PUB

MULTI-RISK HOME INSURANCE

HOW TO MAKE A CLAIM

CONTACTS

CUSTOMER HELP LINE

218 506 310 (available all business days from 8:45 a.m. to 4:45 p.m. Cost of a call to the national fixed network)

Or Costumer Area on the website ocidental.pt: online form filling

DETAILS

- Date, location and description of the incident.
- Identification and contacts of the insured person and of the injured person(s), if any: **name, address, telephone, mobile phone and e-mail.** IBAN and proof of account ownership, in case there is a need for compensation payment.

DOCUMENTATION

Sending this documentation will allow for a faster analysis and decision.

- Budget, with a description of the work to be carried out and amounts;
- Technical Report: document issued by the repairer who went to the property, whit description of the damage that was verified and potential cause. The budget itself, when it has this information, serves as a technical report (*The findings of this report are not binding for the settlement of the claim*);
- Photographs;
- Urban Land Registry, which proves the ownership of the property;

WHEN TO MAKE A CLAIM

- On the day of the incident or on the following day.
- If it is not possible to comply with the time limit specified above, the incident must be reported within a maximum period of 8 days after becoming aware of the incident.
- The faster the claim is made, the quicker Ocidental will be able to take all necessary steps to settle the claim.
- If you wish the compensation to be credited into a bank account different from the one associated to your policy, when you make the claim you must indicate the IBAN of the account to be credited (accompanied by the respective supporting bank documentation).

ANALYSIS PROCESS AND SETTLEMENT OF THE CLAIM

REPORTING

OPENING ACCEPTANCE OF THE CLAIM

Based on the description of the claim and the analysis of the documentation, the complexity of the claim is determined.

DEFINITION OF RESPONSIBILITY

For **straightforward claims**, the settlement is carried out through a phone call.

CONTACT FOR SCHEDULING THE EXPERT'S EXAMINATION

ON AVERAGE 2 BUSINESS DAYS (AFTER ACCEPTANCE)

For **intermediate claims**, an assessment appointment and determination of liability is made at the time of the assessment.

EXPERT'S REPORT

ON AVERAGE 8 BUSINESS DAYS (since the inspection of the specialized technitian)

For more **complex claims**, the definition of responsibilities is carried out after the receipt of the expert report.

PAYMENT

CLOSING

PRECAUTIONS TO BEAR IN MIND

1. Conduct maintenance of the building's structure (correct cracks and/or degraded insulation)
2. Check the state of the plumbing (especially for houses with + 20 years)
3. Check and change the insulation (joints of bath tubs, shower trays or other apparatus) regularly
4. Clean the drains and gutters periodically
5. Perform an inspection before the rains (roofs, windows, skylights, terraces, marquees and doors)
6. Clean the filters of the exhaust fans frequently
7. Always have a fire extinguisher at home

Ref. BCP: FT0514 – revised in October/ 2025

MAIN TYPES OF INCIDENTS
GUARANTEES AND EXCLUSIONS

DAMAGE DUE TO WATER

WHAT IS COVERED?

- Sudden and unforeseen damage due to rupture, defect, clogging or overflow of the interior water distribution network and sewerage of the building.
- In the case of rupture: only covers the reparation at the specific location where the same took place.
- The work to identify the cause of the accident shall not be paid unless the "Investigation of Breakdowns" coverage has been contracted.

Example: Sudden rupture of the water supply pipe.

WHAT IS NOT COVERED?

Among other situations described in the contractual information:

- Humidity or condensation, failure to upkeep the property.
- Accidental admission of rain through doors, windows, skylights, balconies or marquees, open taps.
- Damage to plumbing that is more than 20 years old (unless the plumbing is in good condition).
- Situations that are not sudden or unforeseen.

Example: Seepage through areas where there is no plumbing, this occurs due to lack of water tightness.

ELECTRICAL RISKS

WHAT IS COVERED?

Damage caused to electric machinery, transformers, appliances and electrical installations and their accessories, due to overload, lightning and short circuits.

Example: Damage to equipment due to an overload that caused a short circuit, resulting in burnt equipment components (subject to technical tests).

WHAT IS NOT COVERED?

Among other situations described in the contractual information:

- Fuses, heating resistors, lamps and cathode ray tubes of electronic components.
- >Wear due to use or mechanical operating flaw.
- >Equipment within the supplier, manufacturer or installer warranty period.
- >Damage to switchboards and transformers (> 500 kVA) and engines (> 10 HP).

Example: Mechanical anomaly or wear of equipment, when the primary supply circuit has no anomalies.

THEFT OR ROBBERY

WHAT IS COVERED?

Damage to insured assets (for example: doors, windows, furniture, electronic objects, etc.) or anti-robbery protection measures (for example: locks, safes, alarm systems), resulting from theft or robbery (including attempted).
Theft: taking possession of something that does not belong to the person, without the owner's consent.
Robbery: taking possession of something that does not belong to the person, by resorting to threats or violence.

Example: Theft of assets inside a house by breaking in through the entrance door. Technical tests conducted by the authorities validate the veracity of the act.

WHAT IS NOT COVERED?

Among other situations described in the contractual information:

- Situations that involve the policy holder, relatives, friends, acquaintances, or any other person that had access to the insured assets.
- Objects in yards, terraces or unclosed annexes.
- Negligence of the policy holder in protecting the insured assets.
- Special assets (for example, jewels, among others) which are not identified in the policy.

Example: Situations where it is not proven that there was unauthorized entry to the property and the existence of the stolen assets.

CAPITAL INDEXED UPDATING

WHAT IS COVERED?

This coverage guarantees that the sum insured shall be annually and automatically updated. With this automatic updating the sum insured shall always be close to the real value of the insured assets (building/contents).

Sum insured: Value corresponding to the cost of reconstruction or substitution of the insured assets.

WHAT IS NOT COVERED?

In the case of an incident, if the value of the sum insured does not correspond to the real value of the assets, there will be a proportional reduction of the compensation value due to that difference in value.

Example: The reconstruction value of the property is 100 000 €. The sum insured is 80 000 €
In the event of an incident, the value of the compensation shall be reduced by that difference.

The present document is a translation of the Portuguese version. In case of discrepancy between the versions, the Portuguese version shall prevail. Does not exempt consultation of the legally required pre-contractual and contractual information.

Insurance Intermediary: Banco Comercial Português, S.A., registered at BdP with No.33; Head Office: Praça D. João I, 28, 4000-295 Porto; Share Capital: 3.000.000.000 Euros - under the single registration and tax identification number 501525882 (Registered at the Commercial Registry Office of Porto). Insurance broker, registered under no. 419527602, with the Insurance and Pension Funds Supervision Authority (ASF) - Registration Date: 21/01/2019. Authorisation for the mediation of life and non-life insurance. Information and other registration details may be verified at www.asf.com.pt.
The Mediator is not authorised to sign insurance contracts on behalf of the Insurance Company nor to receive Insurance premiums to be delivered to the Insurance Company. The Mediator does not assume the coverage of the risks related to the insurance contract, which are fully assumed by the Insurance Company.

Insurer: Ageas Portugal - Companhia de Seguros, Public limited company, with head office at Praça Príncipe Perfeito n.º 2, 1990-278 Lisboa. Legal Person No. 503454109. Porto Trade Register. Share Capital of 7.500.000 Euros. Registration ASF 1129, www.asf.com.pt