mudum
Companhia de Seguros
GROUPE CRÉDIT AGRICOLE

Product Datasheet

Home Insurance

Formulas and Coverage

Coverage	Formula S		Formula M		Formula L		Construction
	Building	Household effects	Building	Household effects	Building	Household effects	Building
Fire, Lightning and Explosion	•	•	•	•	•	•	•
Crash/Impact by Land Vehicles or Animals; Falling Aircraft	•	•	•	•	•	•	•
Storms	•	•	•	•	•	•	•
Floods	•	•	•	•	•	•	•
Landslide	•	•	•	•	•	•	•
Water Damage	•	•	•	•	•	•	–
Demolition and Removal of	•	•	•	•	•	•	•
Breakage of Glass, Mirrors and Ornamental Stones, Sanitary Ware and its fitting; Breakage or Collapse of Antennas and Breakage or Collapse of Solar and Photovoltaic Panels	•	•	•	•	•	•	–
Temporary Deprivation of Use and Temporary Change	•	•	•	•	•	•	–
Strikes, Riots and Changes in Law and Order	•	•	•	•	•	•	•
Home Assistance	•	•	•	•	•	•	–
Cyber Risks	•	•	•	•	•	•	–
Legal Protection	•	•	•	•	•	•	–
Acts of Terrorism, Vandalism, Malicious events and/or Sabotage	•	•	•	•	•	•	–
Electrical Risks	–	–	•	•	•	•	–
Theft and Robbery	•	•	•	•	•	•	–
Civil Liability for Damages Caused by Insured Assets	•	•	•	•	•	•	–
Family Liability Protection	–	–	•	•	•	•	–
Accidental spillage from heating installations and fire protection systems	–	–	•	•	•	•	–
Aesthetic Damage	–	–	•	–	•	–	–
Deterioration of refrigerated	–	–	–	•	–	•	–
Personal Accidents	–	–	–	–	•	•	–
Retrofitting	–	–	–	–	–	•	–
Replacement with more efficient elements	–	–	–	–	•	•	–
Home green	–	–	–	–	•	•	–
Earthquakes	Option	Option	Option	Option	Option	Option	–
Insured Assets	You can choose to insure only the Building or Household Items or both						Building
Who is it for?	Those who intend to subscribe to the essential to have their house insured		Those who intend to have a comprehensive insurance, not restricted to the bare minimum		Those who intend to have a more complete protection solution, that insures the house, their assets and the household		Those who intend to insure the building where they reside, which is under construction

Optional Coverage

	S/M/L Formula
Tenant protection	
Income protection for Involuntary Unemployment [(1)] /Hospitalisation	Option €2,000/month max. 6 months
Landlord protection	
Loss of income (Loss of income due to deprivation of use of insured property)	Option €2,000/month max. 12 months

(1) The Involuntary Unemployment coverage, notwithstanding other exclusions provided for in the General and Special Terms and Conditions, cannot be activated whenever the unemployment situation results from the expiry of a fixed-term employment contract (fixed or uncertain).

TENANT PROTECTION GRACE PERIOD
60 days

TENANT PROTECTION SUBSCRIPTION RULES
Have regularly worked a minimum of sixteen (16) hours per week for the last twelve (12) months, and are not aware of a possible situation of total unemployment.

OPTIONAL MODULES
Pets – Covers the protection of Pets (dogs/cats), allowing access to conventional networks of animal healthcare, reimbursement of expenses in the event of illness or accident, and access to a set of assistance services. **Electronic Equipment –** Protection of the electronic equipment of the household, in the event of theft/robbery inside and outside the house, water damage or breakage and breakdowns. **Family Protection (Ascendants/Descendants) -** Service solution for families with dependent ascendants (e.g. Dispatch of Nurses, Physiotherapists to the Domicile Tests at the Domicile and collection of samples for tests, etc.); and/or descendants. (e.g. Domiciliary Care, Transport to school, etc.)

