

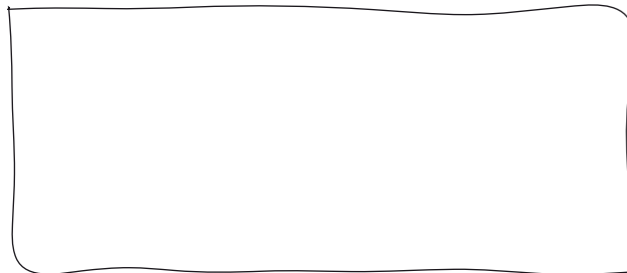
The **Liberty Mutual Group** is one of the largest insurance and financial service groups in the world.

Founded in 1912, it has been insuring the present and future of millions of people spread across five continents for 100 years.

Experience, reliability, resources, dedication... Liberty Group works a great deal, doing everything we can to make sure our clients have peace of mind.



For more information:



LI30QHO 01/12

COVER TABLE

This table provides information about the cover included in different LIBERTY**QUALITY HOME** policies.

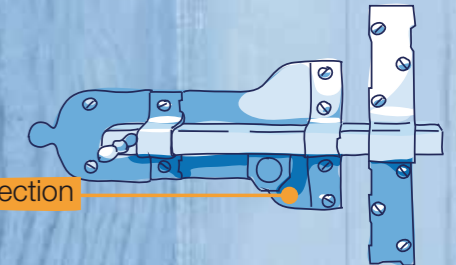
	basic protection	plus protection	premium protection
Fire, explosion and lightning	✓	✓	✓
Water damage	✓	✓	✓
Increase of cover limit for: natural events, floods, acts of vandalism	✓	✓	✓
Broken windows, mirrors, glass and crystal	✓	✓	✓
Theft with violence and mugging: Theft with violence, damage due to theft with violence, mugging (inside the home)	✓	✓	✓
Miscellaneous expenses: Fire department assistance, salvaging of building, fire extinction, demolition and debris removal.	✓	✓	✓
Electrical damage	✓	✓	✓
Public liability/bail bonds	✓	✓	✓
Home/emergency/Home Improvement assistance	✓	✓	✓
Family legal defence, claim for damages	✓	✓	✓
Increase of cover limit for theft with violence, mugging and larceny: Valuable objects: Unit value of valuable objects under € 2,000		✓	✓
Breakage extension: Plexiglass/Perspex furniture, glass/ceramic hobs and glass in electrical appliances		✓	✓
Aesthetic restoration of the building/contents		✓	✓
Garden reconstruction		✓	✓
Replanting trees/garden		✓	✓
Refrigerated goods		✓	✓
Garden furniture		✓	✓
All risk insurance against accidental damage to the building/contents		Optional	Optional
Mandatory public liability for hunters		Optional	Optional
Public liability for dangerous breeds of dogs		Optional	Optional
Garaged vehicles		Optional	Optional
Extension of valuable objects		Optional	Optional
Personal household accidents		Optional	Optional
All risks outside the home: Specified/non-specified goods			Optional
Excess water consumption			✓
Complete building collapse			✓
Accidental liquid spills other than water			✓

LIBERTY**QUALITY HOME**

IT'S YOUR HOME,
SO YOU CHOOSE
HOW TO PROTECT IT



premium protection



plus protection



basic protection



INSURANCE AS PERSONAL AS **YOUR HOME**

If there's one place we feel safe, it's our home. That's why **Liberty Seguros** believes you should be the one to decide how to protect it.

LIBERTY**QUALITY HOME** gives you the widest range of cover which you can personalise and complement with multiple options. And there's more: As no one can decide better than you what your home needs, **now you can choose the policy you want from three different kinds:**

- **basic protection**
- **plus protection**
- **premium protection**

And **if you're already a Liberty Seguros customer, you can sign up for a special discount that will be valid for the duration of the policy.**

And, of course, you'll always have your trusted insurance agent to help you with whatever you need.

INSURANCE OFFERING YOU **MORE SERVICES** BEFORE ANYONE ELSE

As feeling protected also involves someone helping you day in, day out, LIBERTY**QUALITY HOME** now has two new additional services you can use free of charge.

➤ **New Home Improvement Service**

A Home Improvement service you can use once per year at no cost to carry out all the small improvements and repairs your home needs. It includes:

- **Free call-out for the professional to your home.**
- **Up to 3 hours of labour costs.**

You can use this service to install bathroom and kitchen appliances, replace taps, assemble flat-pack furniture, put up curtains and many other tasks, saving you a lot of time and money.

➤ **New IT Assistance Service**

LIBERTY**QUALITY HOME** includes a technology assistance service via telephone or online chat, helping you resolve problems with computers, multimedia players and browsers.

- **Installing and uninstalling applications.**
- **Setting up operating systems, hardware requirements, etc.**

Additionally, when required, it includes the call-out costs and the first hour of the technician time in situ.

INSURANCE THAT LETS YOU MAKE **YOUR OWN DECISIONS**

With LIBERTY**QUALITY HOME** you're the one who decides what you want, from the most basic cover to the most comprehensive. The three policies have the basic cover you need.

basic protection

Protect your home with **the most important basic cover**, plus additional protection for lessors.

- **Fire.**
- **Meteorological phenomena.**
- **Damage caused by water pipe breakages.**
- **Public liability.**
- **Household assistance.**
- **IT assistance.**
- **Legal defence.**
- **Home Improvement.**

What's more, if you are a landlord, you can take out the landlord Defence Cover to claim for imperfections **caused by tenants and the non-payment of rent.**

plus protection

Another step towards protecting your household: All the **basic** protection cover together with additional services to make you feel safe and sound, in your home and outside it.

- **Aesthetic restoration of the building and its contents** up to 3,000 euros.
- **Plexiglass/Perspex furniture breakages.**
- **Broken windows, glass/ceramic hobs and glass in electrical appliances.**
- **Refrigerated goods.**
- **Garden reconstruction and garden furniture.**
- **Mugging.**

premium protection

If you want to be 100% sure, our **premium** protection covers all the possibilities. **It includes all the previous cover plus the following:**

- **Excess water consumption due to water pipe breakages.**
- **Broken glass on solar panels.**
- **Total building collapse.**
- **Accidental spills of liquid other than water.**

➤ **Optional cover**

Personalise the **plus** and **premium** policies with these cover options:

- **All risk insurance against accidental damage for the home.**
- **Increase of cover limit for valuable objects.**
- **Inclusion of mandatory public liability of dangerous dogs.**
- **All risks outside the home: Specified/non-specified goods.**