

Life, Home & Funeral

ERGO EcoHogar

**I take care of my  
home, I take care  
of my surroundings**

**ERGO**

Listen, understand, insure!



ERGO Ecohogar

# **I take care of my home, I take care of my surroundings**

The first environmentally friendly home insurance policy. With ERGO EcoHogar, in addition to having the best coverage, you can take care of your surroundings and help take care of the environment.

## What do you need?

We offer you extensive guarantees that are adapted to your needs, innovative and with excellent quality-price ratio.  
Select your modality:

### **Modality Plus**

A latest generation product with the widest-ranging guarantees and coverage limits.

### **Modality Complet**

A wide range of coverage for the protection of your home.

### **Modality Basic**

Insurance only against major risks at a reasonable price.

### **Modality Fire**

If you only want basic coverage to comply with legal requirements for a mortgage.

## Great advantages

- We pay for your assets as if there were new.
- No-claims bonus of up to 20%.
- Discount on your second home if you have the main one insured with us already.
- Wide range of services to make your life easier.
- Enjoy unique environmentally friendly services.

## Services included in all the types of insurance

### **Handyman Service**

Professional services in the home to carry out certain installation or maintenance tasks and adaptation of the home (once a year, a maximum of 3 hours).

### **Household Appliances Repair Service**

When the manufacturer's warranty has run out, it will cover, once a year, the call-out and labour costs until the appliance is seven years old.

### **Computer Assistance Service**

The computer assistance service allows the policyholder to contact a computer technician to troubleshoot the most common PC issues and those involving computer tools.

**902 499 008**

### **Access to DKV Health and Wellness Club**

Medical and wellness services at special prices for subscribers only.

### **DKV Medical Line**

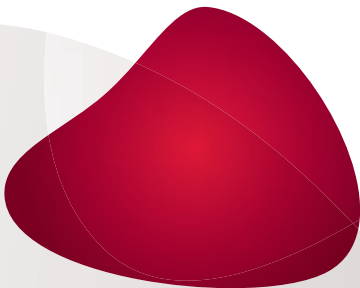
Free medical advice over the telephone or via the Internet.

**902 499 799**

### **Request your personalised project**

## **Exclusive environmentally friendly services**

- **Green home:** Did you know how easy it is to grow lettuces in your balcony? We offer you environmentally friendly and urban horticultural products at the best price.
- **Efficient home:** Did you know that half of all homes are built without following energy efficiency criteria? Access to thermal insulation services.
- **Healthy home:** Did you know that the paint on your walls affects the quality of the air you breathe at home? Our repairs are carried out with paints of low environmental impact and environmentally friendly labelling.
- **Safe home:** Did you know that the mortality rate of home accidents is more than double that of road accidents? First-aid training with the Red Cross.
- **Ecodraws for clients:** Environmentally friendly presents every month and a prize to make your home super efficient.



## Table of guarantees according to insurance type

<b>Guarantees Plus</b>		
<b>Fire</b>	<b>Structure</b>	<b>Contents</b>
Fire, explosion and lightning	100%	100%
Salvage, clearance of rubble and fire service expenses	100%	100%
Electrical damage	100%	100%
Food in refrigerator		max EUR 400
<b>Guarantee extensions</b>	<b>Structure</b>	<b>Contents</b>
Vandalism	100%	100%
Rain, wind, hail or snow	100%	100%
Flooding (including expenses for clearing mud)	100%	100%
Smoke	100%	100%
Impact, falling of aircraft and sonic waves	100%	100%
Leaks from extinguishing equipment, liquids, gases and air conditioning systems	100%	100%
<b>Additional allowances</b>	<b>Structure</b>	<b>Contents</b>
Damage due to water including detection and repair	100%	100%
Breaking of glass, mirrors, sanitary ware and marble surfaces	100%	100%
<b>Burglary &amp; Theft</b>	<b>Structure</b>	<b>Contents</b>
Burglary and robbery		100%
Damage to the property	100%	up to 10%
Theft and robbery of cash kept at home		max EUR 600
Theft and robbery of cash kept in a safe at home		max EUR 1,200
Burglary in annexes (garage, storage room, etc.)		15% max EUR 6,000
Domestic theft		max EUR 600
Robbery outside the home		max EUR 1,200 max cash sum EUR 400