Deductible and Compensation Limit

(Amount in Euro)

Coverage	Deductibles*	Compensation Limits**						
		Formula S		Formula M		Formula L		Construction
		Building	Household effects	Building	Household effects	Building	Household effects	Building
Fire, Lightning and Explosion	-	CR	20,000	CR	65,000	CR	100,000	CR
Crash/Impact by Land Vehicles or Animals; Falling Aircraft	150 (Formula L: €0)	CR	20,000	CR	65,000	CR	100,000	CR
Storms	150 (Formula L: €0)	CR	20,000	CR	65,000	CR	100,000	CR
Floods	150 (Formula L: €0)	CR	20,000	CR	65,000	CR	100,000	CR
Landslide	150 (Formula L: €0)	CR	20,000	CR	65,000	CR	100,000	CR
Water Damage	150 (Formula L: €0)	CR	20,000	CR	65,000	CR	100,000	
Demolition and Removal of Debris	150 (Formula L: €0)	1,500		5,000		10,000		1,500
Breakage of Glass, Mirrors, Ornamental Stones, Sanitary Ware and its fitting; Breakage or Collapse of Antennas and Breakage or Collapse of Solar and Photovoltaic Panels	70 (Formula L: €0)	1,500		5,000		10,000		-
Temporary Deprivation of Use and Temporary Change	150 (Formula L: €0)	1,500		5,000		10,000		-
Strikes, Riots and Changes in Law and Order	150 (Formula L: €0)	CR	20,000	CR	65,000	CR	100,000	CR
Home Assistance	See Specific Terms and Conditions for Home Assistance							-
Cyber Risks	See Specific Terms and Conditions for Cyber Risks							-
Legal Protection	See Specific Terms and Conditions for Legal Protection							-
Acts of Terrorism, Vandalism, Malicious events and/or Sabotage	150 (Formula L: €0)	CR	20,000	CR	65,000	CR	100,000	-
Electrical Risks	150 (Formula L: €0)	-	-	CR	65,000	CR	100,000	-
Theft and Robbery Main Residence - Jewellery and Precious Objects - Valuables Secondary Residence - Jewellery and Precious Objects - Valuables	150 (Formula L: €0)	CR	5,000 - 5,000 5,000 - 5,000	CR	65,000 2,500 10,000 32,500 - 5,000	CR	100,000 10,000 40,000 50,000 5,000 20,000	-
Civil Liability for Damages Caused by Insured Assets	150 (Formula L: €0)	15,000		50,000		100,000		-
Family Liability Protection	150 (Formula L: €0)	-	-	50,000		100,000		-
Accidental spillage from heating installations and fire protection systems	150 (Formula L: €0)	-	-	CR	65,000	CR	100,000	-
Aesthetic Damage	150 (Formula L: €0)	-	-	5,000	-	10,000	-	-
Deterioration of refrigerated goods	150 (Formula L: €0)	-	-	-	500	-	1,000	-
Personal Accidents	150 (Formula L: €0)	-	-	-	-	DPD: 10,000 TC: 1,000		-
Retrofitting	150 (Formula L: €0)	-	-	-	-	-	100,000	-
Replacement with more efficient elements	150 (Formula L: €0)	-	-	-	-	30,000		-
Home Green	See Home Green Terms and Conditions	-	-	-	-	See Home Green Terms and Conditions		-
Earthquakes (Option)	5% CA, min. €7,000	CR	20,000	CR	65,000	CR	100,000	-

CR - Cost of Reconstruction | CA - Compensation Amount | DPD - Death or Permanent Disability | TC - Treatment Costs

* The indicated deductibles will be applied per claim. The highest deductible applies exclusively in the event of a claim in which several types of coverage are affected (except for Home Assistance).

