

At Helvetia Seguros, a company that operates across Spain through its extensive network of branches and agencies, we have been building customer confidence for many years through the creation of competitive and constantly updated products and services.

Helvetia Seguros is part of the Swiss insurance group Helvetia, which has been in business for 160 years and has around 6,600 employees in six of the main European countries (Switzerland, Germany, Austria, Spain, Italy and France), providing services to more than 5 million customers. The Helvetia Group provides Life and non-life insurance as well as reinsurance.

Helvetia is one of Switzerland's leading insurance groups, whose main values are trust, dynamism and enthusiasm, alongside high-quality, personalised services.

The Helvetia Group is one of the strongest insurance groups in Europe due to its independent status, optimised asset management, its environmental approach and its reputation as a serious and reliable company.

Contact us through:

- Your agent or office
- Our website www.helvetia.es
- Client Area <https://clientes.helvetia.es>
- Email info@helvetia.es

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Your Swiss Insurer

**Helvetia Home Expatriates
Elite 20.20**

helvetia.es

**Diner with friends.
Candlelight.**



**Brand-new
sofa.**

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The protection you and your family deserve.

At Helvetia Seguros we are committed to the integration of all foreign people who decide to settle in Spain for whatever reason.

We are well aware of the importance of the foreign population in our country and, at the same time, of the administrative and economic obstacles that can be encountered when contracting insurance adapted to meet their needs.

This is why Helvetia Seguros is committed to foreign-owned properties, the objective of which is to serve clients with temporary or permanent residence in Spain.

We also want to provide a solution for insuring short-term rental properties that have been transferred to third parties.

With **Helvetia Home Expatriates Elite 20.20** you will have the most complete covers on the market at your disposal so that you always feel protected, such as: leaks and filtrations,

unclogging, urgent plumbing without damage, leaks due to faults in the sealing of joints in sanitary appliances, excessive water consumption, theft in annexes and aesthetic restoration of movable goods. In addition, you can also benefit from:

- Improved compensation limits, covering 100% of electrical damage to building and contents
- Improved building contracts, since both the main building and adjacent buildings are covered through a single payment.
- Optimised rates for medium size apartments.

In addition, regarding the water damage guarantee, we offer the following covers from which you can choose the maximum amount that best suits your needs:

Water damage coverage	Expatriates 20.20
Excessive water consumption	a) 2.000€ b) 6.000€
Urgent plumbing without damage	a) 600€ b) 1.000€ c) 6.000€
Unclogging pipes residuals	a) 600€ b) 1.000€

It is a product with a wide variety of exclusive guarantees for a comprehensive protection of your home, providing maximum security at an exceptional price.

Customize your home insurance by choosing from our extensive range of optional covers, among which we would like to highlight:

- Dangerous Dog Civil Liability
- Civil Liability of the hunter
- Tenant Liability, for short-term rental properties
- Fish Tank Breakage
- Accidents
- Tree removal
- Vehicles and Motorcycles in garage
- Solar installation
- Legal defence

More information

For more information, visit your local Helvetia Seguros branch or agency and ask for our **Helvetia Home Expatriates Elite 20.20** policy.

We will advise you on the most suitable solution tailored to meet your needs and we will provide you with a personalised proposal without any commitment.

And if you wish, you can also contact us regarding our wide range of products for private customers, such as Car, Life and Death insurance, as well as the rest of our personal and business insurance.

The covers included in this booklet are illustrative and will be adapted to the general and specific conditions of the policy.