charges or benefits related to the following are likewise excluded:

- a) Claims that occurred prior to the inception of the policy subscription, even if the consequences thereof extended beyond that date;**
- b) Claims occurring outside the term of the contract or the covered geographical area;**
- c) Claims, and their consequences, caused by criminal acts, wilful misconduct, consummated suicide, or self-inflicted injury on the part of the Policyholder and/or Insured or the Insured Persons;**
- d) Damages suffered by the Policyholder and/or Insured or the Insured Persons as a consequence of insanity, the influence of alcohol, or the ingestion of drugs and narcotics without a medical prescription;**
- e) Claims occurring as a result of betting, training, or dog fighting;**
- f) Claims, and their consequences, caused by criminal acts or wilful misconduct on the part of the Owner of the Insured Animal;**
- g) Damages suffered or caused by the Insured Animal as a consequence of insanity, the influence of alcohol, or the ingestion of drugs or narcotics without a medical prescription on the part of the Owner of the Insured Animal;**
- h) Situations involving infectious or contagious diseases posing a danger to public health;**
- i) Damages arising from mistreatment inflicted by the Owner of the Insured Animal upon said animal;**
- j) Chronic or pre-existing diseases, psychiatric disorders, and relapses of previously diagnosed diseases;**
- k) Claims occurring during or as a consequence of the practice of professional activities, high-risk activities, or hunting;**
- l) Loss mitigation operations;**
- m) The dispatch of a veterinarian to the insured domicile when, following veterinary advice, it becomes necessary to observe the Insured Animal in a clinic or to hospitalize said animal;**

- n) **Cremation expenses when the claim is reported to the Assistance Service more than 24 hours following the death of the Insured Animal;**
- o) **Interventions aimed at the fertilization, sterilization, or castration of the Insured Animal;**
- p) **Non-urgent surgical interventions, any type of aesthetic intervention, and dental scaling;**
- q) **Physiotherapy and childbirth expenses;**
- r) **Funeral ceremonies, with the exception of the cremation expenses provided for in item d) Cremation expenses of the Insured Animal;**
- s) **Routine consultations and vaccination costs;**
- t) **Animals demonstrating clear dangerousness at the time of transport;**
- u) **Diseases arising from non-compliance with officially established vaccination programs, including, inter alia, distemper, rabies, hepatitis, leptospirosis, parvovirus, coryza, feline leukaemia, and feline panleukopenia.**

3. Information

Under this guarantee, the Insurer shall inform and facilitate the search for the following on behalf of the Insured Person:

- Doctors and/or emergency ambulance services;
- Small transport services and couriers;
- Cleaning crews.

4. Miscellaneous expenses, child care, and overnight delivery of medicines

Upon the request of any Insured Person, the Insurer:

- a) Shall bear the expenses for a nursing professional in the event that any of the Insured Persons is confined to bed by medical prescription;
- b) Shall undertake to select a person to care for children under the age of 14 years, bearing the corresponding expenses;
- c) Shall dispatch prescribed medicines to the insured dwelling (from 20:00 to 08:00), with the respective cost being borne by the Insured Person;
- d) It shall bear, if the Insured Person must be hospitalized upon medical prescription, the cost of transport by appropriate means to the hospital nearest the insured dwelling.

5. Early return in the event of the hospitalization or death of a family member

If an Insured Person must interrupt a trip due to the hospitalization or death of another Insured Person, the Insurer shall ensure transport to the said location, placing at the disposal of the Insured Person a 1st class train ticket or an economy class airline ticket (if the rail journey exceeds 5 hours in duration), from the location where they are situated to the insured dwelling.

6. Recovery of vehicle or continuation of stay

In the event that the Insured Person must return to the location where they were situated prior to interrupting their trip, under the terms defined in the preceding coverage, to recover their vehicle or continue their stay, the Insurer shall bear, under the conditions referred to in the

preceding coverage, the cost of a one-way ticket, unless the return organised by the Insurer occurs less than five (5) days prior to the return date initially scheduled by the Insured Person.

7. Lock replacement expenses

If, as a consequence of the loss or robbery of the keys to the Insured Building, it is not possible for the Insured Person to enter therein, the Insurer shall bear the necessary expenses for the replacement of the lock.

8. Arrangement of a removal vehicle

In the event of a change of dwelling, and provided that the respective contents are covered by the policy, the Assistance Service shall organise a vehicle for the transport of furniture up to the limit established in the Policy Schedule.

This guarantee shall only take effect after twelve (12) months have elapsed from the inception date of the insurance contract or from the date of inclusion of contents in an existing policy.

Medical-Health Assistance Guarantees

1. Dispatch of a doctor to the home

Upon request by the Insured Person and in the event of an emergency, the Insurer shall ensure the dispatch of a doctor to the Insured Person's home for consultation and potential advice regarding the course of action to be followed. The cost of travel shall be borne by the Insurer, with the consultation and any prescribed treatment being at the expense of the Insured Person. The Insurer shall also provide information regarding hospitals, clinics, health or first aid centres, whether public or private, and medical specialists particularly equipped or indicated for the treatment of specific illnesses or injuries.

2. Transport by ambulance or taxi

In the event of an emergency, the Insurer shall organise and bear the cost of transporting the Insured Person by ambulance or taxi from the home to the nearest first aid station or emergency department.

3. Home delivery of medicines

The Insurer undertakes to dispatch prescribed medicines to the home, whereby the transport and cost of the medicines shall be borne by the Insured Person.

4. Information regarding duty pharmacies

The Insurer shall provide information to Insured Persons regarding pharmacies that are on duty.

5. Rental of orthopaedic equipment

In the event of a need confirmed by a medical report, the Assistance Service shall facilitate the procurement of and bear the rental costs for orthopaedic equipment for the duration necessary for recovery, up to the limit established in the Policy Schedule.

6. Assistance with the purchase of household goods

Following a claim covered by the policy and upon request by the Insured Person, the Assistance Service shall organise and bear the cost of the service for purchasing household goods, up to the limit established in the Policy Schedule.

This service must be requested with a minimum of 24 hours' notice and may be requested on business days, between 09:00 and 21:00.

7. In-home physiotherapy

Following any event requiring medical assistance and upon request by the Insured Person, the Assistance Service shall organise and cover the cost of dispatching a qualified professional to the Insured Person's domicile to assist in their recovery or convalescence, up to the limit established in the Policy Schedule.

This service shall be available provided that the necessary conditions for its provision are met.

This service must be requested with a minimum of 24 hours' notice and may be requested on business days, between 09:00 and 21:00.

Complementary services

1. Information regarding documentation

The Insurer shall provide information regarding the procurement of certificates, certified records, driving licences, and any other official documents in Portugal.

2. Postal information

The Insurer shall provide information regarding correspondence, telegrams, urgent mail dispatch, rates, and shipping methods within Portugal.

3. Information regarding public entities

The Insurer shall provide information regarding the addresses and telephone numbers of public entities within Portugal.

4. Dispatch of flowers to Europe

The Insurer shall undertake the dispatch of flowers to Europe up to the limit established in the Assistance Policy Schedule.

5. Reservation of tickets for shows

The Insurer shall secure the reservation of tickets for musical and other performances in Lisbon, Porto, London, and New York.

6. Assistance for domestic animals

The Insurer shall provide the Insured with the addresses of veterinary clinics in the event of sudden illness or accident suffered by the animal.

The Insurer shall also indicate the address of kennels, catteries, or other similar establishments that assume responsibility for the care of animals during the Insured's absence.

7. Information regarding gardeners

The Insurer shall provide the Insured with contact details for gardeners to perform work at the insured dwelling, whereby the costs of travel and labour shall remain the responsibility of the Insured.

8. Information regarding swimming pool technicians

The Insurer shall provide the Insured with contact details for swimming pool technicians to perform work at the insured dwelling, whereby the costs of travel and labour shall remain the responsibility of the Insured.

9. Information regarding alarm technicians

The Insurer shall provide the Insured with contact details for alarm technicians for installations or repairs at the insured dwelling, whereby the costs of travel and labour shall remain the responsibility of the Insured.

10. Installation of satellite dishes

The Insurer shall provide the Insured with contact details for technicians for the installation of satellite dishes at the insured dwelling, with travel and labour costs to be borne by the Insured.

11. Information regarding art appraisers

The Insurer shall provide information regarding the addresses, telephone numbers, and fax numbers of art appraisers in Portugal.

12. Easylife

Upon request, the Assistance Service shall make access to the following services available to the Insured Person:

a) Easy Home:

- Dispatch of qualified professionals for minor repairs and technical services in the home;
- Domestic cleaning;
- Laundry and ironing with home collection and delivery;
- Removals;
- Dog walking;
- Sewing services;
- Shoe repair services.
- Easy Auto:
 - Vehicle washing;
 - Rent-a-car;
 - Delivery and collection of vehicles for repair.
- Easy Health:
 - Home support for domestic tasks;
 - Accompaniment of the elderly;
 - Home delivery of medication.
- Easy Express:
 - Collection and delivery of documents and parcels;
 - Delivery of forgotten items;
 - Delivery of gifts;
 - Legalization of documents.

Some services may be restricted to the Greater Lisbon and Porto areas. The Assistance Service is solely responsible for facilitating access to the services and shall not bear the costs inherent thereto.

Clause 3 – Method of Use

1. It is an essential condition for the Insurer to provide the services indicated above that it be immediately notified by telephone, stating:
 - Name of the Policyholder/Insured Person;
 - Policy number;
 - Address, telephone number and requested service.
2. With the exception of coverages expressly indicated as free of charge, the Insured Person shall settle the invoice corresponding to the requested intervention.
3. Services that have not been previously requested from the Assistance Service or have been executed without its agreement are not covered by this Contract, save in cases of force majeure or demonstrated material impossibility.

Clause 4 - Request for Services

1. The Insured Person may request the Insurer's intervention 24 hours a day, including Sundays and holidays.
2. For cases not considered urgent, it is suggested that the service request be made from Monday to Friday between 9:00 a.m. and 6:00 p.m. Services of an urgent nature shall be provided as quickly as possible. The remaining requested services shall be attended to from Monday to Friday (normal working days).
3. The Insurer is not liable for delays or non-performance due to causes of force majeure.

Clause 5 – Duration

The guarantees regarding each Insured Person shall automatically lapse on the date said Person ceases to have their primary residence in Portugal, or upon completing sixty (60) days of continuous stay abroad, or, furthermore, on the date they cease to be considered a member of the Household as defined in the Policy.

