

3 good reasons
to choose

L'Habitation

GENERALI

1 Modularity

This customisable product ensures the protect that best matches your home, its contents, its external fixtures and your lifestyle, irrespective of whether you are the owner, tenant or property investor.

2 Flexibility

The policy offers adjustment deductible measures.

3 Proximity

Your insurance specialist will walk you through the development of your household insurance policy and will help you throughout the duration of its application. Feel free to contact your insurance specialist!

Non-binding advertisement Guarantees may include exclusions and/or limitations. For the details and extent of available guarantees, please refer to the general and specific terms and conditions of the insurance policy. The taking out of the policy or of some of its guarantees remains subject to our rules concerning risk acceptance.

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Generali Iard

Limited company with capital of 59 493 775 euros
Company regulated by the French Insurance Code
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Company belonging to the Generali group, registered on the Italian register of insurance groups under number 026.



INDIVIDUALS

professionals

companies

L'Habitation

GENERALI



Habitation Generali,
is the assurance of having
the right guarantees to hand!



Looking for a quality insurance policy at the right price?

Habitation Generali, lets you adjust your policy to your budget!

You take out the basic policy that covers the vital guarantees. You can personalise your insurance policy with multiple options in light of your situation.

✓ POLICY FLEXIBILITY

Habitation Generali is designed to adapt with flexibility to the changes in your life and household. The policy has been designed to meet your needs both for your main home and holiday home. You can amend your policy in light of your situation at any time.

✓ MODULAR PRICING

To adjust the price of your policy to your means, just select:

- one or more options
- the deductible level



“ When it's time to go back to school, my parents add **School and Around-School insurance option.** ”

We're here to make insurance simpler for you

WHAT IS A DEDUCTIBLE?

This is the proportion of the damage you must still pay after a claim.



✓ REPLACEMENT VALUE

You can raise your protection levels with an extension to the «replacement value» guarantee.

✓ COMPENSATION IN THE EVENT OF A CLAIM

There are two compensation solutions available to you subject to the deductible and to the extent of the guarantee ceilings in the event of a covered claim:

- from choosing the contractor to paying invoices, we take care of every formality. You have no advance payment to make
- you choose to be compensated directly

monespace.generali.fr

Your client area is available 24 hours a day, seven days a week

- Download insurance certificates
- Declare claims in real time
- View the details of your policy
- Guides and information about *Habitation Generali*

✓ COMFORT SERVICES

You can raise guarantee levels by means of a wide selection of options:

- enhanced assistance guarantee for your main home (help with moving, etc.)
- «Household Legal Protection» which you can apply in the event of disputes (neighbourhood, works, buying/selling, etc.)

WHAT IS THE REPLACEMENT VALUE?

For movable items: the value at its new price on the day of the claim of a good that is either identical or has the equivalent performance and characteristics.

With Generali, you have the right guarantees to hand!

Start with the basics with their vital guarantees

- Fire and similar events
- Water damage
- Plate glass
- Theft-vandalism: deterioration to fixed property
- Theft-vandalism:
- Damage to movable property
- Attacks and acts of terrorism
- Weather-frost events
- Natural catastrophes
- Technological catastrophes
- Private life liability
- Occupant liability or non-occupant liability
- Criminal defence and recourse following an accident
- Assistance

Then adjust your policy to your needs and budget

Select one or more optional features (list not limited to the options below)

- Damage to electrical appliances
- Extended plate glass
- Freezer contents
- Personal robbery
- Legal cover household
- Comfort assistance
- School and school-related insurance
- External facilities
- Swimming pool
- Sustainable development
- Wine cellar
- Leisure items all risks

Adjust the price of your policy by selecting:

- the level of deductible according to your priorities
- the maximum amount of declared insured guarantees

Your insurance specialist

clearly presents to you all the available levels of protection. Thanks to his or her advice you can choose your guarantees and more specific options and adjustment with a full understanding of the situation.

