

Motor Insurance

You can drive peacefully and comfortably knowing that we are looking after your security.

You are in good company. We place at your disposal an ample range of products so that you can choose the option that best adapts to your personal circumstances.

Because there are different types of drivers, we search individually for the best solution so that you can have the best quality and service you deserve.

Motor Insurance Plans

✓ **Third party liability**

Assumes the obligation to indemnify to third parties the material and personal damages caused in the event of an accident to the extent of the legal limits allowed.(50.00.000€)

✓ **Legal defence**

Guarantees the reclamation of damages and the defence of the assured in the legal proceedings derived from traffic circulation.

✓ **Road assistance**

Assures assistance as a consequence of breakdown or accident of the vehicle assured (car, van, motorbikes) 24 hours a day from the kilometre 0.

✓ **Accident cover**

Insures the driver of the vehicle in case of death or consequence derived from a traffic accident.

✓ **Fire**

Covers the damages to the vehicle as a consequence of fire, explosion and lightning on the road or parked.

✓ **Theft**

Guarantees the consequences of the theft of the vehicle as well as the accessories declared on the policy, including audio-video equipment, GPS, telephonic etc...

✓ **Windscreen and glass replacement**

Guaranteed with a telephonic service, the repair or replacement as a consequence of breakage.

✓ **Fully comprehensive**

Guarantees the damages suffered by the vehicle independently of whom is to blame for the cause of the traffic accident, overturning, vandalism or acts of bad faith. Impact of objects, hail, as well as damages incurred during transportation of vehicle.

You have the choice of choosing to have this cover with or without an excess.

✓ **Confiscation of drivers licence**

✓ **Traffic fines management**

Household Insurance

We want you to be comfortable and secure in your home, and have the peace of mind that in the occurrence of any incident, you will be totally protected as this is very important to us. At **Elite Insurance Brokers** we have at our disposal an open product, where you will decide the combination of guarantees and covers that most interest you. Our product is adaptable to any type of home, affording you the possibility to insure your home according to your necessities..

Household » Basic Guarantees

Fire and complementaries

- ✓ Fire
- ✓ Explosion & implosion
- ✓ Smoke damage
- ✓ Costs of extinguishing & salvaging
- ✓ Costs of demolition & rubble removing
- ✓ Reconstruction of documentation
- ✓ Cleaning & sludge extraction expenses

Atmospheric phenomena

- ✓ Lightning
- ✓ Wind, hail & snow

Water damage

- ✓ Rain & Flooding
- ✓ Expenses of searching & finding leaks
- ✓ Expenses of reparation

Other damages

- ✓ Vandalism of acts of bad faith
- ✓ Strikes & public unrest
- ✓ Impact by vehicles
- ✓ Falling objects from sky
- ✓ Sonic or sound waves
- ✓ Electrical damage
- ✓ Refrigerated goods
- ✓ Garden furniture & appliances
- ✓ Reconstruction of garden
- ✓ Aesthetic restoration
- ✓ Loss of rent
- ✓ Compulsory evacuation or eviction
- ✓ Transfer of content
- ✓ 3rd party property
- ✓ Equipment of professional use
- ✓ Vandalism by tenant

Breakages

- ✓ Breakage of windows, mirrors
- ✓ Perspex, marble, granite & artificial stone
- ✓ Breakage of hob
- ✓ Sanitary fittings

Theft, burglary & larceny

- ✓ Theft and burglary of household effects
- ✓ Larceny
- ✓ Damage arising from theft
- ✓ Cash inside the household
- ✓ Cash in safe
- ✓ Jewellery
- ✓ Replacement of keys & locks
- ✓ Burglary outside the home
- ✓ Property in outbuildings or storeroom
- ✓ Fraudulent use of credit card
- ✓ Loss of checked-in luggage

Public liability

- ✓ Public liability on the property
- ✓ Personal public liability
- ✓ Public liability against the landlord
- ✓ Public liability against the tenant

Various

- ✓ Home assistance
- ✓ Legal consultation



Personal Insurance
Policies for each of your necessities

Household Insurance

Household » Optional Guarantees

- ✓ Solar Panels
- ✓ Dangerous dog liability
- ✓ Jewellery
- ✓ Valuable objects
- ✓ Garaged Vehicles
- ✓ Domestic animals
- ✓ All-risk building
- ✓ All-risk content
- ✓ Accident cover
- ✓ Vandalism by tenants
- ✓ Legal assistance extention

We look after your community

Along the course of our lives we share many things with the people we have near, memories, stories, events etc...