Clause 6 - Territorial Scope

1. The guarantees of this Special Condition are valid only at the domicile or the primary residence of the Insured Person in Portugal.
2. With respect to guarantees that, by their nature, may require provision from foreign countries, coverage shall not extend to travel involving countries excluded in the Policy Schedule, or to countries where, due to force majeure not attributable to the Insurer, such provisions become impossible to execute.

Clause 7 - Reimbursement of Unused Transport

Insured Persons who have utilized transport provisions set forth in this Special Condition are obligated to undertake the necessary measures for the recovery of unused transport tickets and to remit any recovered amounts to the Insurer.

Clause 8 – Complementarity

The benefits and indemnities provided herein shall be paid in excess of and complementary to other existing insurance contracts covering the same risks. The Insured Person undertakes to carry out all necessary diligence to obtain such benefits and to reimburse the Insurer in the event and to the extent that the latter has advanced them, as well as any co-payments from Social Security or any other institution to which they are entitled.

ASSISTANCE / VIP ASSISTANCE POLICY SCHEDULE

(Maximum amounts per claim and policy year)

COVERAGES	ASSISTANCE	VIP ASSISTANCE
Main coverages		
Dispatch of Professionals	Unlimited	Unlimited
Delay in technician arrival		
– For each 15-minute delay period (from the 121st minute)	20 €	20 €
– Maximum indemnifiable amount	200 €	200 €
Hotel and transport expenses	250 €	400 €
Transport of furniture	250 €	400 €
Laundry and restaurant expenses	250 €	400 €
Custody of items (urgent protection of the dwelling)	48 hours of surveillance	48 hours of surveillance
Early return due to uninhabitability of the residence	Transport cost equivalent to a 1st class train ticket or travel in economy class (if the rail journey duration exceeds 5 hours) Territorial scope: Worldwide	
Legal support in the event of theft or robbery	Unlimited	Unlimited
Video and television replacement	15 days	15 days
Transmission of urgent messages	Unlimited	Unlimited

ASSISTANCE / VIP ASSISTANCE POLICY SCHEDULE (continued)

(Maximum amounts per claim and policy year)

COVERAGE (continued)	ASSISTANCE	VIP ASSISTANCE
Additional Guarantees		
Dispatch of IT Assistance professionals	1 occurrence per policy year ⁽¹⁾	1 occurrence per policy year ⁽¹⁾
Basic Assistance for Domestic Animals		
– Dispatch of a veterinarian to the home (travel costs)	Unlimited	Unlimited
– Emergency transport of the Insured Animal	Unlimited	Unlimited
– Transport	Max: 2 uses/policy year	Max: 2 uses/policy year
– Limit of use	1 bath/grooming/ policy year	1 bath/grooming/ policy year
– - Bathing and grooming	1 occurrence/policy year	1 occurrence/policy year
– -Cremation expenses for the insured animal	1 day/policy year Max:15 €	1 day/policy year Max:15 €
– Boarding of the insured animal in a kennel or cattery	Unlimited	Unlimited
– Appointment scheduling	Unlimited	Unlimited
Information	72 hours of assistance	72 hours of assistance
Costs for assistance with nursing professionals	72 hours of assistance	72 hours of assistance
Dispatch of a babysitter	Unlimited	Unlimited
Overnight delivery of medication	Transport cost equivalent to a 1st class train ticket or travel in economy class (if the rail journey duration exceeds 5 hours)	
Early return in the event of hospitalization or death of a family member	Territorial scope: Worldwide	
Recovery of vehicle or continuation of stay	Transport cost equivalent to a 1st class train ticket or travel in economy class (if the rail journey duration exceeds 5 hours)	
Lock replacement	50 €	100 €
Organisation of vehicles for moving ⁽²⁾ (following a 12-month waiting period)	600 € / policy year	600 € / policy year

ASSISTANCE / VIP ASSISTANCE POLICY SCHEDULE (continued)

(Maximum amounts per claim and policy year)

COVERAGE (continued)	ASSISTANCE	VIP ASSISTANCE
Assistance coverage medical and health		
Dispatch of a doctor to the home		Unlimited
Ambulance transport		Unlimited
Home delivery of medication		Unlimited
Information regarding duty pharmacies		Unlimited
Rental of orthopaedic equipment		175 € /policy year
Assistance with the purchase of household goods	2 hours/day. Max: 15 days/policy year	
Home physiotherapy	2 hours/day. Max: 15 days/policy year	
Complementary services		
Information regarding documentation	*****	Unlimited
Postal information	*****	Unlimited
Information on public entities	*****	Unlimited
Dispatch of flowers to Europe	*****	50 € per dispatch
Reservation of tickets for performances	*****	Unlimited
Assistance for domestic animals	*****	Unlimited
Information regarding gardeners	*****	Unlimited
Information on swimming pool technicians	*****	Unlimited
Information regarding alarm technicians	*****	Unlimited
Installation of satellite dishes	*****	Unlimited
Easy Life ⁽³⁾		
- Easy Home	Unlimited Access ⁽⁴⁾	Unlimited Access ⁽⁴⁾
- Easy Auto		
- Easy Health		
- Easy Express		

***** Guarantee not applicable under this coverage

(1) Following the first visit, any subsequent visits by technicians to the domicile shall be at the expense of the Insured Person.

(2) There is a waiting period of 12 months.

(3) Certain services may be restricted to the Greater Lisbon and Porto areas.

(4) Service costs shall be the responsibility of the Insured Person.

HOME APPLIANCE ASSISTANCE

Clause 1 – Definitions

For the purposes of this Special Condition, the following expressions shall have the meanings indicated herein:

- a) **Insured Property:** The following home appliances are considered Insured Property:
- Refrigerator;
 - Chest Freezer;
 - Upright Freezer;
 - Combined Fridge-Freezer;
 - Washer-dryer;
 - Dishwasher;
 - Induction and glass-ceramic hobs, provided that they are fixed;
 - Kitchen fume extractor fan;
 - Electric and gas ovens;
 - Electric and gas water heaters;
 - Boilers;
 - Storage water heaters.
- b) **Breakdown:** any failure of the insured property, of mechanical, electrical, or electronic origin, caused by its normal use, arising from the sudden and unforeseen inability of a part to ensure its functionality in accordance with the specifications provided by the manufacturer, rendering it inadequate for the function assigned to it and for which it was manufactured;
- c) **Domicile:** The location where the insured person has established their primary residence, understood as the place where the insured person habitually resides with stability and continuity, and where their domestic household is established and organised. For the purposes of this Policy, the Insured Person must have their Domicile established in Portugal.

Clause 2 – Description of Coverage

In the event of a Breakdown of an Insured Property, the Insurer shall guarantee the dispatch to the Insured Domicile of a qualified professional for the repair of the Breakdown of the Insured Property, up to a maximum of two (2) interventions per year during the term of the Policy.

Clause 3 – Scope of Coverage

1. Included within the scope of this guarantee, for each intervention, are the travel expenses to the Insured Domicile of a qualified professional for the repair, as well as one (1) hour of labour. The Insurer shall further bear, up to the Insured Capital Limit set forth in the Policy, the cost of parts to be replaced in household appliances up to ten (10) years old. Once the specified limit has been exhausted, the expenses shall be borne by the Insured.

2. The materials necessary for the repair of the breakdown, as well as any labour hours exceeding the limit established in the preceding paragraph, shall be the responsibility of the Insured.
3. Under no circumstances does the Insurer guarantee the feasibility of repairing the Insured Property or, should repair be possible, that it can be performed at the Insured Domicile.
4. Once the annual limit of interventions provided for in the policy has been exhausted, the Insured may utilize the same service, provided that they bear the entirety of the costs.
5. This guarantee is subject to a waiting period of 1 month commencing from the inception date of the Policy.

Clause 4 – Exclusions

1. **In addition to other exclusions set forth in the General Conditions, any guarantees and services that have not been requested from the Insurer, and which have not been performed by or with its agreement, are expressly excluded from this coverage.**
2. **The following are also excluded from this coverage:**
 - a) **Reimbursement for the cost of parts;**
 - b) **Repairs of damage to goods that are not considered Insured Property;**
 - c) **Services performed by technicians not authorised by the Assistance Service;**
 - d) **Breakdowns covered by the manufacturer's warranty or, in the event that the manufacturer's warranty period is unknown for any reason, breakdowns covered during the statutory warranty period;**
 - e) **Insured Property that exceeds ten (10) years of age;**
 - f) **Breakdowns guaranteed by other coverages within the Policy;**
 - g) **Breakdowns arising from failure to comply with the manufacturer's recommendations or arising from the alteration or modification of the manufacturer's specifications;**
 - h) **Any damage sustained by the Insured Property that does not constitute a Breakdown, specifically scratches on the surfaces of the Insured Property, dents, deformations, or the rupture of non-mechanical, electrical, or electronic components thereof;**
 - i) **Damages of any kind produced as a consequence of an accident, namely falling, external impact, fire, power surges, introduction of foreign bodies, and infiltration of liquids, as well as negligence, misuse, inadequate use or storage, and utilization of the insured property under abnormal conditions;**
 - j) **Aesthetic damage, corrosion, or oxidation of the insured property caused by use, wear and tear, or environmental circumstances;**
 - k) **Breakdowns arising from facts or circumstances known to the insured or pre-existing at the inception date of the guarantee;**
 - l) **Bulbs, valves, fuses, cathode ray tubes, electronic valves, and lamps or other radiation sources within the equipment itself;**

- m) **Verified by the slow development of deformations, distortions, cracks, fractures, blisters, lamination, splits, grooves, or the rectification of joints or other defective unions;**
- n) **For which the manufacturers, assemblers, or suppliers of the machinery or installations are legally or contractually liable, unless they decline their liability and the cause of the breakdown falls within the scope of this warranty, in which case the Insurer retains the right of subrogation against said manufacturers or suppliers.**

COVERAGES	ASSISTANCE	VIP ASSISTANCE
Household appliance assistance	2 uses/policy year	2 uses/policy year
Professional call-out fees	Unlimited	Unlimited
Labour	1 hour	1 hour
Replacement parts (for household appliances up to 10 years old)	100 €/intervention	150 €/intervention

PEST REMOVAL

Upon request by the Insured Person, the Insurer shall organise and bear the cost, up to the Insured Capital Limit established in the Policy, of dispatching a qualified professional to the insured domicile for the removal of pests (cockroaches, ants, rats, fleas, etc.) in interior and exterior areas forming part of the insured domicile, excluding common areas, through the use of suitable chemicals.