** The amount of the compensation limit is always the same for building and for household items regardless of the number of coverages affected in the claim

Pets (Optional Module)

Coverage	Limits per annuity*	Co-payments		Deductible
		Within the Network**	Outside of the Network	
Animal Health Protection				
Hospitalisation for accident or illness	€500	100%	80%	10% min. €25
Outpatient care for accident or illness	€500	100%	80%	€20
Dispatch of a Vet to the Domicile	1 consultation/annuity	-	-	€10
Access to Clinic/Well-being network	Unlimited	-	-	-
Assistance Insured Animal				
Access to platform for scheduling of services	Unlimited	-	-	-
Bathing and grooming at the domicile	1 service/annuity access to the service: unlimited	-	-	-
Delivery of feed to the domicile	Access to the service: unlimited	-	-	-
Funeral service	€300/1 time/annuity	-	-	-
Euthanasia with cremation	€200/1 time/annuity	-	-	-
Theft, Robbery or Disappearance of the Insured Animal	€300	-	-	-
Safekeeping or Stay of the Insured Animal in the event of hospitalisation of the Policyholder	3 days/annuity €15/day	-	-	-
Information on hotels	Access to the service: unlimited	-	-	-
24-Hour Emergency veterinary service	Access to the service: unlimited	-	-	-
Information on vaccines	Access to the service: unlimited	-	-	-
Veterinary medical advice	Access to the service: unlimited	-	-	-
Legal Protection				
Legal Support in the event of theft or ill-treatment	€1,500	-	-	-
Protection in a civil case arising from damage caused by the Insured Animal	€750	-	-	-

* The limits indicated are applied per insured animal.
**After the application of deductibles (AnimaDomus Network)

GRACE PERIOD
• 90 days

SUBSCRIPTION RULES

• Exclusive offer for Cats and Dogs;
• Subscription age limit: < 7 years;
• Time limit:
    ○ **Up to 3 years of age** at the time of subscription - **No time limit**
    ○ **4 or more years of age** at the time of subscription - **Time limit up to 10 years**

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Electronic Equipment (Optional Module)

Coverage	Deductible	Limits (1)			
		Smartphones (maximum of 2)	Tablets	Laptops and Notebooks	Other mobile devices*
Accidental Water Damage	€75	€850	€850	€1,000	€300
Breakdown Assistance	€75				
Assistance due to Theft or Robbery	€100				

(1) Up to a Maximum of 4 Claims/Year (1 Claim per each type of equipment)
*Other mobile devices with use and features similar to that of Smartphones, Tablets, Laptops and Notebooks

GRACE PERIOD
• 30 days

SUBSCRIPTION RULES
• Electronic equipment up to 3 years (except for Laptop and Notebook up to 5 years in the event of a breakdown)

Protection Family Ascendants (Optional Module)

Coverage	Limits
Assistance at the domicile	
Delivery of Groceries	4 Services/Annuity
Support at the Domicile	4 hours / day Maximum 20 hours / Annuity
Domiciliary Support Staff	4 hours / day Maximum 20 hours / Annuity
Medical assistance to the Insured Party	
Care Manager	Unlimited access
Dispatch of nursing professional	4 Services/Annuity
Physiotherapy at the Domicile	10 Sessions/Annuity
Tests at the Domicile and collection of samples for tests	3 Services/Annuity
Delivery of medications to the Domicile	5 Services/Annuity
Transport of the Insured Party	10 Services/Annuity
Transportation by ambulance	3 Services/Annuity

Protection Family Descendants (Optional Module)

Coverage	Limits
Delivery of meals to the Domicile	5 Services/Annuity
Delivery of Groceries	Unlimited in a maximum radius of 30km
Support at the Domicile	4 hours / day Maximum 20 hours / Annuity
Information on domestic service companies	Access to the Service: Unlimited
Network of Services to the Home	Access to the Service: Unlimited
Information on online tutoring services	Access to the Service: Unlimited
Transport to school	Maximum Compensable Value: 5 Services/Annuity