Our neighbours form part of our daily life and together we form a unity, a community like a great family with a few common objectives: the well-being of your homes.

Being conscious of the risks that may occur in a community, we offer a policy that will cover you with the best quality and service.

Your neighbours and yourself will feel protected and comfortable with a good Company, and allow us to worry about your combined interests.

Básic Risks

- ✓ Fire & explosion
- ✓ Acts of vandalism and bad faith
- ✓ Impact by vehicles
- ✓ Falling objects from the sky

Optionals Covers

- ✓ Loss of rent
- ✓ Theft
- ✓ Damages incurred by theft
- ✓ Breakage of windows
- ✓ Atmospheric phenomena
- ✓ Water damage
- ✓ Community public liability
- ✓ Water damage derived from community installations
- ✓ Reconstruction of gardens
- ✓ Aesthetic restoration
- ✓ Electrical damages
- ✓ Breakage of machinery
- ✓ Community assistance
- ✓ Legal consultation

We insure your health

A product with a very wide range of covers that guarantees the private medical assistance at very competitive prices.

We want our clients to feel protected, relying on an advice service that will assist in sorting out any of your health problems as they arise.

We count on a vast team of experts to handle our medical and hospitalisation needs with an easy and comfortable access.

We offer you the possibility to choose freely from a range of specialists, be attended in the best hospitals without the hassle of lengthy waiting lists coupled with administrative headaches.

Elite Insurance Brokers have the best solution to looking after your family's health.

General Covers

- ✓ Cover extending to the territory of Spain with sanitary assistance abroad.
- ✓ Medical booklet with a free election of doctors and hospitals.
- ✓ Emergency service by phone 24hours a day, every ay of the year.
- ✓ Easy access to medical assistance and all administrative details telephonically without the necessity of lengthy displacements from your home.
- ✓ Competitive costs with optimum management
- ✓ Latest technologies to offer the best service
- ✓ Wide range of covers from general medicine to the most advanced surgical techniques

Guarantees

- ✓ Hospitalisation with private room with bed for partner included.
- ✓ Epidural anaesthesia during labour.
- ✓ Corrective surgery for myopia and cataracts.
- ✓ Lasertherapy for photocoagulation.
- ✓ Cornea transplant.
- ✓ Oncology.
- ✓ Traumatology, orthopaedic surgery and prosthesis.
- ✓ No costs of initial documentation.

Attention and efficiency

- ✓ Medical assistance from the first day.
- ✓ Telephonic assistance and orientation service.
- ✓ Qualified nursing assistance at home.
- ✓ The facility of using a card which simplifies procedures, enabling you to use all the service without the use of cheques or vouchers.
- ✓ All the medical specialities with in a direction book to guide you to more than **18.000** professionals and **450** medical centres.

Funeral and family assistance plan

A product to protect your family anytime and anywhere with a wide range of covers in case of death, accident, illness, travel and legal assistance.

Family Assistance

- ✓ Payment of the life insurance amount or burial service.
- ✓ You can hire an additional amount for an accident applicable to the service.
- ✓ Refund of the excess from the life insurance amount.

In case of death

- ✓ Transfer of the assured to the place of burial
- ✓ Costs of transport and accommodation of accompanying family member
- ✓ Transport or repatriation of assured and family members
- ✓ Anticipated return in case of a family member's death
- ✓ Management of repatriation of emigrants or foreigners

In case of accident or illness

- ✓ 24 hour medical orientation
- ✓ Sanitary assistance at home in case of accident
- ✓ Information service for medical or hospitalisation
- ✓ Administrative procedures and payments for the hospitalisation of client
- ✓ Ambulance service without km restriction
- ✓ Urgent dental treatment while on holiday
- ✓ Sending of medication
- ✓ Transport or repatriation by injury or illness
- ✓ Accommodation in hotel by doctor's prescription
- ✓ Transport and accommodation of client's partner or family member
- ✓ Sanitary assistance and interpreter in case of accident abroad

General travel covers

- ✓ Emergency cash transfer abroad
- ✓ Transmission of urgent messages
- ✓ Transport home in case of accident
- ✓ Theft or loss of luggage
- ✓ Loss of checked in luggage
- ✓ Information service for travelling abroad.

Legal consultation and administration

- ✓ Orientation service for legal and fiscal matters
- ✓ Obtaining of documentation and administrative procedures.

Personal Accidents

- ✓ The Underwriter will pay a lump sum in case of death or permanent disability.

Hospitalisation

- ✓ Subsidy for birth and surgical hospitalisation.

