

**HOME COMMITMENTS FOR THE PRODUCTS : HOGAR PREMIUM, HOGAR
COMPLETO, SEGURCAIXA HOGAR COMPLETO, MYBOX HOGAR**
VALID FROM 01-01-2024 TO 31-12-2024

In SegurCaixa Adeslas we will offer you an assistance team in order to get your home back to normal as swiftly as possible:

Home commitments

- **Appointment with a worker.** In coordination with the customer, following the reporting of an incident and as long as the incident is reported on a working day before 8 pm, without considering Saturdays, Sundays and bank holidays applicable where the risk is insured, the appointment with a workman will be arranged within 1 hour and the visit will be conducted within 24 hours in order to assess the damage on behalf of the assistance company. The assistance company shall undertake to provide the service via the telephone line 900 159 009 from 9 am to 8 pm, Monday to Friday. This commitment is accepted provided there are no periods with high levels of incidents reported (when weather events substantially exceed the average for the past 30 days) or unless dealing with an incident in which third parties are involved (incidents where there is a liable or injured party).
- **Urgent services. Call-out service by workers within 3 hours following the incident being reported, for urgent incidents rendering the home uninhabitable. Incidents owing to the following causes:** **Electricity:** due to lack of electrical power throughout the home, or in the kitchen or in the bathroom, whenever the source of the cut is the home's installation. **Water damage:** due to a break in any of the fixed water pipes in the home causing damage to the insured party's property or that of third parties, which needs the main water shut off valve to be closed. **Home protection:** broken glass in any opening forming an enclosure to the property leading to exposure to weather phenomena or malicious acts by third parties. The assistance company shall provide the service via the telephone line 900 159 009 twenty-four hours a day. For urgent water damage, provided it occur outside the 9 am to 8 pm service hours, if it can be resolved by closing the main water shut off valve, advice will be given over the phone to close it, notwithstanding any repairs made the following day in coordination with the customer.
- **Appointment with an appraiser.** In coordination with the customer, following the assignment of the appraisal task, an appointment will be arranged with an appraiser within 24 hours, between 9 am and 6 pm from Monday to Friday (excluding bank holidays), according to availability, provided there are no periods with high levels of incidents reported (when weather events substantially exceed the average for the past 30 days) or unless dealing with an incident in which third parties are involved (incidents where there is a liable or injured party). This commitment shall be made by the insurance company.
- **Appraiser's report.** Delivery of the appraiser's report within no more than 10 days following assignment of the appraisal task for incidents with a cost of under € 30,000, once all documentation needed to assess the damage has been received. This is unless dealing with an incident in which third parties are involved (incidents where there is a liable or injured party). This commitment shall be made by the insurance company.
- **Compensation within 48 hours.** A payment order shall be made for compensation for an incident covered by the policy within 2 working days following receipt of the documentation needed to assess the incident, provided said documentation is received between 9 am and 5 pm, from Monday to Friday (excluding bank holidays), and as long as the intervention of an appraiser is not needed to assess said documentation.
- **Second opinion.** Following the reporting of the incident, if your claim is denied and you disagree with the rejection, the decision will be reviewed and we will assess the suitability of calling out a worker.
- **Service repair quality.** If you are dissatisfied with the repair, the assistance company undertakes to call out a worker. Management of the repair shall be conducted in coordination with the customer via the assistance company, upon which the service is incumbent and which takes on a commitment to its customer. This commitment shall be made by the assistance company.

Terms and conditions of the service

Commitments associated with taking out the HOGAR PREMIUM, HOGAR COMPLETO, SEGURCAIXA HOGAR COMPLETO, MYBOX HOGAR product for incidents covered by the policy. Not applicable for repair services requested by the customer under the "Home Assistance" cover. At the time of opening an incident file, the insurance company may recommend several reliable assistance companies, provided the nature of the incident enables it to be repaired. In this respect, if the customer so wishes, he may hire the assistance company and directly commission it to repair the damages.

- **The assistance company is the party that takes on the commitments set out in the sections "Second opinion", "Appointment with a workman", "Urgent services" and "Service repair quality", except in unforeseeable circumstances, holding the insurance company free from responsibility in all cases.**
- **The insurance company is the party that takes on the commitments set out in the sections "Appointment with an appraiser", "Appraiser's report" and "Compensation within 48 hours", except in unforeseeable circumstances.**

Financial compensation

In the event of failure to comply with the commitments entitled "Appointment with a workman", "Urgent services", "Appointment with an appraiser", "Appraiser's report" and "Compensation within 48 hours", the customer is provided with a helpline on 91 991 78 21 in order to seek a review of compliance with the commitments and, if applicable, financial compensation of euros 200,00*.

This compensation may be requested by the policyholder within a period of up to 30 calendar days following the closure of the incident-giving rise to the commitment.

Payment of the financial compensation and limitations

You, as the policyholder, shall be entitled to receive financial compensation no more than once each calendar year. Payment of the compensation shall be made effective before the end of December of the year in which the failure to comply is accepted by the assistance company or the insurance company, as the case may be.

The assistance company is the party that takes on responsibility for offering potential financial compensation to which the policyholder is entitled owing to failure to comply with the commitments entitled "Appointment with a workman" and "Urgent services", except in Unforeseeable circumstances, holding the insurance company free from responsibility in all cases.

The insurance company is the party that takes on responsibility for offering potential financial compensation to which the policyholder is entitled owing to failure to comply with the commitments entitled "Appointment with an appraiser", "Appraiser's report" and "Compensation within 48 hours", except in unforeseeable circumstances.

Financial compensation shall be paid into the account from which bills are collected as set out in the policy identified in the section "Insurance identification" unless the policyholder designates a different bank account upon filing the petition for compensation.

Pursuant to the foregoing, we hereby inform you that in order to process all commitments incumbent upon the assistance company your contact details and, if applicable, the policyholder's payment account must be disclosed by the insurance company to the assistance company.

The amount stipulated in this document by way of financial compensation is valid for "Commitments" arising from incidents reported up to 31 December 2024. Thereafter, for each calendar year the insurance company reserves the right to renew, modify or cancel the "Commitments", the "Terms and conditions of the service" and the "Financial compensation" applicable.

In order to review the "Commitments", the "Terms and conditions of the service" and, if applicable, the "Financial compensation" applicable for each year, please visit www.segurcaixaadeslas.es/compromisoshogar-en.

* Payment of the financial compensation is subject to the applicable tax regime.