

**TO PROTECT YOUR HOUSE
BOTH INSIDE AND OUTSIDE.**

**WE WANT TO TAKE
CARE OF THE HOME
WE LIVE IN!**

DKV ECOHOGAR



INTRODUCTION

At DKV we are health activists, which is why we our products are aimed at the health and well-being of our insured customers, colleagues and society in general.

We believe that a healthier world is possible, and we work towards this.

We belong to the DKV Group, one of the largest insurance groups in Germany and Europe in over 30 countries. In Spain the DKV Group is present all over the country with an extensive network of offices and consultancies, where almost 2,000 employees work serving nearly 2 million customers.

Our responsible management also adds value to our society and the environment and enables the company to grow in a sustainable fashion.

**WE ARE
HEALTH
ACTIVISTS
ARE YOU
ONE OF US?**



YOUR HOME WILL BE COMPLETELY COVERED. YOUR WALLET, TOO.

Of course, we feel the safest when we are at home. However, there are certain risks that can come knocking at your door: fires, burglary, water damage, accidents, damages to third parties, etc.

DKV EcoHogar is the first environmentally-friendly home insurance. Not only does it give you the best coverage, it also allows you to look after your surroundings and the environment. **And because we want to help you pay less, we have bundled different types of coverage into a single insurance plan.** Here they are.

BASIC COVERAGE

Damage to goods:

- Fire.
- Explosions and spontaneous combustion.
- Demolition and debris removal costs.
- Lightning strike.
- Municipal Rate for the Fire Service.
- Electrical damage.
- Refrigerated food.

Extension of guarantees:

- Vandalism.
- Rain, wind, hail, or snow.
- Smoke.
- Floods and mud removal.
- Vehicle and aircraft impact.
- Sound waves.
- Extinguishing and air conditioning.

Water damage:

- Pipe breakages.
- Non-weather-related leakages.
- Unblocking of pipes.
- Compensation for an increase in the bill due to excess consumption.

Breakages of:

- Windows.
- Sanitary fittings.
- Glass-ceramics.
- Marble.

Burglary, robbery and theft.

BASIC COVERAGE

Extension of coverage:

- Uninhabitability.
- Loss of rent.
- Forced eviction.
- Losses on temporary stays.
- Replacement of documents.
- Accidents in the home.
- Aesthetic restoration of the building and contents.
- Property owned by third parties.
- Frosts.
- Garden damage.
- Any accidental risk.
- Screen breakage.

Civil Liability:

- Property.
- Tenant and private leasing.

Legal protection.

OPTIONAL COVER

- First-loss damage to property.
- Vehicles in garages.
- Extension of Civil Liability.

EXCEPTIONS

- Houses in areas that are unpopulated, isolated, undeveloped, permanently uninhabited, or under construction.
- Prefabricated houses, wooden houses, mobile homes, caravans, etc.
- Homes rented on a continual or temporary basis.
- Value of the building through first risk insurance or partial capital to offset the shortages of the community insurance policy (there is also the optional guarantee for building damage).
- High sum insured for contents or excess of O.E. without the adequate protection.

A HOME MUST BE PROTECTED AND, ABOVE ALL, LIVED IN.

To get the most out of your home, first, you must be able to enjoy good health. For this reason, we offer several **additional services** to improve your quality of life.

HOME SERVICES

- Home Assistance.
- Legal Assistance.
- Computer and Technology Assistance.
- Handyman service.
- Household appliance repair services.
- Psychological telephone assistance.

For more information call 976 991 198.

HEALTHCARE SERVICES

- Healthcare Services.
- Medical lines: DKV medical line (24-hour), paediatric (Hospital SJD 24-hour), childhood obesity, pregnancy, sport, nutritional, tropical, and psychoemotional.
- Second medical opinion for serious illnesses.
- Reduced prices for different treatments and services:
 - Refractive surgery for myopia, hypermetropia and astigmatism.
 - Plastic surgery and cosmetic medicine.
 - Audiology.
 - Quitting smoking.
 - Sleep apnoea (CPAP).

— Assisted reproduction.

— Orthopaedics.

To see all the available services, please visit dkvseguros.com/servicios-salud

FLATS, HOUSES, APARTMENTS, STUDIO FLATS... THERE ARE MANY TYPES OF HOMES.

And DKV has an insurance plan for each of them.

PLUS MODALITY

The most extensive guarantees and highest coverage limits.

