



SPECIAL OFFER |  
HOME AND CAR  
INSURANCE



# SPECIAL OFFER | HOME AND CAR INSURANCE

## TERMS AND CONDITIONS:

### CAR INSURANCE

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GLOBAL product: extensive coverage of the vehicle, the driver and occupants. There are 3 types of contracts that go from the simplest coverage to the most complete, with flexible options that adapt to the circumstances of each policyholder:

THIRD PARTY INSURANCE - This option covers compulsory and supplementary civil liability, legal protection, defense against traffic fines, expenses of courses taken to recover driving license points, accident insurance cover for the driver up to 90,000 Euro, death insurance for the occupants of the vehicle and travel assistance.

EXTENDED THIRD-PARTY INSURANCE- This adds to the aforementioned third party insurance Breakage and Replacement of windscreens, damages due to fire, compensation in case of theft and compensation for damages of the vehicle resulting from total loss.

This category also includes: theft of personal belongings and luggage of the occupants of the vehicle, monthly compensation for withdrawal of drivers license and expenses for cleaning the interior of the vehicle following the transport of injured people.

FULLY COMPREHENSIVE INSURANCE - The coverage is the same as for Extended Third-Party Insurance, with the addition of the vehicle's own damages with or without excess.

PREMIUM product: for luxury cars, in which we add exclusive coverage.

Vehicle replacement from the moment an accident or breakdown occurs.

Double compensation payment to orphans due to death of the driver and his/her spouse.

Compensation to adapt the house or the vehicle in case of a severe accident of the policyholder.

Damages caused by the policyholder to third parties such as a pedestrian or cyclist in a traffic accident.

Claim for damages suffered by the policyholder in a traffic accident as passenger of any private vehicle.

For all the business products we satisfy the needs of the policyholders by means of distinctive commitments and advantages.

#### COVERAGES FOR PEOPLE

**What happens if one of my relatives suffers a mishap in case of an accident?**

We extend the coverage to the driver's relatives, increasing the limit of the compensation given by the obligatory insurance.

**And if I get knocked down when I am walking or cycling?**

We will file a claim against the driver that knocked you down for the damages you have suffered.

**In case of death, what does my family have to do?**

The funeral expenses are covered by the insurance. We will take care of all the necessary formalities required for burial.

**Who will help us if I suffer a permanent disability?**

We provide psycho-emotional assistance to you and your family.

**What happens if after an accident my car has been poorly repaired?**

We will present the appropriate claim to the workshop.

**And if I have a flat tire?**

We guarantee road assistance for a flat tire, lack of fuel and theft of keys, from "Km. 0"; that is, from your address; and we provide customer service 24 hours, 365 days, by calling this number: 902 300 900.

**Can my son/daughter drive the car?**

Yes, if you include him/her as occasional driver.

**Is my luggage covered?**

We guarantee compensation due to destruction, damage, disappearance or theft of personal belongings of all occupants of the vehicle.

**What happens if my vehicle sets on fire inside the garage?**

Aside from compensation for fire, we cover all the damages caused to other vehicles.

**Am I covered when circulating on non-suitable routes?**

Yes, we cover the damages you cause.

**And if I lose the points of my driver's license?**

We refund the expenses to register in the course you have to take to recover them.

**COVERAGES FOR VEHICLES****If my vehicle suffers a total loss and I have contracted a fully comprehensive insurance with excess.....**

We will not apply the excess

**And how is the car assessed?**

During the first two years, as if it was new.

**In case of breakdown, do I get a replacement vehicle?**

Yes, starting from day seven.

**And, in case of theft or total loss of the vehicle?**

From day one up to 35 days.

**What benefits do I get for taking the vehicle to an approved workshop?**

Aside from picking up and delivering the vehicle (subject to availability), external cleaning of the vehicle, we apply a 20% discount on the excess of fully comprehensive car insurance, priority assistance, replacement vehicle (subject to availability), immediate repair in an accident CIDE [Convenio de Indemnización Directa Español - Agreement of Direct Compensation in Spain] when you are not the responsible party, repair works guaranteed, maintenance of bonus with first accident notification, reception of accident notifications at all agreed workshops.

**HOME INSURANCE:**

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Reale Hogar [Reale Home] is a flexible insurance with a wide range of coverage with which the customer will live peacefully and protected. Furthermore, in Reale we are so sure that we will give you an excellent service that we commit ourselves to reimbursing the amount of your Premium if we do not comply with our Quality Commitment.

Benefits offered by REALE HOGAR [Reale Home] to our clients:

Quality Service. Clause regarding "Personalized attention and the highest quality service"

In incidents where the intervention of repairmen is needed, REALE commits to fulfil the following personal attention time limits from the moment the incident is notified by calling 902 365 240:

Within 24 hours the Professional will contact the policyholder and will visit the insured dwelling to analyse the incident, unless it is due to reasons attributable to the policyholder.

Within 48 hours the workers who perform the first works to be carried out will inform you of their scheduled timetable. Once they finish, you will be successively informed by subsequent workers of their scheduled timetables.

Within 72 hours the workers will begin the repair works, except when it is compulsory to arrange a different deadline due to the substitution of materials that are subject to special manufacturing and delivery characteristics. And if we fail to comply, we will reimburse the amount of the premium to the policyholder.

REALE HOGAR [REALE HOME] New guarantees

Finding and repairing leaks and seepage from rainfall, wind, hailstone and snow.

Legal protection of the lessor: rental price guaranteed in case of non-payment by the lessee, as well as the damages caused to the premises by the lessee in case of eviction.

Pets: it covers accidents suffered by dogs and cats owned by the policyholder.

PC support: it guarantees remote PC support service to solve problems that the policyholder may have when using a computer, as well as recovering information, provided it is physically kept in internal data storage units.

PC breakdowns: it covers damages due to impact, crash, smoke, water and accidental entrance of external materials inside equipment of less than 5 years.

Total loss of the insured house: it guarantees the damages that are the direct consequence of works carried out by third parties in neighboring properties or buildings or due to public works carried out on streets or underground and that may cause the total loss of the house.

## SPECIAL HOME AND/OR CAR INSURANCE OFFER:

All members and/or season subscribers that take out a Home and/or Car insurance before December 31st, 2014, with a premium equal or higher than 400€ a year, will get one year free insurance to cover Golf Club fees.



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