

Customer Guide

LIBERTY
**QUALITY
HOME**

WELCOME TO LIBERTY SEGUROS

We would first like to welcome you and to congratulate you for choosing Liberty Seguros home insurance.

We have put this Customer Guide together to provide you with detailed information about the benefits and services your new insurance offers.

Please read this guide for information about the steps you will need to follow in the event of a claim. This will help us resolve the situation as quickly and as efficiently as possible.

THIS GUIDE
INCLUDES
INFORMATION ON

WHAT TO DO IN THE EVENT OF A LOSS
WHERE TO FILE COMPLAINTS
OUR LEGAL ASSISTANCE SERVICE
HOME SAFETY TIPS

- Always keep this guide close to hand.
- Familiarise yourself with its contents. It can be quite useful.
- This guide does not constitute a legally binding agreement.
- You now have one of the most comprehensive home insurance policies on the market.

This guide is for information purposes only and does not constitute a part of the contractual documents.



IF YOU HAVE ANY QUERIES,
PLEASE DO NOT HESITATE TO
CONTACT YOUR INSURANCE
AGENT OR LIBERTY SEGUROS
BY CALLING:

900 243 657

Thank you for trusting us to protect one of your most important investments: your home. From now on, you can rely on the full strength and support of Liberty Seguros and one of the most comprehensive home insurance policies on the market.

We offer a quality service to resolve any type of problem so that no matter what comes up, when the dust has settled, you'll feel as though nothing ever happened.

When your insurance policy was issued, you were given several documents. It is important for you to read all of these documents and to understand which covers you have purchased. Among the documents, you will find:

The policy schedule

This is the page listing your policy number, premium and the values for which you have insured your home (building) and/or what is inside it (contents).

The general conditions

This is the document stating everything that is and is not covered by Liberty Seguros. It is a legally binding agreement and it defines your relationship with Liberty Seguros.



What to do in the event of a loss

IF SOMETHING HAPPENS TO THE PROPERTY YOU HAVE INSURED WITH LIBERTY SEGUROS, YOU SHOULD FOLLOW CERTAIN RECOMMENDATIONS TO FACILITATE AND FURTHER SPEED UP THE HANDLING AND RESOLUTION OF YOUR CLAIM.



When it happens

1.

FROM THE MOMENT
THERE IS
KNOWLEDGE OF
THE CLAIM YOU
HAVE A **MAXIMUM
PERIOD OF 7 DAYS**
TO INFORM US

HOME
ASSISTANCE
SERVICE

900 243 657

24 HOURS A DAY
365 DAYS A YEAR

- Use all available means to minimise the consequences of the loss with regard to both insured and uninsured property.
- You should report any incident to your insurance agent or directly to Liberty Seguros as soon as you learn of it, although you have a maximum period of 7 days from the time it occurs to do so.

When you call, it is advisable to have the following information close to hand:

- **Your policy number.**
 - **Details of what happened, where and when.**
 - **In case of theft, the report filed with the police.**
 - **A contact telephone number.**
- If a third party is harmed by the loss and holds you responsible, inform your insurance agent or Liberty Seguros. We will contact the party in question.
 - Once you have reported a loss, and while we are processing it, feel free to contact us with any related questions or doubts. To do so, simply call your insurance agent or call Liberty Seguros directly. Either channel can provide you with all the information you need.

Most frequent claims and incidents

We have identified the most frequent types of claims and incidents and listed them for you below. Knowing what they are and what to do if they occur will help you lessen the potential damage to your property.

WATER DAMAGE

In the event of a loss due to a water leak, you should shut off your home's main water valve.

If insured objects have been damaged by the leak, you should contact our **Home Assistance Service at 900 243 657.**

Remember to check your policy's general conditions in order to determine exactly what is and is not covered by the insurance.

THEFT

Determine which objects were taken by the thieves and draw up a list of all stolen goods.

Go to the police station with the list of stolen objects and file the relevant report.

Call Liberty Seguros or your insurance agent and indicate, in addition to the above, any damage that may have been caused to doors, windows, locks and other parts of your home.

FIRE

If the fire is not too large, try to put it out using a fire extinguisher, wet towels, blankets, receptacles filled with water, etc.

If you see that you are unable to control it, alert the local fire brigade immediately.

In the event of an electrical fire, before doing anything else, unplug the device that caused the fire and shut off the power supply.

DAMAGE TO THIRD PARTIES

If the damage is due to a water leak in your home's installations, it will be repaired by the same professional sent when you call the **Home Assistance Service at 900 243 657.**

If a third party informs you of damage caused by your home, report it to us as soon as possible. This will allow us to handle and resolve the problem more quickly and prevent unnecessary inconveniences.



HOME INSURANCE HELPLINE

900 243 657

24 HOURS
365 DAYS

LEGAL HELPLINE

902 400 088

Please have the following information ready:

- Name, address and telephone number.
- Policy number.