<b>Burglary &amp; Theft</b>	<b>Structure</b>	<b>Contents</b>
Fraudulent use of credit cards		max EUR 300
Replacement locks due to theft or loss of keys	100%	100%
Jewels in a Bank		max EUR 12,000
<b>Coverage extension</b>	<b>Structure</b>	<b>Contents</b>
Uninhabitable property (temporary limit one year)	up to 100%	up to 100%
Obligatory vacating of the property		up to 15 %
Loss of rent (temporary limit one year)	up to 100%	
Damage due to water as a consequence of frost	max EUR 3,000	
Reconstruction of gardens	max EUR 3,000	
Cosmetic damage - Structure	max EUR 3,000	
Cosmetic damage - Contents		max EUR 1,200
Temporary transfer of Contents (temporary limit three months)		max EUR 3,000
Replacement of documents		max EUR 3,000
Goods belonging to third parties		max EUR 600
Accidents in the home		100% max EUR 30,000
Full accidental risk	max 6.000 EUR	max EUR 6,000
<b>Civil responsibility</b>		
	Up to EUR 300,000 with max EUR 150,000 per victim	
Property, of tenant or private	Type and extension of contracted coverage is stipulated in General and Particular conditions	
Legal defence and bail		Included
Legal protection		Included

<b>Optional</b>	
Complementary damage to the building	max EUR 12,000
Damage to aerials and civil responsibility of amateur radio operators	100% sum insured Civil Responsibility max EUR 60,000
Vehicles in garage	100% sum insured
Additional civil responsibility	Up to EUR 300,000 with max EUR 150,000 per victim
<b>Extraordinary risk clause</b>	<b>Included</b>
<b>Assistance</b>	
Home Assistance	Included
EcoHogar Protection	Included
DKV Health and Wellness Club	Included
Computer Assistance	Included



## Guarantees Complet

<b>Fire</b>	<b>Structure</b>	<b>Contents</b>
Fire, explosion and lightning	100%	100%
Salvage, clearance of rubble and fire service expenses	100%	100%
Electrical damage	100%	100% max EUR 1,800
Food in refrigerator		max EUR 200
<b>Guarantee extensions</b>	<b>Structure</b>	<b>Contents</b>
Vandalism	100%	100%
Rain, wind, hail or snow	100%	100%
Flooding (including expenses for clearing mud)	100%	100%
Smoke	100%	100%
Impact, falling of aircraft and sonic waves	100%	100%
Leaks from extinguishing equipment, liquids, gases and air conditioning systems	100%	100%
<b>Additional allowances</b>	<b>Structure</b>	<b>Contents</b>
Damage due to water including detection and repair	100%	100%
Breaking of glass, mirrors, sanitary ware and marble surfaces	100%	100%
<b>Burglary &amp; Theft</b>	<b>Structure</b>	<b>Contents</b>
Burglary and robbery		100%
Damage to the property	100%	Hasta 10%
Theft and robbery of cash kept at home		max EUR 300
Theft and robbery of cash kept in a safe at home		max EUR 600
Burglary in annexes (garage, store room...)		15% max EUR 3,000
Domestic theft		max EUR 300
Robbery out of the home		max EUR 600 max cash sum EUR 200

<b>Burglary &amp; Theft</b>	<b>Structure</b>	<b>Contents</b>
Fraudulent use of credit cards		max EUR 150
Replacement locks for theft or loss of keys	100%	100%
Jewels in a Bank		Not covered
<b>Coverage extension</b>	<b>Structure</b>	<b>Contents</b>
Uninhabitable property (temporary limit one year)	up to 100%	up to 100%
Obligatory vacating of the property		up to 15%
Loss of rent (temporary limit one year)	up to 100%	
Damage due to water as a consequence of frost	max 1.500 EUR	
Reconstruction of gardens	max 1.500 EUR	
Cosmetic Damage Structure	max 1.500 EUR	
Cosmetic Damage Contents		max EUR 600
Temporary transfer of Contents (temporary limit three months)		max EUR 1,500
Replacement of documents		max EUR 1,500
Goods belonging to third parties		max EUR 300
Accidents in the home		100% max EUR 30,000
Full accidental risk		Not covered
<b>Civil responsibility</b>		
		Up to EUR 150,000
Property, of tenant or private	Type and extension of contracted coverage is stipulated in General and Particular conditions	
Legal defence and bail		Included
Legal protection		Included

<b>Optional</b>	
Complementary damage to the building	max EUR 6,000
Damage to aerials and civil responsibility of amateur radio operators	100% sum insured Civil Responsibility max EUR 60,000
Vehicles in garage	100% sum insured
Additional civil responsibility	Up to EUR 150,000
<b>Extraordinary risk clause</b>	<b>Included</b>
<b>Assistance</b>	
Home Assistance	Included
Legal protection	Included
DKV Health and Wellness Club	Included
Computer Assistance	Included

## Guarantees Basic

<b>Fire</b>	<b>Structure</b>	<b>Contents</b>
Fire, explosion and lightning	100%	100%
Salvage, clearance of rubble and fire service expenses	100%	100%
Electrical damage	100%	Not covered
Food in refrigerator		Not covered

