



Zurich Insurance, a leader with over 130 years of experience worldwide, takes care of you when you are in Spain with tailor-made home insurance featuring the covers you require. It also offers you the support and advice of a specialised network of intermediaries and a digital app to manage your needs 24/7 from anywhere. All that in your own language.



Buildings/Home:

If you turned your house upside down, it would be anything that does not fall (walls, ceilings, floors, systems, etc.).



Content/Moveable property:

If you turned your house upside down, it would be anything that falls (furniture, appliances, clothing, etc.).

If you rent your home you should insure content, as the owner sees to buildings.

If you own the property you should insure buildings and content, unless you let it unfurnished in which case you can insure only buildings.

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With home insurance for expats everything will be fine



Zurich Expats Residents home insurance.

The home insurance that adapts to your property.



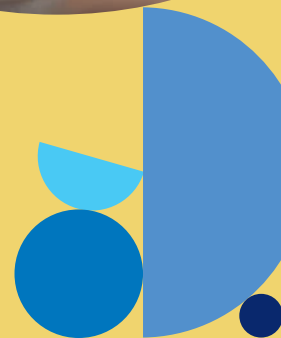
Home insurance for expats main home



Home insurance for expats second home



Home insurance for expats letting



Your home is unique; now your insurance is too.

Choose the covers and services that best meet your needs to ensure that whatever happens, your home is protected against damage.



Choose the type of insurance based on the use of your property



Check out the special covers we offer you as an expat



Choose the covers that best meet your needs

Covers and services subject to the terms and conditions applicable to the insurance you choose. This leaflet has no contractual value.

Choose the covers and services which best suit your needs:

Included Optional Not included
 Special for Expats



Main



Second



Letting

Cover/Service	Description	Main	Second	Letting			
24-hour Assistance	If one of your windows breaks or you have a water leak, you can contact us 24/7 to deal with the problem.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
Liability	If you pierce your neighbour's wall by accident, we cover any damage you have caused.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
Cost of unblocking pipes	If a pipe gets clogged, we send a specialist to unblock it.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
Damage due to leaks	If a storm leads to leaks that damage your wall, we compensate you.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
Temporary loss of use	If there is a fire in your home, we pay for renting a flat until you can go back. If there is a fire in the property you let, we pay you the rent you lose.	<input checked="" type="checkbox"/>	—	—			
Replacement of lock and keys	If your keys are stolen, we send an emergency locksmith and replace them.	<input checked="" type="checkbox"/>	€600	<input checked="" type="checkbox"/>	€600	—	
Emergency repairs	If the fuses blow in the property you let, we send an electrician to fix the problem.	<input checked="" type="checkbox"/>	€300	<input checked="" type="checkbox"/>	€300	<input checked="" type="checkbox"/>	€300
Electrical Damage (essential or extended)	Essential: if a power surge damages an appliance that is 7 years old or less, we cover electrical damage up to the sum insured. Extended: if a power surge damages an appliance, we cover electrical damage up to the sum insured irrespective of how old it is.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	—	
Cosmetic damage to buildings	If a fire burns part of your parquet, we mend it or replace the flooring in the whole room.	<input type="checkbox"/>	€3,000	<input type="checkbox"/>	€3,000	<input type="checkbox"/>	€3,000
Cosmetic damage to content	If a water leak ruins your sofa, we mend it or buy you a new one.	<input type="checkbox"/>	€1,500	<input type="checkbox"/>	€1,500	—	
Windows, glass and sanitary ware breakage (essential or extended)	Essential: If a pane of glass in a door or window breaks, we replace it with a new one. Extended: If your sideboard's glass shelves break, we'll fit new ones.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	—	
All-risk accident (with excess)	If shelf falls down and a number of objects are broken, we cover the damage.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	—	
Burglary of jewellery and collections	If someone breaks into your house and steals valuable jewellery, we pay you compensation.	<input type="checkbox"/>	€40,000	—	—	—	
Extension of furniture on terrace and in garden	If hailstones damage your garden table and chairs, we pay for some new ones.	<input type="checkbox"/>	€50,000	<input type="checkbox"/>	€50,000	—	
Pest control	If there are cockroaches in your home, we will check whether you have pests and take measures to control them.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	—	
Repairs, plumbing and DIY	You need to reseal your shower, change a tap or replace your washing machine's rubber seal, we do it for you.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	—	