


Protect your home and family with **CARDIF HOME PROTECTION**


At CARDIF we think about your peace of mind, especially in the place where it's most important to feel safe and secure: your home. That's why we're giving you the help of our best professionals, who will give you personalised treatment.


We guarantee you the best cover to protect your family and your home.


Protection that will guarantee your peace of mind

Many things can cause damage in our homes: a tap left running, losing your keys, or any kind of emergency. **CARDIF HOME PROTECTION** will protect you against the impact of all these unexpected events, and will also provide you with a 24-hour Emergency service.

 Damage caused by fire, smoke and soot, lightning and/or.

 Water damage: accidental domestic flooding or malfunction, including the cost of the plumbing and building work needed to put it right.

 Broken mirrors, windows, marble and granite counters, sanitary and bathroom fittings, vitroceramic hobs, etc.

 Burglary: damage resulting from robbery and theft from your home. We also cover mugging and the fraudulent use of credit cards (up to 600€).

 Civil Liability: up to 300,000€.

 Family legal defence and claims for damages.

 With our 24-hour Home Assistance service, you can rely on the best professionals 365 days of the year.

**CARDIF
HOME
PROTECTION**



FEEL AT EASE IN YOUR HOME

Insurance brokered by:

UNIÓN DE CRÉDITOS INMOBILIARIOS, SA, EFC, OBSV, CIF A39025515, registered in the Special Register held by the General Directorate of Insurance and Pension Funds under number OV-0076, with registered office at calle Retama, 3, 7ª, 28805 Madrid. The Broker holds Professional Civil Liability Insurance and has the financial capacity required under current legislation.

 **BNP PARIBAS
CARDIF**

RISKS INSURED		CONTENTS	BUILDING
BASIC GUARANTEES			
A.	Fire/explosion, lightning strike and other damage	100%	100%
a.1	Material loss or damage caused by the direct action of fire		
a.2	Domestic accidents caused by the action of heat		
a.3	Explosions		
a.4	Spontaneous combustion		
a.5	Lightning strike		
a.6	Atmospheric phenomena (rainwater, wind, hail or snow)		
a.7	Flooding		
a.8	Acts of vandalism or malicious action		
a.9	Effects of smoke or soot		
a.10	Impact of animals and vehicles		
a.11	Sonic booms		
a.12	Escapes or spillage		
B.	Damage caused by leaking water	100%	100%
C.	Breakages: windows, sanitary ware, marble and granite counters and vitroceramic hobs	100%	100%
c.1	Accidental breakages of windows, glass panels and mirrors		
c.2	Accidental breakage of marble, granite or other stone counters		
c.3	Accidental breakage of vitroceramic hobs		
c.4	Accidental breakage of sanitary ware		
D.	Burglary, robbery and theft		
d.1	Theft from the home	100%	100%
	Jewellery and objects of special value		Excluded
	Garden furniture and tools		5%
	Cash		5% max. 300€

RISKS INSURED		CONTENTS	BUILDING
BASIC GUARANTEES			
d.2	Burglary or armed robbery in the home	100%	100%
	Jewellery and objects of special value		Excluded
	Cash		5% max. 300€
d.3	Theft from the home		100%
	Jewellery and objects of special value		Excluded
d.4	Mugging outside the home		1,200€
	Cash		300€
d.5	Fraudulent use of credit cards		600€
E.	Electrical damage	100%	100%
F.	Refrigerated goods		300€
G.	Temporary transfer of the property insured		15% max. 3,000€
	Cash		150€
H.	Other benefits		
h.1	Salvage expenses, removal of rubble, clearing mud, replacement of locks and keys	100%	100%
h.2	Expenses of renting a home or temporary accommodation		Maximum limit 1 year
	Provisional accommodation in a hotel		10 days hotel (max. 3,000€)
h.3	Loss of rent		Maximum limit 1 year
h.4	Deterioration of garden or trees	100%	100%
h.5	Damage to clothing, furniture and personal effects		5%
h.6	Aesthetic restoration or aesthetic damage	1,800€	
I.	Civil Liability		300,000€
	Civil liability for water damage		60,000€
	Civil liability for repair and maintenance work		15,000€
SUPPLEMENTARY GUARANTEES			
A	Home assistance		Included
B	Home emergency		Included
C	Family Legal Defence, Claiming Damages		6,000€