<b>Guarantee extensions</b>	<b>Structure</b>	<b>Contents</b>
Vandalism	100%	100%
Rain, wind, hail or snow	100%	100%
Flooding (including expenses for clearing mud)	100%	100%
Smoke	100%	100%
Impact, falling of aircraft and sonic waves	100%	100%
Leaks from extinguishing equipment, liquids, gases and air conditioning systems	Not covered	Not covered

<b>Additional allowances</b>	<b>Structure</b>	<b>Contents</b>
Damage due to water including detection and repair	100%	100%
Breaking of glass, mirrors, sanitary ware and marble surfaces	Not covered	Not covered

<b>Burglary &amp; Theft</b>	<b>Structure</b>	<b>Contents</b>
Burglary and robbery		100%
Damage to the property	100%	up to 10%
Theft and robbery of cash kept at home		Not covered
Theft and robbery of cash kept in a safe at home		Not covered
Burglary in annexes (garage, storage room, etc.)		Not covered
Domestic theft		Not covered
Robbery out of the home		Not covered
Fraudulent use of credit cards		Not covered
Replacement locks for theft or loss of keys	Not covered	Not covered
Jewels in a Bank		Not covered

<b>Coverage extension</b>	<b>Structure</b>	<b>Contents</b>
Uninhabitable property (temporary limit one year)	up to 100%	up to 100%
Obligatory vacating of the property		Not covered
Loss of rent (temporary limit one year)	up to 100%	
Damage due to water as a consequence of frost	Not covered	
Reconstruction of gardens	Not covered	
Cosmetic damage - Structure	Not covered	
Cosmetic damage - Contents		Not covered
Temporary transfer of Contents (temporary limit three months)		Not covered
Replacement of documents		Not covered
Goods belonging to third parties		Not covered
Accidents in the home		Not covered
Full accidental risk		Not covered
<b>Civil responsibility</b>		
		Up to EUR 150,000
Property, of tenant or private	Type and extension of contracted coverage is stipulated in General and Particular conditions	
Legal defence and bail		Included
Legal protection		Included
<b>Optional</b>		
Complementary damage to the building		Not covered
Damage to aerials and civil responsibility of amateur radio operators		Not covered
Vehicles in garage		Not covered
Additional civil responsibility		Not covered
<b>Extraordinary risk clause</b>		<b>Included</b>
<b>Assistance</b>		
Home Assistance		Included
EcoHogar Protection		Included
DKV Health and Wellness Club		Included
Computer Assistance		Included

## Guarantees Fire

<b>Fire</b>	<b>Structure</b>	<b>Contents</b>
Fire, explosion and lightning	100%	100%
Salvage, clearance of rubble and fire service expenses	100%	100%
Electrical damage	Not covered	Not covered
Food in refrigerator		Not covered

<b>Guarantee extensions</b>	<b>Structure</b>	<b>Contents</b>
Vandalism	Not covered	Not covered
Rain, wind, hail or snow	Not covered	Not covered
Flooding (including expenses for clearing mud)	Not covered	Not covered
Smoke	Not covered	Not covered
Impact, and sonic waves	Not covered	Not covered
Leaks from extinguishing equipment, liquids, gases and air conditioning systems	Not covered	Not covered

<b>Additional allowances</b>	<b>Structure</b>	<b>Contents</b>
Damage due to water including detection and repair	Not covered	Not covered
Breaking of glass, mirrors, sanitary ware and marble surfaces	Not covered	Not covered

<b>Burglary &amp; Theft</b>	<b>Structure</b>	<b>Contents</b>
Burglary and robbery	Not covered	Not covered
Damage to the property	Not covered	Not covered
Theft and robbery of cash kept at home		Not covered
Theft and robbery of cash kept in a safe at home		Not covered
Burglary in annexes (garage, storage room, etc.)		Not covered
Domestic theft		Not covered
Robbery outside the home		Not covered
Fraudulent use of credit cards		Not covered
Replacement locks for theft or loss of keys	Not covered	Not covered
Jewels in a Bank		Not covered

<b>Coverage extension</b>	<b>Structure</b>	<b>Contents</b>
Uninhabitable property (temporary limit one year)	Not covered	
Obligatory vacating of the property	Not covered	
Loss of rent (temporary limit one year)	Not covered	
Damage due to water as a consequence of frost	Not covered	
Reconstruction of gardens	Not covered	
Cosmetic damage - Structure	Not covered	
Cosmetic damage - Contents		Not covered
Temporary transfer of Contents (temporary limit three months)		Not covered
Replacement of documents		Not covered
Goods belonging to third parties		Not covered
Accidents in the home		Not covered
Full accidental risk		Not covered
<b>Civil responsibility</b>		
		Up to EUR 150,000
Property (only fire and explosion), of tenant or private	Type and extension of contracted coverage is stipulated in General and Particular conditions	
Legal defence and bail		Included
Legal protection		Included
<b>Optional</b>		
Complementary damage to the building		Not covered
Damage to aerials and civil responsibility of amateur radio operators		Not covered
Vehicles in garage		Not covered
Additional civil responsibility		Not covered
<b>Extraordinary risk clause</b>		<b>Included</b>
<b>Assistance</b>		
Home Assistance		Included
EcoHogar Protection		Included
DKV Health and Wellness Club		Included
Computer Assistance		Not covered

