

To protect your home both inside and out

DKV EcoHogar
The home insurance for you.

A lot to take care of

Introduction

We belong to the DKV Group, one of the largest insurance groups in Germany and Europe in over 30 countries, offering a full range of insurance and services.

In Spain, the DKV Group is present all over the country, with an extensive network of branch offices and practices, where almost 2000 employees serve nearly 2 million customers.

At DKV, we strive to create a healthier world, and develop actions that encompass the health and welfare of our policyholders, professionals, collaborators and society in general. Responsible management that brings value to our social and environmental surroundings, and allows for sustainable growth in the company.



Your home is 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: fire, theft, water damage, accidents, injury to others.

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 property:

- Fire
- Explosions and spontaneous combustion
- Demolition and debris removal costs
- Lightning damage
- 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

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

Civil Liability:

- Property
- Tenant and private leasing

Legal protection

Optional coverage

- 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-loss 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 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
- IT Assistance
- Manitas service
- Household appliance repair services

For more information call 976 991 198 or 902 499 300.

Health services

- Healthcare Services
- This includes a range of medical helplines: DKV medical line (24-hour), paediatric (24-hour SJD Hospital), childhood obesity, pregnancy, sports, nutritional, tropical, and psycho-emotional
- 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
 - Biomechanical gait analysis
 - Pelvic floor rehabilitation
 - 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, etc. 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

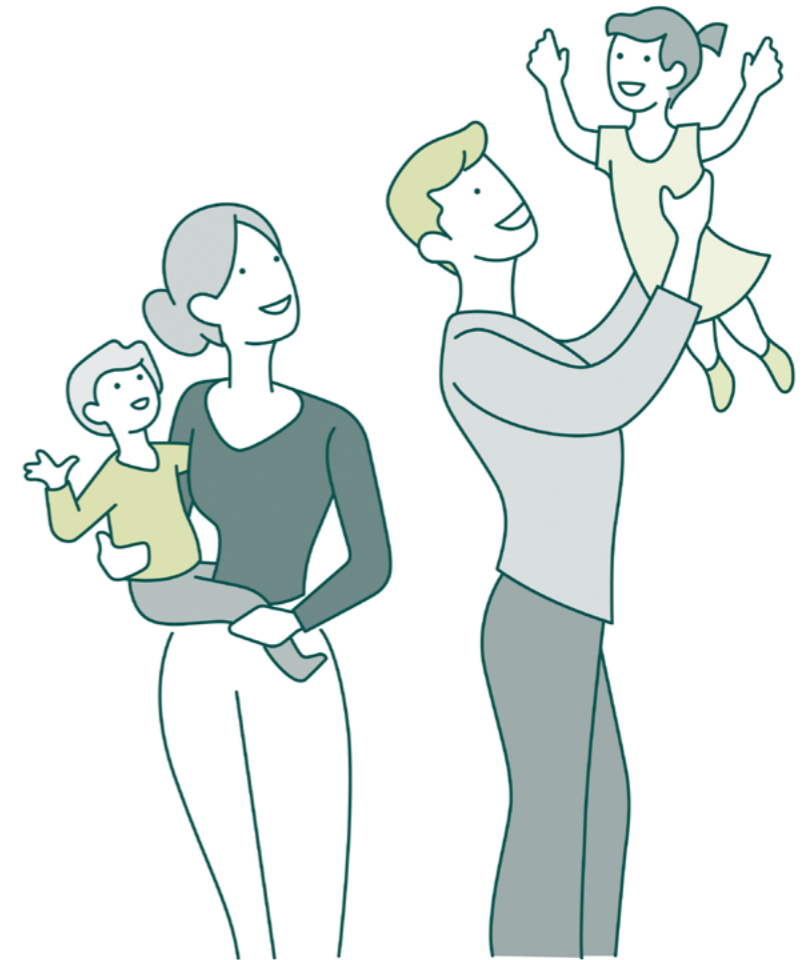
Comprehensive coverage to protect your home