COMPLET MODALITY

Comprehensive coverage to protect your home.

BASIC MODALITY

The most basic coverage at the lowest price.

FIRE CATEGORY

Essential coverage to comply with the requirements of the Mortgage Act.

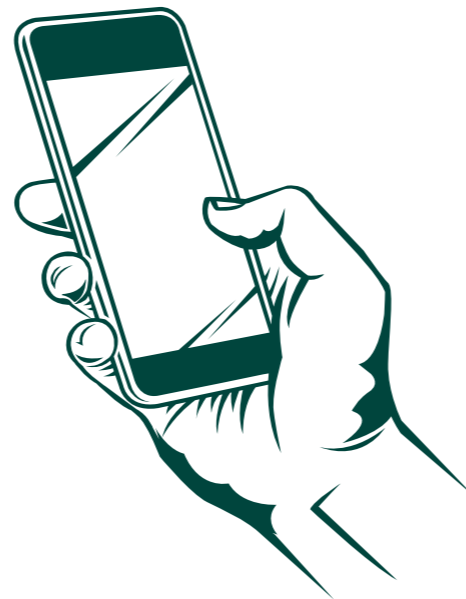
LESS TRAVELLING, MORE DIGITAL HEALTH!

At DKV we are committed to digitalisation, using new technologies to improve health care. To do this, we put our digital services at your disposal.

APP QUIERO CUIDARME MÁS

DKV EcoHogar provides you access to DKV's digital health services through the Quiero cuidarme Más app:

- **My diary**, a summary of your recent activity and the most relevant information about your healthcare management.
 - **Healthy lifestyle index**, a score from 0 to 1,000 that lets you know if you are on the right track towards a healthy lifestyle.
 - **Health indicators**, managing multiple health parameters, such as your physical activity, weight, blood pressure and others.
 - **Connection** to Apple Health, Google Fit, Garmin and Fitbit.
 - **Health and well-being content** so that you are up to date with the latest trends and topics of interest.
- **DKV Club Salud y Bienestar**, enjoy discounts, prize draws and promotions on health and wellness services and products. From Quiero cuidarme Más, check offers and your bookings.



AN INSURANCE POLICY ADAPTED TO YOUR NEEDS



**JUST LIKE YOU,
YOUR HOUSE
CHANGES AND
EVOLVES OVER TIME.**

We recommend that you review your insurance regularly to check that it is still the best fit for your needs. If this isn't the case, get in touch with your Home Expert to get a better solution.

Guarantees	Plus		Complet		Basic		Incendio	
Fire protection	Building	Contents	Building	Contents	Building	Contents	Building	Contents
Fire, explosion and lightning strike	100%	100%	100%	100%	100%	100%	100%	100%
Salvage costs, debris removal and firefighting service	100%	100%	100%	100%	100%	100%	100%	100%
Electrical damage (devices and installations)	100%	100%	100%	Máx. 1.800€	100%	Without cover	Without cover	Without cover
Refrigerated food		Máx. 400€		Máx. 250€		Without cover		Without cover
Extension of guarantees	Building	Contents	Building	Contents	Building	Contents	Building	Contents
Vandalism	100%	100%	100%	100%	100%	100%	Without cover	Without cover
Rain, wind, hail, or snow	100%	100%	100%	100%	100%	100%	Without cover	Without cover
Flood (including expenses for mud removal)	100%	100%	100%	100%	100%	100%	Without cover	Without cover
Humo	100%	100%	100%	100%	100%	100%	Without cover	Without cover
Impact, falling of aircraft and sonic waves	100%	100%	100%	100%	100%	100%	Without cover	Without cover
Leaks from extinguishing equipment, liquids, gases and air conditioning systems	100%	100%	100%	100%	Without cover	Without cover	Without cover	Without cover
Water damage and breakages	Building	Contents	Building	Contents	Building	Contents	Building	Contents
Water damage, including location and repair	100%	100%	100%	100%	100%	100%	Without cover	Without cover
Unblocking of pipes	Máx. 600€		Máx. 300€					
Breakages of windows, mirrors, sanitary ware and marble countertops	100%	100%	100%	100%	Without cover	Without cover	Without cover	Without cover
Theft	Building	Contents	Building	Contents	Building	Contents	Building	Contents
Theft and robbery		100%		100%		100%	Without cover	Without cover
Damage to the house	100%	Up to 10%	100%	Up to 10%	100%	Up to 10%	Sin cobertura	Sin cobertura
Theft and robbery of cash kept at home		Máx. 600€		Máx. 300€		Without cover		Without cover
Theft and robbery of cash kept at home stored inside a safe		Máx. 1.200€		Máx. 600€		Without cover		Without cover
Burglary in annexes (garage, storage room, etc.)		15% / Máx. 6.000€		15% / Máx. 3.000€		Without cover		Without cover
Household burglary		Máx. 600€		Máx. 300€		Without cover		Without cover
Robbery outside the house		Máx. 1.200€ / Máx. Cash 400€		Máx. 600€ / Máx. Cash 200€		Without cover		Without cover
Fraudulent use of bank cards		Máx. 300€		Máx. 150€		Without cover		Without cover
Lock replacement due to theft or loss of keys	100%	100%	100%	100%	Without cover	Without cover	Without cover	Without cover
Jewels in a bank		Máx. 1.200€		Without cover		Without cover		Without cover