Marine Insurance

The practice of boating, sailing, fishing and other nautical activities is favourably benefited by the optimal conditions that our geographic situation offers with 7.880Km of coastline as well as the climate.

These circumstances make Spain one of the most attractive countries of the European Union for the practice nautical sports and sailing activities.

We place at your disposal a marine policy with a wide range of covers which will adapt to your circumstances.

Basic Covers

- ✓ Public liability
- ✓ Occupants accident cover
- ✓ Travel assistance for recreational boats

Material Damages

- ✓ Total loss or abandonment
- ✓ Costs of salvaging
- ✓ Towing of remains
- ✓ Theft:
 - Boat
 - Auxiliary craft
 - Outboard motors
 - Fixed objects
 - Damages incurred by theft or intent of
 - Reimbursement of costs
- ✓ Breakdown:
 - Breakdown assistance at sea
 - Breakdown assistance while transporting or in storage

Personal effects on board

- ✓ Total loss
- ✓ Damages caused by the breakdown of the boat
- ✓ Theft

Life Insurance

✓ **Savings plan**

Elite Insurance places at your disposal diverse solutions for the assurance of your future, maximising your returns with security and flexibility

✓ **Life insurance**

With **Elite Insurance** we have the availability of various alternatives to cover your principal risks that may perturb the tranquillity of you and your family.

✓ **Mixed life**

Thinking of your total security **Elite Insurance Brokers** places at your disposal solutions which incorporate both life and savings in one policy

Savings Plan

✓ **Savings Plan**

Basically permits the payment of yearly, bi-annual, quarterly or monthly payments as from an established date, during the life of the policyholder. This is an excellent savings formula which has important fiscal advantages (75% deduction according to present legislation)

✓ **Assured pension plan**

Savings policy in which the periodic premiums paid in will allow you to plan your future with a guaranteed capital at the moment of retirement, also covers death, permanent disability, unemployment or critical illness with the advantage of a fiscal reduction of 45%

✓ **Pension**

Saving plan which complements the payments done to the social security by way of capitalizing the periodic payments, also has important fiscal advantages and the possibility to opt for a more aggressive profile of management or a conservative one.

✓ **Unit trust**

A savings plan associated in a basket of investment funds with the possibility to choose the composition according to the level of risk desired, and the ability to change it in conjunction with the performance of the markets.

Life Plans

✓ **Term assurance**

This policy guarantees the perception of a capital in the event of death, permanent disability, critical illness as well as a wide range of complementary covers such as: Accident, illness, double and treble capital, hospitalisation etc..

✓ **Female prevision plan**

This product is designed to cover not only life insurance or disability, but also the specific needs of a woman such as: illnesses attributable exclusively to the female sex, the birth of a child with physical deformities, etc..

✓ **Temporary prevision plan**

You will decide for what period the savings will go on to, maintaining a constant premium for the duration. Includes also the school variety, designed to protect your children during their most delicate ages. Including a capital amount in case of death or disability which will be paid out to the parents.

Mixed Plans

✓ **Future plan**

Life insurance in which a portion of the premiums is destined to contract a capital amount in case of death or permanent disability, with the option to double and treble the amount in case of an accident, and the rest of the premium guarantees a savings at the end of the life of the policy

✓ **DOTAL (Children's savings)**

This policy combines the payments due to the death or disability of the parent, with a guaranteed capital amount at the end of policy term. This is an ideal policy to take care of the contingencies which may occur, making sure that your children will have their monetary problems taken care of when they most need it.

Pets Insurance » Europet

One in three pets need veterinary treatment each year and with the increase in Vets fees of around 11% each year, the care your pet deserves is expensive.

EUROPET will provide cover for unexpected costs as a result of your pet's illness or accident and gives you peace of mind knowing they will be cared in the whole national territory.

Give your pet the care they deserve.

Cover available for cats aged 8 weeks to 8 years and dogs aged 8 weeks to 10 years in the whole national territory.

With 1 in 3 pets needing unexpected treatment every year, you are more likely to claim on your pet insurance than on your household or car insurance.

Premiums from as little as 2.30€ per week for cats and 3.37€ per week for dogs.

Covers

- ✓ Vets Fees
- ✓ Death from Accident
- ✓ Loos from theft/straying
- ✓ Reimbursement of Advertising Costs
- ✓ Boarding Fees
- ✓ Loss of Pet Passport & Health Certificate.

Dogs that should be registred on the Dangerous Dogs Act 1991 or types known as Pit Bull Terrier, Japanese Tosa, Dogo Argentino, Sharpei, Fila Brasileiro, Wolves of Wolf hybrids will not be accepted for cover.