The utilization of this guarantee is limited to one (1) time per Policy year.

COVERAGES	ASSISTANCE	VIP ASSISTANCE
Pest removal (Labour and material at the expense of the Insured)	Travel: Unlimited 1 use / policy year	

HOME PROTECTION

DAMAGE TO EMPLOYEES' PROPERTY

Clause 1 - Scope of Coverage

1. This Special Condition covers damage caused to **Employees' property**.
2. The guarantee covers damages arising from the occurrence of any of the risks guaranteed by this Policy caused to the property of the Insured's employees while located in the insured dwelling.

Clause 2 - Exclusions

Without prejudice to the exclusions set forth in the General Conditions applicable to this coverage, damages caused to the following are not guaranteed:

- a) Motor vehicles, including two-wheeled vehicles;
- b) Valuables, namely money, cheques or other securities, gold or silver objects, and jewellery.

ACCIDENTAL BREAKAGE OF GLASS WALLS

Clause 1 – Scope of Coverage

This Special Condition guarantees damages arising from the **accidental breakage of mirrors and fixed glass walls of the building**.

Clause 2 – Exclusions

Without prejudice to the exclusions set forth in the General Conditions applicable to this coverage, the following damages are not covered:

- a) Which do not consist of breakage or fracture;
- b) Caused directly or indirectly by a heat source;
- c) Arising from a product defect, its installation, or the assembly or disassembly of the parts;
- d) Sustained by glass or mirrors that do not constitute walls of the Insured Building.

STUDENT CONTENTS

Clause 1 – Scope of Coverage

1. This Special Condition guarantees the **damages caused to the student's contents** while displaced, in the event of a claim arising from any of the following coverages:
 - Fire, lightning and explosion;
 - Storms;
 - Landslip;
 - Flooding;
 - Strikes,
 - Theft or robbery.
2. The guarantees indicated in the preceding paragraph apply pursuant to the terms set forth in these General Conditions and the respective Special Conditions.
3. For the purposes of this Special Condition, a **displaced student** shall be considered a member of the Household who is residing outside the insured dwelling for the purpose of attending a higher education course or equivalent.
4. **This Special Condition applies only during the academic term in which the student resides at the risk location designated for such purpose.**

Clause 2 – Exclusions

Without prejudice to the exclusions set forth in the General Conditions applicable to this coverage, losses or damages arising from or caused to the following are not covered:

- a) **Valuables** (as defined in Clause 1 of the General Conditions, with the exception of laptop/desktop computers and tablets used as study aids);
- b) **Jewellery and precious objects.**

VEHICLES IN GARAGE

Clause 1 – Scope of Coverage

1. This Special Condition covers damages sustained by **Vehicles in garage**.
2. The guarantee provides for the extension of the contract coverage to motor vehicles, motorcycles, scooters, mopeds, and bicycles with a unit value exceeding 1,250 €, provided they are stored in closed garages for the private and exclusive use of the Insured (owner/tenant), constructed of non-combustible materials, equipped with a door and lock system, and belonging or attached to the building or unit where the insured property is located.
3. The insured vehicles must be described and valued in the Policy Schedule, with the indemnity payable in the event of a claim being determined according to the market value of the vehicle at the date of the occurrence.
4. **In the case of electric vehicles, electrical risks are subject to the limit of the insured capital indicated in the policy for electrical risks coverage.**
5. Should the contract insure only the contents, the domestic charger for the insured electric vehicle shall be covered.
6. **The guarantees provided for in this special condition apply on a subsidiary basis and shall only be effective in the absence of other insurance covering the damages sustained.**

Clause 2 - Exclusions

Without prejudice to the exclusions set forth in the General Conditions applicable to this coverage, the isolated theft or robbery of vehicle parts and fittings and fixtures, including helmets, is not covered.

BUILT-IN HOUSEHOLD APPLIANCES

Clause 1 – Scope of Coverage

1. This Special Condition covers damage sustained by **built-in household appliances** intended for domestic use (white goods) arising from any of the risks covered by the policy.
2. Where this coverage is contracted, damage directly caused to built-in household appliances arising from **theft or robbery** is also covered, pursuant to the terms set forth in the Theft or Robbery Special Condition.
3. This coverage applies on a first-loss basis, and the indemnity limit shall be the value established in the Policy Schedule.

Clause 2 – Exclusions

The exclusions set forth in the Special Conditions of the coverages triggered in the event of a claim are applicable to this coverage.

HOME ASSISTANCE+

Clause 1 – Definitions

For the purposes of this Special Condition, the following definitions shall apply:

- a) **Claim:** the breakdown or damage, blockage, infiltration, or equivalent occurrence originating from a sudden, external, fortuitous, and unforeseen cause independent of the will of the Insured Person, which produces therein, as a direct consequence, a situation of difficulty related to their Domicile, giving rise to a need to receive assistance and being susceptible to triggering the activation of the coverage provided for in the respective guarantee;
- b) **Insured Person:** the Insured as defined in the General Conditions.

Clause 2 – Scope of Coverage

1. Energy Advice and Certification

Upon request by the Insured Person, the Assistance Service shall organise a video call session with qualified professionals for energy advice or an in-person session with qualified professionals for an energy assessment with a view to certification, in the event of the sale or lease of the Domicile.

The energy consultation session shall focus on the following items:

- Space heating and cooling
- Ventilation
- Domestic hot water
- Lighting
- Energy bill analysis
- Assistance with applications for energy subsidies
- Solar panels

This coverage may be requested by appointment, subject to a minimum notice period of eight (8) business days, and shall have an approximate duration of 30 minutes.

Maximum indemnifiable amount:

Access to Service: Unlimited

Energy certification: Cost of Certification to be borne by the Insured Person

Does not include ADENE fees

2. Service Green & Home Check-up

The Assistance Service shall organise and cover the costs of the following services, up to the Insured Capital Limits established in the Policy:

- a) An online session with qualified professionals to provide guidance to the Insured Person regarding methods to be adopted by them and within the Home to render it more sustainable, ecological, and economical.

This advisory service shall have an approximate duration of 30 minutes.

Maximum indemnifiable limit: 1 Service / Policy year

- b) A Home inspection service to check for the existence of potential damage, namely infiltrations, issues with electrical installations, and gas leaks. This service includes a final report.

Maximum indemnifiable limit: 1 Service / Policy year

3. Dispatch of Professionals to the Home

Following a Claim and upon request by the Insured Person, the Assistance Service shall organise and cover the costs, up to the Insured Capital Limits established in the Policy, of dispatching qualified professionals to the Home for the containment and repair of the type of damage in question.

Services deemed urgent, namely plumbers, unblocking technicians, electricians, and locksmiths, may be requested 24 hours a day, including weekends and public holidays.

Non-urgent services, namely masons, carpenters, painters, plasterers, carpet fitters, and blinds technicians, must be requested from Monday to Friday, between 09:00 and 18:00.

Maximum indemnifiable amount: 2 hours of labour including travel costs / Policy year

4. Domestic Cleaning Services

Following an Illness or Accident rendering the Insured Person unable to perform domestic chores, the Assistance Service shall organise and cover the costs, up to the Insured Capital Limits established in the Policy, of dispatching domestic cleaning professionals to the Domicile.

Maximum indemnifiable value: 3 hours including travel / Policy year

5. Dispatch of Technician for gutter clearing

Following a Claim verified at the Residence and upon request by the Insured Person, the Assistance Service shall organise and cover the costs, up to the Insured Capital Limits established in the Policy, for the dispatch of qualified professionals to perform gutter clearing.

Maximum indemnifiable value: 2 Services / Policy year

Maximum: 3 hours

6. Home Care

6.1 Dispatch of Technician for bathroom repair

Following a Claim verified in the bathroom of the Residence and upon request by the Insured Person, the Assistance Service shall organise and cover the costs, up to the Insured Capital Limits established in the Policy, for the dispatch of qualified professionals for the repair of:

- a) Infiltrations / leaks around the perimeter of the bathtub or shower;
- b) Shower and bathtub valves;
- c) Sanitary fixtures.

The cost of necessary materials shall be borne by the Insured Person.

Maximum indemnifiable limit: 1 Service / Policy year

6.2 Dispatch of a Technician for kitchen repairs

Following a Claim verified in the kitchen of the Residence, and upon request by the Insured Person, the Assistance Service shall organise and cover the costs, up to the Insured Capital Limits set forth in the Policy, for the dispatch of:

- a) A plumber for the manual unclogging of the sink and adjustment of valves;
- b) A white goods technician for the replacement of the refrigerator door seal and cleaning of the cooling fans;
- c) An electrician for the replacement of light bulbs.

The cost of necessary materials shall be borne by the Insured Person.

Maximum indemnifiable limit: 1 Service / Policy year

6.3 Dispatch of an Air Conditioning Technician

Following a Claim occurring at the Domicile and upon request by the Insured Person, the Assistance Service shall organise and cover the costs, up to the Insured Capital Limits established in the Policy, for the dispatch of qualified professionals for the repair of radiators/air conditioning appliances.

The cost of necessary materials shall be borne by the Insured Person.

Maximum indemnifiable limit: 1 Service / Policy year

6.4 Dispatch of Technician for Window and Door Insulation

Following a Claim occurring at the Domicile and upon request by the Insured Person, the Assistance Service shall organise and cover the costs, up to the Insured Capital Limits established in the Policy, for the dispatch of qualified professionals for the weather-stripping and adjustment of doors and windows.

The cost of necessary materials shall be borne by the Insured Person.

Maximum indemnifiable limit: 1 Service / Policy year

7. Home Organisation and Decoration

Upon request by the Insured Person, the Assistance Service shall organise and cover the costs of two sessions with qualified professionals in the field of home organisation, up to the Insured Capital Limits established in the Policy.

The present guarantee provides for:

- 1st in-person or virtual session of 90 minutes;
- 1 practical online session (3 hours) comprising:
 - 30 minutes online to define the home tasks to be completed;
 - 2 hours of practical work to execute the organisation task;
 - Final 30 live minutes to conclude the session and establish new objectives.

The Assistance Service shall also organise, at the request of the Insured Person, a session with qualified professionals for online decoration projects for rooms within the Insured Person's Home (living room, bedroom, others...). All costs arising from the session shall be borne by the Insured Person.