Guarantees	Plus		Complet		Basic		Incendio	
Extension of coverage	Building	Contents	Building	Contents	Building	Contents	Building	Contents
Uninhabitability of the home (temporary limit one year)	Up to 100%	Up to 100%	Up to 100%	Up to 100%	Up to 100%	Up to 100%		Without cover
Forced eviction		Up to 15%		Up to 15%			Without cover	Without cover
Loss of rent (temporary limit one year)	Up to 100%		Up to 100%	Máx. 1.800€	Up to 100%			Without cover
Damage due to water as a consequence of frost	Máx. 3.000€		Máx. 1.500€	Máx. 200€	Without cover			Without cover
Reconstruction of gardens	Máx. 3.000€		Máx. 1.500€		Without cover			Without cover
Aesthetic damage to the Building	Máx. 3.000€		Máx. 1.800€		Without cover			Without cover
Aesthetic damage to Contents		Máx. 1.200€		Máx. 600€			Without cover	Without cover
Temporary transfer of Contents (temporary limit: 3 months)		Máx. 3.000€		Máx. 1.800€			Without cover	Without cover
Replacement of documents		Máx. 3.000€		Máx. 1.500€			Without cover	Without cover
Property owned by third parties		Máx. 600€		Máx. 300€			Without cover	Without cover
Accidents in the home		100% / Máx. 30.000€		100% / Máx. 30.000€			Without cover	Without cover
Any accidental risk	Máx. 6.000€	Máx. 6.000€		Without cover			Without cover	Without cover
Breakage technological devices' screens		1% / Máx. 1.000€ 75€ excess		Without cover			Without cover	Without cover

Guarantees	Plus	Complet	Basic	Incendio
Civil liability		Up to €300,000 with a maximum of €150,000 per victim	Up to 150.000 EUR	Up to 150.000 EUR
Real estate, of the tenant or private	The Particular and General Conditions indicate and specify the type and scope of the contracted cover	The Particular and General Conditions indicate and specify the type and scope of the contracted	The Particular and General Conditions indicate and specify the type and scope of the contracted	The Particular and General Conditions indicate and specify the type and scope of the contracted
Legal defence and bail bonds	Included	Included	Included	Included
Legal protection	Included	Included	Included	Included
Optional				
Additional damage to the building	Máx. 12.000€	Máx. 6.000€	Without cover	Without cover
Damage to telecommunications and antennas of radio amateurs	100% insured sum Civil liability Máx. 60.000€	100% insured sum Civil liability Máx. 60.000€	Without cover	Without cover
Vehicles in a garage	100% insured sum	100% insured sum	Without cover	Without cover
Additional Civil Liability	Hasta 300.000€ with a maximum of 150.000€ per victim	Up to 150.000€	Without cover	Without cover
Extraordinary risk clause	Included	Included	Included	Included
Assistance				
Robbery outside the house	Included	Included	Included	Included
EcoHogar services	Included	Included	Included	Included
DKV Club Salud y Bienestar	Included	Included	Included	Included
IT Assistance	Included	Included	Included	Without cover
Psychological telephone assistance	Included	Included	Included	Included

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Customer service
helpline manned by:

Fundación
INTEGRALIA DKV

**OBJETIVOS
DE DESARROLLO
SOSTENIBLE**

Responsible with
your health, society
and the planet



Healthy company



DKV is the company best valued
by insurance brokers in the
individual healthcare Branch