

HOW TO CHOOSE THE RIGHT KIND OF HOME INSURANCE





At Caser, **home insurance** is broken down based on the purpose of your property, whether it's your main residence, second residence, a let to third parties or a vacant property.

Main residence (dwelling where you usually live, typically a house or apartment). This can be located in a residential area, city centre or an unpopulated area (in the countryside, for example).

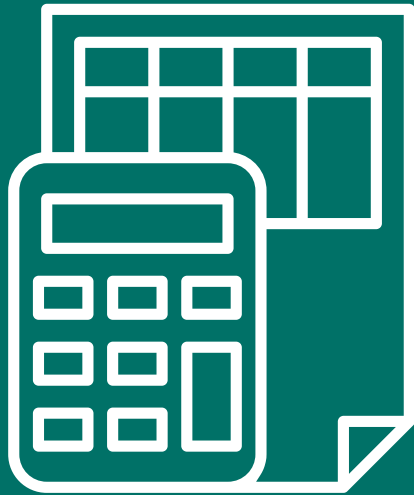
What I need to know?



For **each type of residence**, you will be required to provide details of your home, including the m² surface area (this will be in your contract, deeds; but in the event you can't find this info, you can contact the General Directorate of Catastre to find out), number of bedrooms, year of construction and the year of the last renovation.

Like the majority of **home insurance** policies on the market, important details like the structure of your home and the floor on which it is located are key when determining the scope of cover required and the corresponding premium you need to pay. This applies to the level of security in your home, whether you have cameras installed, metal bars on the windows or strong security doors that can withstand certain risks.

Calculate your dwelling and contents



Based on the above information, your sum insured (dwelling and contents) will be calculated and you will be given a **personalised quote** for your home insurance and comprehensive information on the essential cover included, as well options to personalise your insurance.

Don't forget that you can amend the sum insured on the quote page and recalculate your insurance. Oh, and the premium can be paid on a quarterly or six-monthly basis.

Essential cover



Essential cover includes at-home assistance, basic coverage, water damage, theft, breakage, and civil liability, which covers the financial repercussions of damage or injuries caused by the insured to third parties. If you have valuable possessions and want them to be covered, you can customise your insurance by adding the amount of 'objects of special value', such as expensive jewellery or artwork.

All these steps can be repeated for the other options available, including second residence, third-party let and vacant dwelling.

You choose the insurance that best meets your needs.

Remember

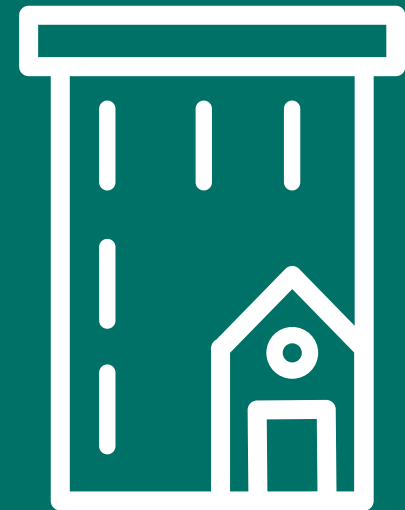
It is crucial to fully understand the terms and conditions of each policy including, but not limited to, the extent to which your home and/or its contents are covered.



Dwelling: This refers to the sum insured for your home, and covers the costs to repair the **physical structure**, walls, and any permanent fixtures or fittings such as kitchens, installed bathroom.



Contents: This refers to the sum insured for the **contents of your home**, and covers the costs to replace or repair items including furniture, computer equipment, clothing...





Insurance tailored to your needs

MORE INFO



www.caserexpatinsurance.com