Maximum indemnifiable amount:

Home organisation: 1 Service / Policy Year

Online decoration: Access to the service at agreed rates

COVERAGES	ASSISTANCE
Home Assistance + Energy consulting and Energy Certification Service Green & Home Check-up Dispatch of professionals to the residence Domestic cleaning service Dispatch of technician for gutter unclogging Home Care Home Organisation and Decoration	Access to service: Unlimited Certification costs to be borne by the client 1 service/policy year 2 hours/policy year 3 hours/policy year 2 services/policy year max. 3 hours 1 service/policy year Organisation – 1 service/policy year Decoration – Access to the service at agreed rates

TENANT**DAMAGE TO LANDLORD'S PROPERTY****Sole Clause – Scope of Coverage**

1. This Special Condition covers damages caused to the landlord's property situated at the risk location.
2. The coverage encompasses payment of expenses for the repair or replacement of goods forming part of the building owned by the landlord, which are affected by a claim covered by the contract.
3. The payment provided for above shall be made upon presentation of documents proving the expenses incurred, provided that the Insured has notified the landlord of the occurrence of the claim via registered letter and the latter does not assume responsibility for the repair thereof.
4. The application of this Special Condition shall not prejudice the operation of the mandatory Fire coverage.

LANDLORD

LOSS OF RENT

Sole Clause – Scope of Coverage

1. This Special Condition indemnifies losses arising from **Loss of rent**.
2. The Insurer guarantees to the Insured, in their capacity as landlord, payment of the monthly rental income which the insured building or unit failed to provide, due to it being rendered totally or partially unfit for occupation due to the occurrence of a claim covered by this Contract.
3. This coverage is valid for the period reasonably considered necessary for the execution of reinstatement works to return the Insured Building to its state prior to the claim, and shall in no event exceed the monthly payments and amounts declared in the Policy Schedule.

TECHNOLOGY

FIXED ELECTRONIC EQUIPMENT

Clause 1 - Scope of Coverage

1. This Special Condition covers damages suffered by **Fixed electronic equipment**.
Fixed electronic equipment shall be deemed to include any of the following: desktops (excluding mini-PCs), monitors, keyboards, mice, webcams, printers (including multifunction devices), scanners, fax machines, DVD or Blu-ray players, home cinema equipment, LED, LCD or Plasma TVs, sound systems, and landline telephones (corded or cordless).
2. The coverage extends to damage sustained by fixed electronic or computer equipment for the non-professional use of the Household, arising from:
 - a) Defects in design, materials, manufacture, or assembly, which cannot be detected by external examination and remain unknown at the date of conclusion of this Contract;
 - b) Operational errors, lack of skill, negligence, and incompetence;
 - c) Fire and its extinguishment (whether originating within the equipment itself or otherwise), lightning strike, explosion, smoke, soot, corrosive gases, and damage caused by scorching and incandescence;
 - d) Effects of electric current, namely overvoltage or overcurrent, including those produced by atmospheric electricity, short-circuit, defective insulation, magnetism, and implosion.
3. **For the purposes of this coverage, only equipment for which proof of purchase documents are presented shall be considered.**
4. **In the event of a claim covered by this Special Condition, once damages have been indemnified, the Insurer retains the right to the salvage.**

Clause 2 – Exclusions

Without prejudice to the exclusions set forth in the General Conditions applicable to this coverage, the following damages are not covered:

- a) Caused to cathode ray tubes, except when arising from fire or explosion of a neighbouring object;
- b) Due to wear and tear from use or any mechanical malfunction;
- c) That are covered under the supplier's, manufacturer's, or installer's warranties;
- d) Damages to machines or equipment acquired or in use for more than 8 years;
- e) Damages to equipment other than that indicated in paragraph 1 of the preceding Clause.

Clause 3 - Indemnity Limits

1. In the event of total destruction of the insured equipment, the Insurer shall pay the Insured an indemnity corresponding to the replacement value of the insured object, on the date of the claim, with new equipment of identical characteristics and performance, without prejudice to the limits provided for in the following paragraph.
2. Indemnity shall only be provided for insured property, in accordance with its nature and provided it falls within the following age limits:

TYPE OF EQUIPMENT	MAXIMUM LIMIT
Brown Goods (Audiovisual, TV, and Video Equipment)	8 years
Grey Goods (Computer Equipment)	5 years

3. If the equipment is repairable, the Insurer shall be liable for the expenses necessary to restore the machine or equipment to the same condition it was in immediately prior to the claim, plus assembly and disassembly expenses and freight charges, if any.
4. If the repair expenses are equal to or greater than the indemnity limits provided for in paragraphs 1 and 2, the indemnity payable by the Insurer shall be calculated in accordance with the terms set forth therein.

MOBILE ELECTRONIC EQUIPMENT

Clause 1 - Scope of Coverage

1. This Special Condition covers damage sustained by **mobile electronic equipment**.

Mobile electronic equipment shall be deemed to include any of the following: mobile phones, smartwatches, tablets, laptop computers, hybrid or mini desktop computers, digital cameras, digital video cameras, MP3/MP4 players/iPods, portable DVD or Blu-ray players, navigation systems (GPS), and portable game consoles.

2. The coverage extends to damage sustained by mobile electronic or computer equipment for non-professional use by the Household, or for professional/scholastic use entrusted to the care of the Insured or a member of the Household, arising from:
 - a) Defects in design, materials, manufacture, or assembly, which cannot be detected by external examination and remain unknown at the date of conclusion of this Contract;
 - b) Operational errors, lack of skill, negligence, and incompetence;
 - c) Fire and its extinguishment (whether originating within the equipment itself or otherwise), lightning strike, explosion, smoke, soot, corrosive gases, and damage caused by scorching and incandescence;
 - d) Effects of electric current, namely overvoltage or overcurrent, including those produced by atmospheric electricity, short-circuit, defective insulation, magnetism, and implosion.
3. **For the purposes of this coverage, only equipment for which proof of purchase is presented, or for which there is proof of custody by the Insured or a member of the Household, shall be considered.**
4. The insured property under this coverage is also covered in the event of accidental damage sustained outside the risk location.
5. **In cases where the equipment is not the property of the Insured or the Household, the owner's insurance, should it exist, shall be the primary insurance.**
6. **In the event of a claim covered by this Special Condition, once damages have been indemnified, the Insurer retains the right to the salvage.**

Clause 2 – Exclusions

Without prejudice to the exclusions set forth in the General Conditions applicable to this coverage, the following damages are not covered:

- a) **Due to wear and tear from use or any mechanical malfunction;**
- b) **That are covered under the supplier's, manufacturer's, or installer's warranties;**
- c) **Regarding machines or equipment acquired or in use for more than 8 years;**
- d) **Regarding equipment distinct from that indicated in paragraph 1 of the preceding Clause;**
- e) **Arising from loss, misplacement, and/or disappearance of the insured property.**

Clause 3 - Indemnity Limits

1. **In the event of total destruction of the insured equipment, the Insurer shall pay the Insured an indemnity corresponding to the replacement value of the insured object, on the date of the claim, with new equipment of identical characteristics and performance, without prejudice to the limits provided for in the following paragraph.**

2. Indemnity shall only be provided for insured property, in accordance with its nature and provided it falls within the following age limits:

TYPE OF EQUIPMENT	MAXIMUM LIMIT
Brown Goods (Audiovisual Equipment, TV, Video, Photography)	8 years
Grey Goods (Computer Equipment)	5 years

- 3. If the equipment is repairable, the Insurer shall be liable for the expenses necessary to restore the machine or equipment to the same condition it was in immediately prior to the claim, plus assembly and disassembly expenses and freight charges, if any.
- 4. If the repair expenses are equal to or greater than the indemnity limits provided for in paragraphs 1 and 2, the indemnity payable by the Insurer shall be calculated in accordance with the terms set forth therein.

EXTENSION OF ELECTRICAL RISKS

Sole Clause – Scope of Coverage

This coverage guarantees an **extension of the base insured capital**, the operation of which shall be subject to the terms set forth in the Special Condition regarding **Electrical Risks**.

INTERNAL BREAKDOWNS OF IT EQUIPMENT AND HOUSEHOLD APPLIANCES

Clause 1 – Scope of Coverage

- 1. The repairs necessary for the reinstatement of the normal functioning of the insured property under this coverage are guaranteed, up to the limit of the value stated in the Policy Schedule and regardless of the sum at risk, in the event of internal breakdown (mechanical, electrical, or electronic) thereof, occurring between the date on which the warranty period expires, as established under the applicable legal regime at the relevant time, and the date on which the item completes 96 (ninety-six) months calculated from the date of its purchase as new.
- 2. This guarantee shall only become effective after a waiting period of ninety (90) days, calculated from the date on which the coverage was contracted.
- 3. The following goods are covered:
 - WHITE GOODS: Hobs, ovens, microwaves, washing machines (including washer-dryers), tumble dryers, dishwashers, refrigerators, freezers, wine coolers, and vacuum cleaners.
 - GREY GOODS: Laptops/hybrid computers, desktop computers, monitors, printers (including multifunction devices), scanners, fax machines, tablets, iPads, Surface devices, E-book readers, mobile phones, smartphones, iPhones, modems, and routers.
 - BROWN GOODS: LED, LCD, Plasma TVs, or others with similar characteristics; sound systems; Home Cinema equipment; and video, DVD, and Blu-ray players.
- 4. In the event of a claim encompassed by the present coverage, the assessment of damage and respective repairs shall be executed by a repairer designated by the Insurer. Whenever possible, repairs shall be conducted at the risk location; in instances where this is not feasible,

the Insurer shall organise and bear the costs for the collection and delivery of the respective equipment.

5. Repairs performed by repairers designated by the Insurer are guaranteed for the period agreed upon at the relevant time, which shall never be less than the minimum period prescribed by the applicable legal regime.
6. Whenever the repair of the equipment is economically unfeasible (where the cost of repair exceeds the replacement value as new on the date of the claim), materially impossible, or technically inadvisable due to the inability to ensure its proper functioning, the Insurer shall guarantee its replacement with a new item possessing characteristics, capacity, and performance similar to the damaged equipment; or, should this prove impossible, the Insurer shall pay an indemnity calculated in accordance with the following table:

TYPE OF EQUIPMENT	AGE	% OF VALUE OF REPLACEMENT AS NEW ON THE DATE OF THE CLAIM
Major Appliances (White Goods)	Up to 8 years (96 months)	100%
Consumer Electronics (Brown Goods)	Up to 5 years (60 months)	100%
	Up to 8 years (96 months)	75%
Computing Equipment (Grey Goods)	Up to 4 years (48 months)	75%
	Up to 5 years (60 months)	50%

7. This coverage is not cumulative with the “Fixed Electronic Equipment” or “Mobile Electronic Equipment” coverages when contracted.
8. In the event of a claim covered by this Special Condition, once damages have been indemnified, the Insurer retains the right to the salvage.

