These contents have been jointly prepared by Agroseguro, Consorcio de Compensación de Seguros and UNESPA

WHAT TO DO IN CASE OF

RAIN DAMAGE

estamos seguros

These contents have been jointly prepared by Agroseguro, Consorcio de Compensación de Seguros and UNESPA

INSURED PROPERTY

Direct damage caused by more water than specified in the threshold set in your insurance policy* and not due to lack of maintenance or gradual deterioration.

Your insurer pays compensation for this

WHERE TO FILE A CLAIM

Contact your insurer or your insurance intermediary.
More information on their websites.

Direct damage caused by less water than specified in the threshold set in your insurance policy.*

There is no compensation for this.

WHERE TO FILE A CLAIM

There is no compensation for this.

*** Your insurer will check with a public weather service to determine how much rain has fallen.**

INSURED CROPS AND WOODLAND

Damage due to persistent rain.

Agroseguro pays compensation for this.

WHERE TO FILE A CLAIM

Contact Agroseguro, your insurer or your insurance intermediary.
More information at www.agroseguro.es

This fact sheet tells you about direct damage caused by rain. For flood damage, check the flood damage fact sheet at www.naturalmenteprotegidos.es

ADVISORY ALERT

PUBLIC AID AND INSURANCE

Public aid is compatible with the compensation available from insurance, but the total sum of all payments cannot be greater than the amount of the damage. The Agricultural Insurance Plan specifies that what can be insured does not qualify for public aid.

COVERAGE AND EXCLUSIONS

This is just an indicative description. The coverage and exclusions that apply to each insurance policy are stated by the insurer in the insurance contract. Should you require more details on the especific cover, contact your insurer or insurance intermediary.

WHAT TO DO IN CASE OF

FLOOD DAMAGE

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INSURED PROPERTY

Property damage due to flood, which is understood as the condition where land becomes waterlogged due to the direct action of rainwater, melt water, water from lakes, river and waterway overflow or ocean waves.

Consorcio de Compensación de Seguros pays compensation for this.

WHERE TO FILE A CLAIM

Contact with Consorcio de Compensación de Seguros. Your insurer or broker can help you with this process. More information at **www.consorseguros.es**

INSURED PERSONAL INJURY

Injuries or death due to flood, which is understood as the condition where land becomes waterlogged due to the direct action of rainwater, melt water, water from lakes, river and waterway overflow or ocean waves.

Consorcio de Compensación de Seguros pays compensation for this.

WHERE TO FILE A CLAIM

Contact with Consorcio de Compensación de Seguros. Your insurer or broker can help you with this process. More information at **www.consorseguros.es**

INSURED CROPS AND WOODLAND

Flood damage.

Agroseguro pays compensation for this.

WHERE TO FILE A CLAIM

Contact Agroseguro, your insurer or your insurance intermediary. More information at www.agroseguro.es

INSURED LIVESTOCK

Livestock dead by flood.

Agroseguro pays compensation for this.

WHERE TO FILE A CLAIM

Contact Agroseguro, your insurer or your insurance intermediary. More information at www.agroseguro.es

ADVISORY ALERT

PUBLIC AID AND INSURANCE

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WHAT TO DO IN CASE OF

WIND DAMAGE

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INSURED PROPERTY

Damage due to wind speed over 120 km/h or tornados of any strength.*

Consorcio de Compensación de Seguros pays compensation for this.

WHERE TO FILE A CLAIM

Contact your insurer or your insurance intermediary. Your insurer will take care of the loss and apply to Consorcio de Compensación de Seguros for reimbursement later. More information at **www.consorseguros.es**

Damage due to wind speed between the threshold set in your insurance policy and 120 km/h.*

Your insurer pays compensation for this.

WHERE TO FILE A CLAIM

Contact your insurer or your insurance intermediary. More information on their websites.

Damage due to wind speed below the threshold set in your insurance policy.

There is no compensation for this.

WHERE TO FILE A CLAIM

There is no compensation for this.

INSURED PERSONAL INJURY

Injury or death caused by impact of an object when wind speed is over 120 km/h*.

Consorcio de Compensación de Seguros pays compensation for this.

WHERE TO FILE A CLAIM

Contact your insurer or your insurance intermediary. Your insurer will take care of the loss and apply to Consorcio de Compensación de Seguros for reimbursement later. More information at **www.consorseguros.es**

Injury or death caused by impact of an object when wind speed is below 120 km/h*.

The victim's **insurer** pays compensation for this.

WHERE TO FILE A CLAIM

Contact your insurer or your insurance intermediary. More information on their websites.

*** Wind intensity must be certified by the Spanish National Weather Agency, AEMET.**

INSURED CROPS AND WOODLAND

Damage to crops and woodland or infrastructure (greenhouses) due to the direct effect of wind.

Agroseguro pays compensation for this.

WHERE TO FILE A CLAIM

Contact Agroseguro, your insurer or your insurance intermediary. More information at www.agroseguro.es

INSURED LIVESTOCK

Livestock dead as a result of damage to infrastructure (stables).

Agroseguro pays compensation for this.

WHERE TO FILE A CLAIM

Contact Agroseguro, your insurer or your insurance intermediary. More information at www.agroseguro.es

ADVISORY ALERT

PUBLIC AID AND INSURANCE

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COVERAGE AND EXCLUSIONS

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WHAT TO DO IN CASE OF

DROUGHT DAMAGE

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INSURED CROPS AND WOODLAND

Damage due to drought.

Agroseguro pays compensation for this.