Home Assistance

Collateral	Limits per annuity		
	Owner Occupier	**Tenant**	**Landlord**
Property Assistance			
Dispatch of technician to the Insured Property	1 trip per claim / 4 hours labour / annuity		
Hotel expenses	€250		-
Transportation of furniture	€250		-
Restaurant and laundry costs	€250		-
Security Guard Services for Insured Building	48 hours of surveillance	-	48 hours of surveillance
Lock replacement	€50/1 service/annuity	-	€50/1 service/annuity
Replacement of television and computer	15 days		-
Early return of the Insured Party	Transport: Unlimited		-
Dispatch of appliance professionals	Trip: Unlimited 2 hours labour/Annuity €300/Repair		-
Advice in the event of Theft	Unlimited		-
Insured property refurbishment service (painting, cleaning of floors and walls and replacement of wallpaper)	-	-	€500
Assistance to people			
Dispatch of a doctor to the Domicile	Trip: Unlimited		-
Dispatch of nursing professional	72h		-
Transportation by ambulance	72h		-
Childcare (babysitting)	€37.5/day - max. €250		-
Computer Assistance			
Remote computer assistance	Unlimited for MS Office products (Outlook, Word, Excel, Access, PowerPoint)		-
Computer assistance at the domicile	Trip: Unlimited Under the responsibility of the Insured Party: Labour and materials		-
Security check-up	1 service/annuity		-
Water, gas and electricity system assistance			
Repair of Faults in the Electricity Network	Max 3 services with a limit of €250 p/annuity	-	Max 3 services with a limit of €250 p/annuity
Repair of Faults in the Gas Network	Max 3 services with a limit of €250 p/annuity	-	Max 3 services with a limit of €250 p/annuity
Repair of the plumbing system/ Repair of water heaters and boilers in the Insured Property	Max 3 services with a limit of €250 p/annuity	-	Max 3 services with a limit of €250 p/annuity
Refurbishment, conservation and maintenance service			
Access to the conventional network of refurbishment, conservation and maintenance professionals	Agreed value for budget for refurbishment and conservation/maintenance works up to €6,500: €65 + VAT at the legal rate in force (returned if the works are undertaken)	-	-
Legal Protection			
Criminal Defence	€1500 Max. claim/€750 attorney fees: €600		
Damage claims	€5000 Max. claim/€2500 attorney fees: €1250		
Housing rights	Annuity: €5000 Max. claim/€2500 attorney fees: €1250		

You should also know

- The Computer Assistance coverage is valid in mainland Portugal and Autonomous Regions, except for the coverage of Computer Assistance at the Domicile that is conditional upon being in Lisbon and Porto
- Except in cases of force majeure or demonstrated impossibility, Assistance benefits that have not been requested from Mudum Seguros are not covered;
- Except for free guarantees, the Insured Party must pay for the service provided and if this is covered by another guarantee of this agreement he will be reimbursed;
- Repairs are guaranteed for a period of 2 months and are charged at a fixed hourly cost, stipulated annually by EuropAssistance.

Home Green

	Assistance Coverage	Limits
Green Maintenance Service	Bathroom	3 services/year (travel and labour) (Other costs to be borne by the customer)
	Cuisine	
	Air conditioning and windows/doors	
Green Quotation Service	Air conditioning, windows and doors; water heating	1 service/year
Green Energy	Energy Counselling (Form + Assessment)	1 service/year
	Energy Assessment and Certification	1 service/year (co-payment to be borne by the customer: €50)

Cyber Risks

Coverage	Limits
Protection Cyber Risks	
Cyber Protection Portal	Access to the Assistance Service for the management of alerts: Unlimited
Protection online shopping	€400
Illegal use of mobile phone	€250
Digital cleaning	1 claim/annuity
Telephone support	Unlimited
Psychological telephone support	6 sessions/annuity - 30 min each
Telephonic technological assistance at home	Unlimited
Legal Protection	
Reimbursement of expenses by lawsuit for Usurpation/ fraudulent use of identity	€2,000/year
Reimbursement of expenses by lawsuit for fraudulent use of payment methods	€2,000/year
Reimbursement of expenses for lawsuit for online reputation attack	€250/amicable phase €2,000 legal claim

This document does not exclude consultation of the legally required pre-contractual and contractual information.
This document is available in Portuguese, English and in French. In the event of any inconsistencies, the Portuguese-language version shall apply.

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