DIY SERVICE

To access this service you must always request it via the home insurance helpline.

The DIY service includes activities such as:

- **Installation of bathroom and kitchen fixtures.**
- **Sealing worn joints in baths, showers, toilets and sinks.**
- **Replacement of taps.**
- **Installation or replacement of lamps and lights at lighting sources;**
- **Assembly of flat-pack furniture, putting up shelves.**

IT HELPLINE

Liberty Home insurance will give you an IT service including the following features, among others:

- **Remote assistance.**
- **In-situ assistance.**
- **Data recovery.**

All this via:

- **Telephone.**
- **The internet.**
- **Remote control.**

LEGAL ASSISTANCE SERVICE

In addition to insuring the property provided for in the policy conditions and schedule, the Liberty Seguros Home policy offers you a legal assistance and advice service.

Under this service, the company undertakes the defence of your interests up to the limit established in the policy schedule in any proceedings covered under the following covers:

- **Damage claim.**
- **Criminal defence.**
- **Rights to the home as a tenant, owner or usufructuary of same.**
- **Extrajudicial advice service.**
- **Legal advice with regards to online commerce and the internet.**

IT HELPLINE

902 400 088

24 HOURS - 365 DAYS



How to notify us about an incident or your dissatisfaction

2.

CUSTOMER SERVICE DEPARTMENT

This department operates independently of the underwriting, administration and claims handling centres in order to ensure objectivity and good customer service. It is where complaints, claims and queries submitted by clients are handled.

COMPLAINT CHANNELS

Post: Obenque, 2 - 28042 Madrid

Fax: 91 301 79 98

E-mail: atencionalcliente@libertyseguros.es

DEADLINES FOR FILING COMPLAINTS

You can file a complaint up to two years after the date of occurrence of the event that has given rise to it. Once the complaint has been filed, it must be resolved within a period of two months from the date of submission.

In the event of discrepancy with the decision taken, or if the complaint has not been resolved within the stipulated two-month period, the complainant may contact the Ombudsman Commission for Insureds and Pension Plan Participants of the Directorate General for Insurance and Pension Plans (Pº Castellana, 44 - 28046 Madrid).

OMBUDSMAN COMMISSION

The ombudsman is an independent figure responsible for studying and responding, free of charge, to complaints, suggestions and claims submitted by customers in relation to their policies.

The independence of the office guarantees impartiality in the resolution of complaints. The ombudsman's decisions in favour of the customer are binding on the insurer.

Complaints may be addressed to the ombudsman by any person acting in his/her capacity as policyholder, insured, beneficiary, injured third party or rightful heir (holder of the rights) of any of the above.

If you file a complaint, be sure to include the following information:

- **Name, surname(s), address and telephone number of the complainant.**
- **Policy number.**
- **Statement of the grounds for the complaint.**
- **Photocopy of the policy.**
- **Any other relevant information.**

COMPLAINT CHANNELS

Post: Marqués de la Ensenada 2,
6ª planta. 28004 Madrid
Fax: 91 308 49 91
E-mail: reclamaciones@da-defensor.org



Home safety tips

3.

PREVENTING WATER DAMAGE

- If you are going to be away from home for several days, shut off the main water valves.
- In the event of a loss or water leak, turn off the water mains into the house.

PREVENTING THEFT

- Never mention in public that your home will be empty, even if it will only be for an afternoon.
- If you are going to be away from home for a significant amount of time, take steps to disguise your absence: install a system that automatically turns lights, the television, etc., on and off; have a friend or relative pick up your mail; etc.
- Never open the door without first identifying the caller. Remind children and household help not to open the door to strangers.
- Never hide your key under the doormat, in a potted plant, etc., and never write your name and address on your keychain.
- If you lose your keys, change your locks immediately.
- Do not hire household help without verified references.
- Reinforce windows that offer easy access with metal bars, above all those in basements, on the ground floor, in attics and townhouses.
- With detached and semi-detached houses, install outdoor lighting and a burglar alarm system.
- After entering the garage or carpark, be sure to close the entrance door securely.

PREVENTING FIRES

- Install a smoke detector with an alarm.
- Equip your home with a fire extinguisher and learn how to use it.
- Make sure the gas tap is turned off before going to bed.
- Do not overload electrical sockets.
- Avoid using long sleeves, loose-fitting clothes and easily flammable materials such as cotton, rayon, acrylics, etc., when cooking.
- Never leave matches or lighters within reach of children.
- When emptying ashtrays, make sure that the contents are completely extinguished.
- Do not store towels or plastic utensils on the shelves above the oven.
- Whenever possible, use fire-resistant upholstery and avoid placing ashtrays on armrests.
- Do not smoke in bed, keep heaters at least one metre away from the bed and do not use heaters to dry clothes or shoes.
- Always keep the phone number for the fire brigade close to hand.