Clause 2 – Exclusions

1. **Without prejudice to the exclusions set forth in the General Conditions applicable to this coverage, the following damages are not covered:**
 - a) **Sustained by any equipment distinct from that referred to in paragraph 3 of the preceding Clause;**
 - b) **Arising from faults or defects existing in the insured property at the date of the conclusion of the contract, which were known or ought to have been known to the Insured, or to their legal representatives responsible for the technical operation of said property, whenever such faults or defects were not communicated to the Insurer;**

- c) Repairs or replacements due to usage or wear and tear, corrosion, erosion, cavitation, or deterioration; due to lack of use or the progressive or continuous action of chemical agents or atmospheric conditions; encrustations, sludge deposits, or other sediments; or aesthetic defects such as scratches on painted or polished surfaces;
 - d) For which the manufacturers, suppliers, sellers, or firms entrusted with any repair of the insured property are contractually or legally liable;
 - e) Due to intentional overloads, tests, or experiments involving abnormal working conditions;
 - f) Arising from the continued use of any insured property after it has sustained damage covered by this coverage, without its definitive repair having been effected and its normal functioning guaranteed;
 - g) Any expenses incurred for the purpose of investigating, identifying, or repairing operational faults, as well as for work normally falling within the scope of maintenance agreements, including the cost of parts, components, or modules replaced during such work, unless it is demonstrated that the replacement is due to damage arising from an external event guaranteed by the present coverage.
 - h) Regarding auxiliary materials, consumables, or operating supplies, such as memory cards, treated papers, toners, films, sound media—such as magnetic tapes and discs of any type—games, sound playback systems including turntable styli, read/write heads, headphones, remote controls, batteries and/or cells of any type, fuses, light bulbs, filters, and other goods of a similar nature;
 - i) To light sources, unless the insured property, of which the source forms a part or to which it was connected at the time of the claim, has suffered damage indemnifiable under this coverage;
 - j) To bulbs and valves, except in the case of damages caused by fire, lightning, explosion, implosion, or means employed to combat them, or by demolition, removal, or other losses related to such events, as well as by water, humidity, or flooding;
 - k) Accidental damages such as breakage or falls suffered by the equipment, impact, collision, or similar occurrences, and obstruction or entry of foreign objects;
 - l) Damages caused by accidental contact with any liquid;
 - m) Damages to the equipment's software and the information contained therein, as well as the expenses necessary for the reconstitution of said data;
 - n) On property more than 8 (eight) years of age.
2. For the purposes of the provisions of paragraph g), a Maintenance Agreement is understood to be the regular provision of control, maintenance, or function readjustment services, carried out by the manufacturer or supplier of the insured property or by specialized firms. These services include:
- a) Periodic verification of operating status;
 - b) Preventive maintenance;
 - c) Elimination of defects or repairs due to normal use or wear and tear;
 - d) Elimination of faults or repairs of damages arising from normal operation, without the involvement of any external factors.

Clause 3 – Deductible

In the event of a claim, the Insured shall be liable for the deductible specified in the Policy Schedule, which is deductible per claim and applicable to the assessed amount of indemnifiable losses.

Clause 4 – Insured capital

The Insured Capital shall be as specified in the Policy Schedule, per policy year.

INTERNAL BREAKDOWNS OF SOLAR AND PHOTOVOLTAIC PANELS

Clause 1 – Scope of Coverage

1. This policy covers material damages caused to renewable energy generating equipment arising from a sudden and unforeseen internal breakdown that prevents said equipment from functioning normally, as well as the repair or total or partial replacement thereof.
2. The following shall be considered internal breakdowns causing damage:
 - a) Fortuitous operational accidents, such as vibrations, maladjustments, loosening of parts, failures or defects in protection or regulation instruments, or the ingress of foreign bodies;
 - b) Rupture or disintegration due to the action of centrifugal force;
 - c) Improper adjustments, abnormal loads, molecular fatigue, excessive speed, defective lubrication, seizure, hydraulic shock, overheating, or failure or defect of protection, measurement, or regulation instruments;
 - d) Insufficiency of water in steam generators or pressure vessels;
 - e) Overpressure or implosion;
 - f) Direct effects of damage caused by short-circuiting, arcing, overvoltage, overcurrent, and other similar phenomena, as well as electrical disturbances consequential to a lightning strike or other atmospheric phenomena.
3. In the event of a claim covered by this Special Condition, once damages have been indemnified, the Insurer retains the right to the salvage.
4. **The present guarantee shall only take effect following a waiting period of ninety (90) days, commencing from the date of contracting the coverage.**

Clause 2 – Exclusions

Without prejudice to the exclusions set forth in the General Conditions applicable to this coverage, the following damages are not covered:

- a) **Slow development of deformations, distortions, cracks, fractures, blisters, laminations, flaws, grooves, or the rectification of joints or other defective unions, unless such defects result in damage covered by this contract;**
- b) **Fire or the means employed to combat it, direct impact of lightning strike, chemical explosion, demolition and debris removal arising from these occurrences, robbery**

or theft, flooding, water leakage from tanks, land subsidence or landslides, cyclones, and tornadoes;

- c) **Wilful acts or omissions or gross negligence by the Policyholder, the Insured, or persons for whom they are civilly liable;**
- d) **Deprivation of use of the insured property;**
- e) **Faults or defects existing in the insured property at the date of execution of this contract which were or ought to have been known to the Policyholder, the Insured, or their legal representatives responsible for the technical operation of the insured property, regardless of whether such faults or defects were communicated to the Insurer;**
- f) **Acts or omissions for which the manufacturers, suppliers, sellers, or repairers of the insured property are legally or contractually liable;**
- g) **Intentional overloading, testing, or any experiments involving abnormal operating conditions, as well as damage arising from the use of the insured property for purposes other than those for which it was constructed;**
- h) **Continued use of any insured property after it has sustained damage indemnifiable under this contract, without its definitive repair having been completed and its normal operation guaranteed;**
- i) **The explosion of boilers or vessels subject to steam pressure or other fluid pressure, and the explosion of internal combustion engines;**
- j) **Corresponding to loss of profit or similar losses;**
- k) **Breach of contract, fines, or contractual penalties;**
- l) **Theft facilitated by an act or omission of the Insured, as well as any losses or shortages discovered at the time a physical inventory or corresponding list is made or verified, unless such inventory or list is conducted to confirm an occurrence that is otherwise indemnifiable;**
- m) **Costs for repairs or replacements due to normal use or wear and tear, corrosion, erosion, cavitation, or deterioration arising from lack of use or the progressive or continuous action of chemical agents or atmospheric conditions, encrustations, sludge deposits or other sediments, or aesthetic defects, such as scratches on painted or polished surfaces;**
- n) **Acts of terrorism, malicious acts, or sabotage;**
- o) **Arising from total or partial immersion caused by tidal action or the overflowing of riverbeds;**
- p) **Arising from internal mechanical or electrical breakdowns or derangements, freezing of coolants or other liquids, defective lubrication, or lack of oil or coolant;**
- q) **Falls or Breakage sustained by the equipment.**

Clause 3 – Deductible

In the event of a claim, the Insured shall be liable for the deductible specified in the Policy Schedule, which is deductible per claim and applicable to the assessed amount of indemnifiable losses.

Clause 4 – Insured capital

The Insured Capital shall be as specified in the Policy Schedule, per policy year.

IT ASSISTANCE

Clause 1 – Definition

For the purposes of this Special Condition, Insured Person is understood to mean the Insured as defined in the General Conditions.

Clause 2 – Scope of Coverage

1. Remote IT Assistance and IT Safe

In the event of a breakdown or excessive and abnormal increase in energy consumption of the PC or laptop owned by the Insured Person or a member of the Household, and upon their request, the Assistance Service shall guarantee the Insured Person or member of the Household access to a qualified technician, via telephone or chat, for the rebooting of operating systems in the event of a breakdown, the installation of specific software if the Assistance Service deems it appropriate, as well as the removal of unused programs and devices and the configuration of hibernation when the computer equipment is inactive.

The coverage referred to above applies to Microsoft, Mac, and Linux systems.

For the execution of the tasks referred to above, the CD-ROM containing the device's original software shall be required, or the assistance service may, in certain cases, download it from the Internet, provided that the Insured Person or a member of the Household holds the said licence.

Before remote IT assistance is provided, the Insured Person or a member of the Household must perform backup copies of the data, software, or other files stored on their personal computer's hard drive.

Maximum indemnifiable limit: 1 Service / Policy Year; maximum: 2 hours

2. Home IT Assistance

Upon request by the Insured Person, the Assistance Service shall guarantee the dispatch of qualified professionals to the Home for the installation of components and applications, as well as for the resolution of issues regarding computer and network performance and configuration:

- Support for the management of applications, IT tools, and communications;
- Installation and uninstallation of applications;
- Updates to software versions and service packs, provided that the Insured Person holds the respective licence or said update is free of charge;
- Configuration of operating systems and computer applications;
- Advisory services regarding software requirements for computer applications;
- Installation and configuration of peripheral systems, such as printers and scanners;
- Rebooting or reformatting of operating systems in the event of malfunction, and installation of specific software should the Assistance Service deem it appropriate.

The aforementioned guarantees apply to Microsoft, Mac, and Linux systems.

To execute the aforementioned tasks, the CD-ROM containing the device's original software shall be required, or the Assistance Service may, in certain instances, download it from the Internet, provided that the Insured Person holds the requisite licence.

Prior to the provision of IT assistance, the Insured Person must perform backups of data, software, or other files stored on the hard drive of their personal computer.

This coverage must be requested with a minimum of 48 hours' notice, on business days, Monday through Friday, between the hours of 09:00 and 18:00.

The maximum duration of the service is two (2) hours, and hardware issues are excluded.

Software installation may only be performed provided that the Insured Person holds the valid licence for said software.

The costs of the initial call-out shall be borne by the Assistance Service, whereas any subsequent call-outs, as well as any costs related to hardware, peripherals, and software, shall be borne by the Insured Person.