# Information project

## Policy Details

Payment Period \_\_\_\_\_

## Property Details

Insurance type Plus  Complet  Basic  Fire   
 Property intended use Main residence  Second home   
 Property type Flat  Terraced house  Detached house   
 Location Urban area  Residential estate  Uninhabited

City/Town \_\_\_\_\_

m<sup>2</sup> built \_\_\_\_\_

Property use Prop. occupant  Prop. landlord  Tenant occupant

Year of construction \_\_\_\_\_

If before 1975, subsequent renovation is required for  
water, gas and electricity

Protection for windows & balconies of terraced houses, detached houses, penthouses and ground-floor flats

Bars  Shutters  Unbreakable glass

Door

Reinforced  Solid  Standard

Alarm Yes  No  Connected to a central switchboard: Yes  No

Are there any **wooden** components in the construction of the property? Yes  No

(Floors, windows and doors do not count)

Between 15% and 25%

Between 25% and 50%

## Capital

Value building \_\_\_\_\_

Value furnishings \_\_\_\_\_

Special objects Jewels \_\_\_\_\_ in Safe  in Cupboard

(value over EUR 3,000/each)

(value over EUR 2,000/each)

## Optional guarantees in Plus and Complet

Damage to building to complement the Residents' Association policy  Yes  No

Guarantee of amateur radio operator aerials: Yes  No  Capital: \_\_\_\_\_

Vehicle in garage: Yes  No  Capital: \_\_\_\_\_

Optional civil responsibility \_\_\_\_\_



**Important Note:** This PROJECT has been prepared based on the data provided by the client and the premium calculated according to the effective rates on the day it was prepared, merely constituting an information study, WITHOUT ANY CONTRACTUAL VALIDITY and dependent on all the provided background information remaining the same and being verified.

**Data Protection Clause:** DKV Seguros y Reaseguros, SAE, will compile all personal data provided in files which remain their responsibility, the client having the right at any moment to access and, where appropriate, oppose, rectify and cancel them by contacting our central offices at Torre DKV, Avda. María Zambrano, 31 -50018 - Zaragoza or [atencioncliente@dkvseguros.es](mailto:atencioncliente@dkvseguros.es) in accordance with the limits stipulated in current legislation regarding the protection of personal data and other dispositions of a similar application.



Unless otherwise indicated, you expressly authorise, even when the agreement has not been entered into, the use and storing of this data for the Company to subscribe, presently or in the future, an insurance contract and for the analysis of the risk or statistical analysis of claims or prevention of fraud, as well as the transfer to the Group the company is part of, to inform you, by either post or electronic mail, of the opportunities for taking out the insurance and services that may be of your interest, and also the transfer to those entities that the Company, or Group it collaborates with in the suppositions of co-insurance, reinsurance and service companies or services indicated in the policy with the purpose of guaranteeing a better quality of service, in addition to the transfer of insurance sector files created for actuarial, statistical purposes and for the prevention of fraud.

In addition, you undertake to inform the persons whose personal data you are providing for these purposes, supplying if required, copies of the signed document.





**902 499 350**  
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**DKV | ERGO** is a team of specialists created to better attend to your needs. While DKV is the specialist that advises you on Medical Insurance, ERGO supplements this integral insurance offer focusing on the areas of Life, Home and Funeral insurance. Being together allows us to specialise in and devote ourselves in depth to the areas that interest you, to continue working for your peace of mind and reassurance.

**902 499 350**  
Our Call Centre staffed by:

**DKV integralia** 

Fundación para la integración laboral  
de personas con **discapacidad**



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improve.



**Empresa  
Responsable**

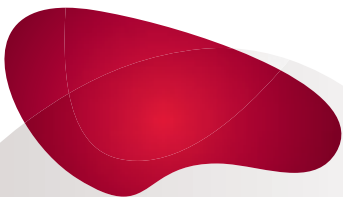
Responsible with your  
health, society and the  
planet.



Sustainable  
Company.

**DKV Seguros y Reaseguros, S.A.E.** Torre DKV, Avda. María Zambrano, 31 50018,  
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