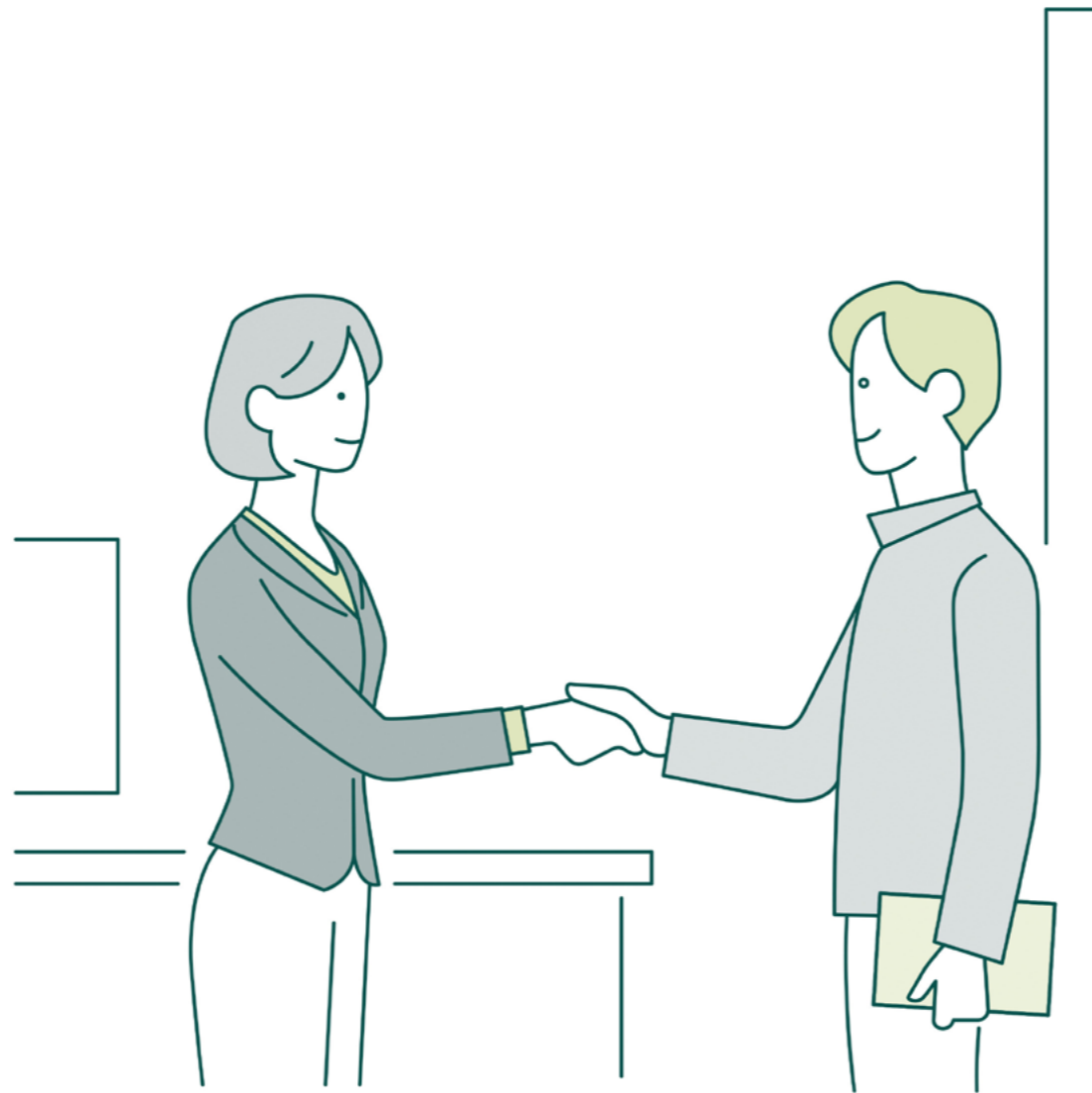
Basic Modality

The most basic coverage at the lowest price

Fire Protection Modality

Essential coverage to comply with the requirements of the Mortgage Act





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		Completo		Basic		Fire protection	
Fire protection	Property	Contents	Property	Contents	Property	Contents	Property	Contents
Fire, explosion and lightning strike	100%	100%	100%	100%	100%	100%	100%	100%
Costs of debris removal, rescue and fire-fighters' fees	100%	100%	100%	100%	100%	100%	100%	100%
Electrical damage (equipment and facilities)	100%	100%	100%	Max. €1800	100%	No cover	No cover	No cover
Refrigerated food		Max. €400		Max. €200		No cover		No cover
Extension of guarantees								
Vandalism	100%	100%	100%	100%	100%	100%	No cover	No cover
Rain, wind, hail, or snow	100%	100%	100%	100%	100%	100%	No cover	No cover
Flood (including expenses for mud removal)	100%	100%	100%	100%	100%	100%	No cover	No cover
Smoke	100%	100%	100%	100%	100%	100%	No cover	No cover
Impact, falling aircraft and sound waves	100%	100%	100%	100%	100%	100%	No cover	No cover
Leaks from extinguishing installations, liquids, gases and air conditioning units	100%	100%	100%	100%	No cover	No cover	No cover	No cover
Water damage and breakages								
Water damage including localisation and repair	100%	100%	100%	100%	100%	100%	No cover	No cover
Unblocking of pipes	Max. €600		Max. €300					
Breakages of windows, mirrors, sanitary ware and marble countertops	100%	100%	100%	100%	No cover	No cover	No cover	No cover
Theft								
Theft and robbery		100%		100%		100%	No cover	No cover
Damage to the house	100%	Up to 10%	100%	Up to 10%	100%	Up to 10%	No cover	No cover
Loss of cash through theft or robbery in the home		Max. €600		Max. €300		No cover		No cover
Loss of cash stored inside a safe through theft or robbery in the home		Max. €1200		Max. €600		No cover		No cover
Theft from annexes (garage, storerooms, etc.)		15% / Max. €6000		15% / Max. €3000		No cover		No cover
Household burglary		Max. €600		Max. €300		No cover		No cover
Mugging outside the home		Max. €1,200/ Max. Cash €400		Max. €600/ Max. Cash €200		No cover		No cover
Fraudulent use of credit cards		Max. €300		Max. €150		No cover		No cover
Lock replacement due to theft or loss of keys.	100%	100%	100%	100%	No cover	No cover	No cover	No cover
Jewels in a bank		Max. €1200		No cover		No cover		No cover

Guarantees	Plus		Completo		Basic		Fire protection	
Extension of coverage	Property	Contents	Property	Contents	Property	Contents	Property	Contents
Uninhabitable housing (temporary limit one year)	Up to 100%	Up to 100%	Up to 100%	Up to 100%	Up to 100%	Up to 100%	No cover	