Maximum indemnifiable limit: 1 Service / Policy Year; maximum: 2 hours

3. Laptop Computer Rental

In the event of loss, theft, or inaccessibility of your computer, and upon request by the Insured Person or a member of the Household, the Assistance Service shall organise and cover the cost, up to the Insured Capital Limits established in the Policy, of renting a laptop computer in the name of the Insured Person for a period of thirty (30) days.

The laptop to be provided shall possess the following specifications:

- i3 or i5 laptop;
- 4 or 6 GB RAM
- 240 GB Drive (minimum)
- Updated Windows operating system

Any damage sustained by the laptop computer during the rental period shall be the responsibility of the Insured Person or member of the Household.

Maximum rental period: 30 days / Policy year

4. Robbery assistance

Following the Robbery of the Smartphone owned by the Insured Person and used for private purposes, and subsequent to reporting the incident to the competent authorities, the Assistance Service, upon request by the Insured Person, shall guarantee reimbursement of the Market Value of the Insured Smartphone up to the Insured Capital Limits established in the Policy, in the event of a Robbery resulting in permanent deprivation thereof.

This guarantee may be triggered under the following conditions:

- The Insured Person must report the occurrence to the authorities within the immediately following 24 hours;
- Send a copy of the said report to the Assistance Service, together with a copy of the invoice in their name regarding the acquisition of the Insured Smartphone;
- The Insured Smartphone was acquired by the Insured Person for their private use.

Maximum indemnifiable amount: 400 € / Policy year; excess: 50 €

COVERAGES	ASSISTANCE
IT Assistance	
Remote IT Assistance and IT Safe	1 service / policy year; max. 2 hours
In-home IT Assistance	1 service / policy year; max. 2 hours
Laptop rental	30 days / policy year
Robbery assistance	400 € / policy year; excess: 50 €

EXTERIOR

RESTORATION OF GARDENS

Clause 1 – Scope of Coverage

1. This Special Condition guarantees the *Restoration of gardens*, pursuant to the terms defined below.
2. The guarantee covers damage to the property indicated below, arising from a claim characterized by the coverages of Fire, Lightning strike and Explosion, Storms, Flooding, Acts of vandalism, and Snowfall and hail, provided these have been expressly contracted:
 - a) Gardens surrounding the Insured Building, including trees, lawns, and irrigation systems;
 - b) Walls, gates, and fences surrounding the gardens.

Clause 2 – Exclusions

Without prejudice to the exclusions set forth in the General Conditions applicable to this coverage, damages arising from the following are not covered:

- a) **Wear and tear or malfunction of the irrigation system, its respective fittings and fixtures, and control elements;**
- b) **Lack of maintenance or upkeep, as well as damages arising from deterioration or normal wear and tear arising from continued use.**

Clause 3 – Indemnity

1. In calculating the indemnity, only the costs effectively incurred by the Insured to reconstruct or replant the damaged property, while respecting its prior characteristics, shall be taken into consideration.
2. The indemnity shall be settled as the expenses incurred are substantiated; however, a time limit of six (6) months from the date of the claim may not be exceeded.

SWIMMING POOL LIABILITY

Clause 1 – Scope of Coverage

1. This Special Condition guarantees the non-contractual **Civil Liability** of the Insured in their capacity as owner of the Swimming Pool permanently located at the insured premises.
2. The guarantee covers property and non-property damages directly arising from bodily injury or material damage caused to third parties as a consequence of the ownership of the swimming pool located at the insured premises.

Clause 2 – Exclusions

Without prejudice to the exclusions set forth in the General Conditions applicable to this coverage, the following damages are not covered:

- a) **Caused as a consequence of modification or repair works to the insured swimming pool;**
- b) **Caused by a lack of cleaning or adequate water treatment;**
- c) **Suffered by the Insured or by their Household;**
- d) **Caused by non-permanent swimming pools.**

SPORTS AND ACCIDENTS

PERSONAL ACCIDENTS

Clause 1 – Definitions

For the purposes of this Special Condition, the following shall be considered:

- a) **Insured Persons:** The Insured and the persons belonging to their Household who cohabit with the same;
- b) **Non-Professional Activity:** Any activity not directly related to the profession of the Insured Persons, whether exercised on a self-employed basis or on behalf of a third party. For this purpose, the activities of students and persons engaged exclusively in domestic work within their own dwelling are not considered to be professions.

Clause 2 – Scope of Cover

1. Under the terms of this Special Condition, the Insurer guarantees, as a consequence of a fortuitous, sudden, and abnormal accident due to an external cause beyond the control of the Insured Persons and which results in bodily injury to them, occurring during the exercise of any non-professional activity, the payment of the corresponding indemnity defined in the Policy Schedule, for:
 - a) Death;
 - b) Permanent Disability exceeding 75%.

2. The limit of indemnity guaranteed under this coverage is that established in the Policy Schedule, corresponding to the maximum value per household, and is limited to 25% per Insured Person.
3. This guarantee is not intended to satisfy any statutory obligation to insure.

Clause 3 – Indemnity

1. **Indemnities for death and total permanent disability are not cumulative; therefore, should the Insured Person die, any insured capital for Permanent Disability previously attributed or paid to them regarding the same accident shall be deducted from the insured capital payable for Death.**
2. In the event of death occurring immediately or within two (2) years from the date of the accident, the Insurer shall pay the corresponding Insured Capital indicated in the Policy Schedule to the Beneficiaries designated in the Policy. In the absence of a designation, the beneficiaries shall be the respective legal heirs.
3. In the event of permanent disability, clinically ascertained and occurring within the course of two (2) years from the date of the accident, the indemnity shall be paid, absent any indication to the contrary in the policy, to the injured party, and shall be determined based on the National Table of Incapacities.
4. Verification of total permanent disability shall automatically cause the Death coverage to lapse.

Clause 4 - Exclusions

For the purposes of this Special Condition, accidents arising from the following are excluded:

- a) **The practice of any sport related to hunting or shooting sports;**
- b) **The practice of hang gliding, paragliding, or parachuting;**
- c) **The use of two-wheeled motorized vehicles;**
- d) **Natural cataclysms, acts of war, terrorism, public disorder, and the use or transport of radioactive materials**
- e) **Accidents attributable to the actions of Insured Persons caused by alcoholism and/or the use of narcotics without a medical prescription;**
- f) **Accidents arising from crimes and other intentional acts committed by Insured Persons, as well as suicide;**
- g) **Hernias, of whatever nature.**

Clause 5 - Obligations of the Insured Persons

In the event of an accident, the Insured Persons are obligated to:

- a) Ensure the submission, within eight (8) days after the Insured Person has received medical attention, of a physician's statement detailing the nature of the injuries, the diagnosis, and any percentage of permanent disability ascertained;
- b) Comply with medical prescriptions;

- c) Submit to an examination to be performed by a physician designated by the Insurer;
- d) Authorize physicians to provide all information requested by the Insurer;
- e) In the event of death, and in addition to reporting the accident, a death certificate must be sent to the Insurer, along with other documents elucidating the accident and its consequences, when deemed necessary.

ROBBERY OF SPORTS EQUIPMENT OUTSIDE THE DWELLING

Clause 1 – Scope of Coverage

1. This Special Condition covers damages arising from robbery (as defined in the Penal Code), **attempted or consummated, committed against sports equipment** belonging to the Insured, occurring **outside the location or locations of risk** identified in the policy.
2. It is an express condition for the operation of this coverage that the robbery be reported to the competent authorities within a maximum period of 48 hours, and the Insured must submit to the Insurer the document proving said report.
3. The coverage is valid in Continental Portugal and the Autonomous Regions of the Azores and Madeira.

Clause 2 – Exclusions

Without prejudice to the exclusions provided for in the General Conditions applicable to this coverage, damages caused to the following are not guaranteed:

- a) **Motor vehicles;**
- b) **Hunting weapons and equipment related to shooting sports;**
- c) **Electronic equipment;**
- d) **Equipment for the practice of hang gliding, paragliding, or skydiving.**

SPORTS ASSISTANCE

Clause 1 – Definition

For the purposes of this Special Condition, **Insured Person** shall be understood as the Insured as defined in the General Conditions.

Clause 2 – Scope of Coverage

1. Online Nutrition Consultation

Upon request by the Insured Person or a member of the Household, the Assistance Service shall organise and cover the costs, up to the Insured Capital Limits established in the Policy, of a video consultation with nutrition and dietetics specialists to clarify doubts or to develop a healthy eating plan suitable for the needs of the Insured Person or the member of the Household, subject to conditions compatible with professional standards.

The responses issued are based on the information provided by the Insured Person or by the member of the Household; the Assistance Service shall not be held liable for the interpretation thereof.

The support requested and provided by telephone implies, solely and exclusively, the liability arising from this type of intervention, within the context in which it is practiced.

The present guarantee may be requested between 09:00 and 19:00 on business days and shall have an approximate duration of 30 minutes.

Maximum indemnifiable limit: 3 Consultations / Policy Year

2. Counselling with Personal Trainer

Upon request by the Insured Person or a member of the Household, the Assistance Service shall organise and cover the costs, up to the Insured Capital Limits set forth in the Policy, of a video consultation with qualified professionals for the development of a physical exercise training plan adapted to the physical condition, age, and objectives of the Insured Person or the member of the Household.

This coverage may be requested between 07:00 and 21:00 on business days and shall have an approximate duration of 30 minutes.

Maximum indemnifiable limit: 3 Consultations / Policy Year

3. Health Coach

Upon request by the Insured Person or a member of the Household, the Assistance Service shall organise and cover the cost of a health coaching session, up to the Insured Capital Limits established in the Policy.

This coverage may be requested, by appointment, between 07:00 and 21:00 on business days and shall have an approximate duration of 50 minutes.

The total cost of the session shall be borne by the Insured Person or the member of the Household.

Maximum indemnifiable limit: 1 Service / Policy year

4. Mindfulness Session

Upon request by the Insured Person or a member of the Household, the Assistance Service shall organise and cover the cost of a Mindfulness session, up to the Insured Capital Limits established in the Policy, focusing on the following points:

- Stress Management;
- Meditation;
- Guided Relaxation;
- Burnout Prevention.

This coverage may be requested, by appointment, between 07:00 and 21:00 on business days and shall last approximately 60 minutes.

Maximum indemnifiable limit: 1 Service / Policy year

5. Telephone Psychological Counselling

In the event of a Claim and upon request by the Insured Person or a member of the Household, the Assistance Service's team of psychologists shall provide psychological guidance, by

telephone, to the Insured Person or member of the Household, under conditions compatible with professional standards.

For the purposes of this coverage, a Claim is understood to mean an event arising from a sudden, external, fortuitous, and unforeseen cause independent of the Insured Person's will, which produces as a direct consequence a situation of difficulty related to their physical or mental state, necessitating immediate aid and assistance.

The guidance issued is based on the information provided by the Insured Person or the member of the Household; the Assistance Service shall not be held liable for any interpretations of said responses.

The advice provided telephonically implies solely and exclusively the liability inherent to this type of intervention within the circumstances in which it is rendered.

This advice does not replace recourse to hospital emergency services, nor does it constitute, per se, a clinical consultation or a psychological assessment. However, whenever deemed necessary, the Assistance Service's team of psychologists may refer the Insured Person or the member of the Household to a specialty consultation.

The present coverage shall be at the expense of the Insured Person and may be requested between 09:00 and 19:00 on business days.

Maximum indemnifiable amount: 1 Consultation / Policy Year

6. Transport of Insured Bicycle or Scooter due to Breakdown or Accident

In the event of an Accident or Breakdown preventing the Insured Bicycle or Scooter from circulating, and provided the Insured Person or a member of the Household is more than 10 km from their Domicile, the Assistance Service shall organise and bear the cost, up to the Insured Capital Limits established in the Policy, of its transport from the site of the Accident or Breakdown to the Domicile or to the nearest repair workshop.

Maximum indemnifiable amount: Unlimited; 1 Service / Policy Year

7. Transport of the Insured Person

Following the activation of guarantee no. 6 "Transport of Insured Bicycle or Scooter due to Breakdown or Accident," and where such event is due to an Accident, the Assistance Service shall organise and bear the cost of transport from the location of their Domicile or the location of the Claim to the nearest respective hospital or clinic.

Maximum indemnifiable amount: Transport – Unlimited

8. Payment of medical, surgical, pharmaceutical and hospitalization expenses in Portugal

In the event that the Insured Person finds themselves in difficulty as a consequence of an Accident suffered whilst riding the Insured Bicycle or Scooter, and requires medical, surgical, pharmaceutical or hospital assistance, the Assistance Service shall bear the following costs, up to the Insured Capital Limit established in the Policy:

- a) Medical and surgical expenses and fees;
- b) Pharmaceutical expenses prescribed by a doctor;
- c) Hospitalization expenses.

Maximum indemnifiable amount: 1,500 €/Policy year

HEALTH ASSISTANCE

Clause 1 – Definitions

For the purposes of this Special Condition, the following definitions shall apply:

- a) **Claim:** an event due to a sudden, external, fortuitous, unforeseen cause independent of the will of the Insured Person, which produces therein as a direct consequence a situation of difficulty related to their physical state that gives rise to a need to receive immediate aid and assistance;
- b) **Insured Person:** the Insured as defined in the General Conditions.

Clause 2 – Scope of Coverage

1. Online Medical Consultation

Following a Claim and upon request by the Insured Person or a member of the Household, the Assistance Service shall organise and cover the costs, up to the Insured Capital Limits established in the Policy, of a Video Consultation for medical guidance to the Insured Person, provided by the Assistance Service's medical team, under conditions compatible with professional standards.

The responses issued are based on the information provided by the Insured Person or by the member of the Household; the Assistance Service shall not be held liable for the interpretation thereof.

Medical support requested and provided by telephone implies, solely and exclusively, liability arising from this specific type of intervention, within the context in which it is performed.

The Insured Person shall be informed of the procedures necessary to access the service via the website.

The Assistance Service shall not be held liable for the inability to use the services due to system irregularities or failure (whether temporary or permanent), nor for any damages arising from the improper use thereof.

Maximum indemnifiable amount: 1 Consultation / Policy Year

2. Dispatch of a Physician to the Domicile

Following a Claim resulting in the physical incapacitation of the Insured Person, thereby preventing them from leaving the Domicile, and upon request by the latter or a member of the Household, the Assistance Service guarantees the dispatch of a general practitioner to the Domicile for consultation and potential counsel regarding the appropriate course of action.

The cost of the initial travel and consultation per Policy year shall be borne by the Assistance Service, whereas subsequent travel, consultations, and any prescribed treatments shall be borne by the Insured Person or the member of the Household.

Maximum indemnifiable amount: 1 Consultation / Policy Year

3. Telephone Medical Counsel

Following a Claim and upon request by the Insured Person or a member of the Household, the Assistance Service's medical team shall provide medical guidance via telephone to the Insured Person or the member of the Household, subject to conditions compatible with professional standards.

The responses provided are based on the information furnished by the Insured Person or by a member of the Household, and the Assistance Service shall not be held liable for interpretations of said responses.

Medical advice requested and provided via telephone implies, solely and exclusively, the liability inherent to this type of intervention, within the context in which it is performed.

This medical advice does not replace recourse to hospital emergency services, nor does it constitute a medical consultation per se.

Maximum indemnifiable amount: 1 Advice Session / Policy Year

4. Sample Collection at the Domicile

Following a Claim that physically incapacitates the Insured Person, preventing them from leaving the Domicile, and upon request by said person or by a member of the Household, the Assistance Service shall organise and bear the cost, up to the Insured Capital Limits established in the Policy, of dispatching a qualified professional to their Domicile to perform the collection service for blood and urine analyses and the subsequent delivery of results. The cost of the analyses shall be borne by the Insured Person or the Household member.

Maximum indemnifiable limit: 1 Service / Policy year

5. Home Nursing and Physiotherapy

Upon medical prescription and request by the Insured Person or Household member, the Assistance Service shall arrange for the dispatch of a physiotherapist and a nursing professional to the Home for their rehabilitation. The total cost of the service shall be borne by the Insured Person or the Household member.

Maximum indemnifiable amount: Access to the service at agreed rates

6. Check-up

Upon request by the Insured Person or Household member, the Assistance Service shall arrange a check-up consultation with a participating healthcare provider, as determined by the Assistance Service.

The check-up under this guarantee includes the examinations indicated below: General practice consultation; Urinalysis type II; Total Cholesterol; HDL; Triglycerides; Fasting blood glucose; Complete blood count; Erythrocyte sedimentation rate; Creatinine; Transaminases; Gamma-GT; Uric acid; Chest X-ray with report; Resting ECG.

The total cost of the service shall be borne by the Insured Person or the Household member.

Maximum indemnifiable amount: Access to the service at agreed rates

7. Home help

In the event that the Insured Person becomes bedridden and pursuant to a medical prescription, and provided that no member of the Household is able to replace them in domestic chores, the Assistance Service shall send a person to the Domicile to perform said tasks, up to the Insured Capital Limits set forth in the Policy.

Maximum indemnifiable value: 1 Service / Policy year; maximum: 100 €

8. Dispatch of a babysitter

Upon request by any Insured Person, the Insurer shall undertake to select a person to care for children under the age of 14.

Maximum indemnifiable amount: Access to the service at agreed rates

COVERAGES	ASSISTANCE
<p>Sports Assistance</p> <p>Nutrition Consultations (online)</p> <p>Advice from a Personal Trainer (online)</p> <p>Health Coach</p> <p>Mindfulness</p> <p>Telephone Psychological Counselling in the event of an Accident</p> <p>Transport of the bicycle or scooter to the dwelling address or nearest workshop in the event of an accident/breakdown</p> <p>Transport of the insured person to the nearest hospital</p> <p>Medical expenses in Portugal following a bicycle or scooter accident</p>	<p>3 consultations / policy year</p> <p>3 consultations / policy year</p> <p>1 service / policy year</p> <p>1 service / policy year</p> <p>1 consultation / policy year</p> <p>1 service / policy year Maximum limit: Unlimited</p> <p>Unlimited transport</p> <p>1.500 €/policy year</p>
<p>Health Assistance</p> <p>Online Physician</p> <p>Home physician visit</p> <p>Telephone Medical Counsel</p> <p>Home sample collection for analysis</p> <p>Home nursing and physiotherapy</p> <p>Check-up</p> <p>Home help</p> <p>Babysitter</p>	<p>1 consultation/policy year</p> <p>1 consultation/policy year</p> <p>1 counselling session/policy year</p> <p>1 service/policy year</p> <p>Access to the service at agreed rates</p> <p>Access to the service at agreed rates</p> <p>1 service/policy year ; max. 100 €/year</p> <p>Access to the service at agreed rates</p>

DOMESTIC PETS

LIABILITY FOR DOGS AND CATS

Clause 1 - Scope of Coverage

1. Where this Special Condition applies, coverage is provided for non-contractual civil liability imputable to the Insured, in their capacity as the **holder of the dog or cat**. Coverage is restricted to the insured animal (dog or cat) residing at the insured premises.
2. Coverage is provided for pecuniary and/or non-pecuniary damages arising exclusively from bodily injury and/or material damage caused to third parties.
3. This coverage may only be activated once per policy year.

Clause 2 – Exclusions

1. **Without prejudice to the exclusions set forth in the General Conditions applicable to this coverage, damages caused by the following are not covered:**
 - a) **By dangerous or potentially dangerous animals, as defined under applicable legislation;**
 - b) **To the keeper, handler, or user of the animal;**
 - c) **To employees, wage earners, or agents of the Insured, while in the service thereof, provided that such damages result from an accident qualifying under Workers' Compensation legislation;**
 - d) **To any persons whose liability is covered by this Contract, as well as to the spouse, person living in a de facto union with the Insured, ascendants and descendants, or persons cohabiting with them or living as their dependents;**
 - e) **To the partners, managers, and legal representatives of the corporate entity whose liability is insured;**
 - f) **During the practice of hunting;**
 - g) **During participation in shows, competitions, contests, exhibitions, advertising, and similar events;**
 - h) **By animals used for guarding or surveillance duties at facilities other than the risk location specified in the Policy;**
 - i) **Arising from court costs and any other expenses arising from criminal proceedings, bail, fines, penalties, fees, or other charges of an identical nature;**
 - j) **As a consequence of non-compliance with the legal provisions in force regulating the ownership of companion animals;**
 - k) **During transport in vehicles unsuitable for the purpose, as well as damage caused to vehicles transporting animals;**
 - l) **To other animals of the same species;**
 - m) **As a consequence of non-compliance with hygienic, prophylactic, and therapeutic measures recommended in the event of infectious, contagious, or parasitic diseases.**
2. **In addition to the situations referred to above, the following shall also not be covered:**
 - a) **Damages arising from wilful acts or omissions by the Insured, by the person for whom they are civilly liable, or by the keeper of the animal;**
 - b) **Liability for acts and/or omissions committed by the Insured, by persons for whom they are civilly liable, or by the keeper of the animal, whilst in a state of insanity or under the influence of alcohol, narcotics, or other drugs;**
 - c) **Damages comprising loss of profit, business interruption, and consequential losses of any nature.**

DOMESTIC PET HEALTH

Clause 1 - Definitions

- a) **Insured Animal:** the dog or cat residing at the insured domicile and aged between 4 weeks and 10 years, for whose benefit the subscribed guarantees shall be provided;
- b) **Owner of the Insured Animal:** the individual who declares to hold legitimate possession of the insured animal and identifies themselves as such to the Insurer, who may be the Insured or a member of their Household;
- c) **Insured Domicile:** the building or independent unit designated by the Policyholder to the Insurer;
- d) **Claim or Emergency:** total or partial occurrence of an event of an unforeseen nature that triggers the activation of the coverages provided for in this Special Condition. An event or series of events arising from the same cause shall be considered a single claim.