Forced eviction		Up to 15%		Up to 15%		No cover		No cover
Loss of rent (temporary limit one year)	Up to 100%		Up to 100%	Max. €1800	Up to 100%			No cover
Water damage as a result of frost	Max. €3000		Max. €1500	Max. €200		No cover		No cover
Reconstruction of gardens	Max. €3000		Max. €1500	100%		No cover		No cover
Aesthetic damage to Property	Max. €3000		Max. €1500	100%		No cover		No cover
Aesthetic damage to Contents		Max. €1200		Max. €600		No cover		No cover
Temporary transfer of Contents (temporary limit: 3 months)		Max. €3000		Max. €1500		No cover		No cover
Replacement of documents		Max. €3000		Max. €1500		No cover		No cover
Property owned by third parties		Max. €600		Max. €300		No cover		No cover
Accidents in the home		100% / Max. €30000		100% / Max. €30000		No cover		No cover
Any accidental risk	Max. €6000	Max. €6000		No cover		No cover		No cover

Guarantees	Plus	Completo	Basic	Fire protection
Civil liability				
	Up to €300000 with a maximum of €150000 per victim	Up to 150000 euros	Up to 150000 euros	Up to 150000 euros
Real estate, of the tenant or private	The Particular and General Conditions indicate and specify the type and scope of the contracted coverage	The Particular and General Conditions indicate and specify the type and scope of the contracted coverage	The Particular and General Conditions indicate and specify the type and scope of the contracted coverage	The Particular and General Conditions indicate and specify the type and scope of the contracted coverage
Legal defence and bail bonds	included	included	included	included
Legal protection	included	included	included	included
Optional				
Additional damage to the building	Max. €12000	Max. €6000	No cover	No cover
Damage to telecommunications and antennas of radio amateurs	100% insured sum Civil Liability Max. €60000	100% insured sum Civil Liability Max. €60000	No cover	No cover
Vehicles in a garage	100% insured sum	100% insured sum	No cover	No cover
Additional civil liability	Up to €300000 with a maximum of €150000 per victim	100%	No cover	No cover
Extraordinary risks clause				
	included	included	included	included
Assistance				
Mugging outside the home	included	included	included	included
EcoHogar services	included	included	included	included
DKV Health and Well-being Club	included	included	included	included
IT Assistance	included	included	included	No cover

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Customer service helpline
operated by:

Fundación
INTEGRALIA DKV



Responsible
with your health,
society and the planet.



Healthy company



Sustainable company