Clause 2 - Scope

1. If, as a result of an accident or sudden and unforeseeable illness occurring during the period of validity of the policy, the Insured Animal requires medical, surgical, pharmaceutical, or hospital assistance, the Assistance Service shall bear the costs up to a maximum limit of 300 €:
 - a) The veterinary surgeon's expenses and fees;
 - b) The costs of medicines prescribed by the veterinary surgeon;
 - c) Hospitalization expenses.In the event of hospitalization of the Insured Animal, the Owner thereof must provide notice to the Insurer on the same day or, at the latest, within the following 24 hours.
2. **The present guarantee has a waiting period of twelve (12) months.**
3. The guarantees conferred herein are not applicable when the insurance of the building or unit has been effected in the capacity of Landlord of a building intended for rental.

Clause 3 - Exclusions

In addition to the exclusions described in the General Conditions, charges or benefits related to the following are likewise excluded:

- a) **Claims that occurred prior to the commencement of the subscription to this coverage, even if their consequences have extended beyond that date;**
- b) **Claims occurring outside the term of the contract or the covered geographical area;**
- c) **Claims, and their consequences, caused by criminal acts, wilful misconduct, consummated suicide, or self-inflicted injury on the part of the Policyholder and/or Insured or the Insured Persons;**
- d) **Damages suffered by the Policyholder and/or Insured or the Insured Persons as a consequence of insanity, the influence of alcohol, or the ingestion of drugs and narcotics without a medical prescription;**
- e) **Claims occurring as a result of betting, training, or dog fighting;**

- f) **Claims, and their consequences, caused by criminal acts or wilful misconduct on the part of the Owner of the Insured Animal;**
- g) **Damages suffered or caused by the Insured Animal as a consequence of insanity, the influence of alcohol, or the ingestion of drugs or narcotics without a medical prescription on the part of the Owner of the Insured Animal;**
- h) **Situations involving infectious or contagious diseases posing a danger to public health;**
- i) **Damages arising from mistreatment inflicted by the Owner of the Insured Animal upon said animal;**
- j) **Chronic or pre-existing diseases, psychiatric disorders, and relapses of previously diagnosed diseases;**
- k) **Claims occurring during or as a consequence of the practice of professional activities, high-risk activities, or hunting;**
- l) **Loss mitigation operations;**
- m) **The dispatch of a veterinarian to the insured domicile when, following veterinary advice, it becomes necessary to observe the Insured Animal in a clinic or to hospitalize said animal;**
- n) **Cremation expenses when the claim is reported to the Assistance Service more than 24 hours following the death of the Insured Animal;**
- o) **Interventions aimed at the fertilization, sterilization, or castration of the Insured Animal;**
- p) **Non-urgent surgical interventions, any type of aesthetic intervention, and dental scaling;**
- q) **Physiotherapy and childbirth expenses;**
- r) **Funeral ceremonies;**
- s) **Routine consultations and vaccination costs;**
- t) **Animals demonstrating clear dangerousness at the time of transport;**
- u) **Diseases arising from non-compliance with officially established vaccination programs, including, inter alia, distemper, rabies, hepatitis, leptospirosis, parvovirus, coryza, feline leukaemia, and feline panleukopenia.**

ASSISTANCE TO DOMESTIC ANIMALS

Clause 1 – Definition

For the purposes of this Special Condition, **Insured Person** shall be understood as the Insured as defined in the General Conditions.

Clause 2 – Scope of Coverage

1. Dispatch of a Veterinarian to the Home

In the event of an emergency related to the health condition of the Insured Animal, the Assistance Service shall organise and bear the cost, up to the Insured Capital Limits set forth

in the Policy, of dispatching a veterinarian to the Policyholder's Home, owner of the Insured Animal, for consultation and advice regarding the course of action to take.

Any treatments and medications shall be borne by the Policyholder.

Maximum indemnifiable amount: 1 Consultation / Policy Year

2. Home Delivery of Pet Food

In the event of Illness or Accident physically incapacitating the Insured Person, preventing them from leaving the Home, and upon their request, the Assistance Service shall undertake the delivery of pet food to the Home, with the cost of the pet food being at the expense of the Policyholder.

This service is limited to the stock of pet food existing at the distributors and to their operating hours.

Maximum indemnifiable limit: 1 Service / Policy year

3. Theft, Robbery, or Disappearance of the Insured Animal

In the event of Theft, Robbery, or disappearance of the Insured Animal, and after 72 hours from the occurrence, the Assistance Service shall organise and bear the cost, up to the Insured Capital Limit established in the Policy, of the publication of advertisements with the objective of its rapid location.

To activate this coverage, the Policyholder must file a report with the competent authorities.

Upon locating the Insured Animal, the Assistance Service shall inform the Policyholder of the same and shall bear the recovery expenses, provided that the animal is located more than 50 km from the Insured Domicile.

This coverage is subject to a Waiting Period of thirty (30) days commencing from the inception of the Policy.

Maximum indemnifiable amount: 150 €

4. Pet Sitting

In the event of Illness or Accident involving the Insured Person, the Assistance Service shall organise and bear the cost, up to the Insured Capital Limit established in the Policy, of dispatching a qualified professional to care for the domestic animal.

Maximum indemnifiable amount: 1 Service / Policy year; maximum: 3 hours

COVERAGES	ASSISTANCE
Domestic Pet Assistance	
Dispatch of a veterinarian to the domicile	1 consultation / policy year
Home delivery of pet food	1 service / policy year
Theft, robbery or disappearance of the insured animal	Limit: 150 €
Pet Sitting	1 service / policy year; max. 3 hours

SEISMIC PHENOMENA

Clause 1 – Scope of Coverage

1. This Special Condition covers damage caused to the insured property as a consequence of the direct action of **Earth tremors, Earthquakes, Volcanic eruptions, Tidal waves and Subterranean fire** as well as fire arising from these phenomena.
2. Phenomena occurring within a period of 72 hours following the occurrence of the first losses suffered by the insured property shall be considered a single claim.

Clause 2 – Exclusions

Without prejudice to the exclusions set forth in the General Conditions applicable to this coverage, the following losses or damages are not covered:

- a) **Existing on the date of the claim;**
- b) **Regarding insured property, if, at the time of the event's occurrence, the building was already damaged, defective, collapsed, or displaced from its foundations in such a manner as to affect its overall stability and safety.**

Clause 3 – Subrogation

When the losses or damages suffered by the property may be contractually imputed to a third party acting in the capacity of supplier, assembler, builder, or designer, the Insurer may, in this instance as well, exercise the right of subrogation by demanding payment of the settled indemnity from the liable third party.

Clause 4 – Deductible

In accordance with the percentage established in the Policy Schedule, a portion of the claim guaranteed under this coverage shall always be borne by the Insured.

ACTS OF TERRORISM

Clause 1 – Scope of Coverage

1. When this Special Condition is expressly contracted, damages caused to the insured property as a consequence of the following are covered up to the limit established in the Policy Schedule:
 - a) Acts of terrorism, as defined in current Portuguese penal legislation, whether by acts, facts, or omissions;
 - b) Acts committed by any legally constituted authority, as a result of the occurrences provided for in paragraph a), for the safeguarding of persons and property.
2. In case of doubt, the burden lies with the Policyholder and/or Insured, whenever the Insurer so requests, to prove that all losses and damages claimed result from the covered risks.

Clause 2 – Term and Alteration

1. The Insurer may terminate this coverage at any time, upon thirty (30) days' prior notice, in the following circumstances:
 - a) Verification of any legal grounds;
 - b) In the event that reinsurance coverage is unavailable for the risks provided for under this Special Condition.

2. The Insurer may, at any time and upon providing thirty (30) days' prior notice, proceed to alter the premium.
3. Should the Policyholder disagree with the alteration of the premium provided for in the preceding paragraph, this coverage shall be deemed without effect once the prescribed period has elapsed, without the need for further notice, with the refund of the premium corresponding to the unexpired period.

Clause 3 – Exclusions

Without prejudice to the exclusions provided for in the General Conditions applicable to this coverage, damages arising from or caused by the following are not guaranteed:

- a) **Nuclear energy risks, as well as any other damages, losses, costs, or expenses of any nature that, directly or indirectly, have been caused by nuclear reaction, radiation, or contamination, whether arising from, consequent to, or related thereto, regardless of the existence of any other cause contributing, concurrently or otherwise, to the existence of said damages, losses, costs, or expenses;**
- b) **Research into or development of biological or chemical weapons, as well as criminal acts involving the use of such weapons and any form of contamination produced thereby;**
- c) **Temporary or permanent suspension of possession or ownership of the insured property arising from confiscation, requisition, or custody imposed by any legally constituted or usurped authority;**
- d) **Theft or robbery, whether or not involving forced entry, directly or indirectly related to the risks covered by this Special Condition;**
- e) **Total or partial interruption of work or cessation of any ongoing operational process, delay, lateness, or loss of market, and any other indirect or consequential losses;**
- f) **War, whether declared or not, invasion, act of foreign enemy, hostilities or warlike operations, civil war, insurrection, rebellion, or revolution;**
- g) **Consequences of cyberattacks;**
- h) **Acts of vandalism or sabotage as defined in the applicable Portuguese criminal legislation.**

Note: For the purposes of Article 37 of the Legal Regime of the Insurance Contract (Decree-Law 72/2008, of 16 April), we highlight the importance of the text in bold.

Generali Seguros, S.A.
Av. da Liberdade, 242, 1250-149 Lisbon

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