WHERE TO FILE A CLAIM

Contact Agroseguro, your insurer or your insurance intermediary.
More information at www.agroseguro.es

INSURED LIVESTOCK

Damage due to loss of grassland.

Agroseguro pays compensation for this.

WHERE TO FILE A CLAIM

Contact Agroseguro, your insurer or your insurance intermediary.
More information at www.agroseguro.es

ADVISORY ALERT

PUBLIC AID AND INSURANCE

Public aid is compatible with the compensation available from insurance, but the total sum of all payments cannot be greater than the amount of the damage.

The Agricultural Insurance Plan specifies that what can be insured does not qualify for public aid.

COBERTURAS Y EXCLUSIONES

This is just an indicative description. The coverage and exclusions that apply to each insurance policy are stated by the insurer in the insurance contract.

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WHAT TO DO IN CASE OF

FROST DAMAGE

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INSURED PROPERTY

Frost damage.

Your insurer will not pay compensation for this unless it is specifically included in your insurance policy.

WHERE TO FILE A CLAIM

There is no compensation for this.

INSURED CROPS AND WOODLAND

Crop damage.

Agroseguro pays compensation for this.

WHERE TO FILE A CLAIM

Contact Agroseguro, your insurer or your insurance intermediary. More information at www.agroseguro.es

INSURED LIVESTOCK

Livestock dead by hypothermia .

Agroseguro pays compensation for this.

WHERE TO FILE A CLAIM

Contact Agroseguro, your insurer or your insurance intermediary. More information at www.agroseguro.es

ADVISORY ALERT

PUBLIC AID AND INSURANCE

Public aid is compatible with the compensation available from insurance, but the total sum of all payments cannot be greater than the amount of the damage.

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COVERAGE AND EXCLUSIONS

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WHAT TO DO IN CASE OF

HAIL DAMAGE

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INSURED PROPERTY

Damage caused directly by hail and damage caused by melting hail seeping into the insured property when this is not due to lack of maintenance or gradual deterioration of the insured risk.

Your insurer pays compensation for this.

WHERE TO FILE A CLAIM

Contact your insurer or your insurance intermediary.
More information on their websites.

INSURED CROPS AND WOODLAND

Hail damage.

Agroseguro pays compensation for this.

WHERE TO FILE A CLAIM

Contact Agroseguro, your insurer or your insurance intermediary.
More information at www.agroseguro.es

This fact sheet tells you about direct damage caused by hail. For flood damage, check the flood damage fact sheet at www.naturalmenteprotegidos.es

ADVISORY ALERT

PUBLIC AID AND INSURANCE

Public aid is compatible with the compensation available from insurance, but the total sum of all payments cannot be greater than the amount of the damage. The Agricultural Insurance Plan specifies that what can be insured does not qualify for public aid.

COVERAGE AND EXCLUSIONS

This is just an indicative description. The coverage and exclusions that apply to each insurance policy are stated by the insurer in the insurance contract. Should you require more details on the especific cover, contact your insurer or insurance intermediary.

WHAT TO DO IN CASE OF

SNOW DAMAGE

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INSURED PROPERTY

Damage caused directly by snow and damage caused by melting snow seeping into the insured property when this is not due to lack of maintenance or gradual deterioration of the insured risk.

Your insurer pays compensation for this.

WHERE TO FILE A CLAIM

Contact your insurer or your insurance intermediary. More information on their websites.

INSURED CROPS AND WOODLAND

Damage caused directly by snow or by the collapse of infrastructure (greenhouses).

Agroseguro pays compensation for this.

WHERE TO FILE A CLAIM

Contact Agroseguro, your insurer or your insurance intermediary. More information at www.agroseguro.es

INSURED LIVESTOCK

Livestock death due to snow or the collapse of infrastructure (stables).

Agroseguro pays compensation for this.

WHERE TO FILE A CLAIM

Contact Agroseguro, your insurer or your insurance intermediary. More information at www.agroseguro.es

This fact sheet tells you about direct damage caused by snow. For flood damage, check the flood damage fact sheet at www.naturalmenteprotegidos.es

ADVISORY ALERT

PUBLIC AID AND INSURANCE

Public aid is compatible with the compensation available from insurance, but the total sum of all payments cannot be greater than the amount of the damage. The Agricultural Insurance Plan specifies that what can be insured does not qualify for public aid.

COVERAGE AND EXCLUSIONS

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WHAT TO DO IN CASE OF WILDFIRES

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INSURED PROPERTY

Direct damage caused by smoke or flames.

Your insurer pays compensation for this.

WHERE TO FILE A CLAIM

Contact your insurer or your insurance intermediary. More information on their websites.

INSURED PERSONAL INJURY (LIFE AND ACCIDENT INSURANCE)

Death or disability caused by smoke or burns.

The victim's **insurer** pays compensation for this.

WHERE TO FILE A CLAIM

Contact your insurer or your insurance intermediary. More information on their websites.

The Spanish state holds a personal injury insurance policy (life and accidents) with **Consorcio de Compensación de Seguros** to protect everyone involved in putting out forest fires.

WHERE TO FILE A CLAIM

Contact Consorcio de Compensación de Seguros. More information at **www.consorseguros.es**

INSURED CROPS AND WOODLAND

Crop damage due to flames.

Agroseguro pays compensation for this.

WHERE TO FILE A CLAIM

Contact Agroseguro, your insurer or your insurance intermediary. More information at www.agroseguro.es

INSURED LIVESTOCK

Livestock killed by smoke, burns or any fire-related circumstance (crushing, stampeding).

Agroseguro pays compensation for this.

WHERE TO FILE A CLAIM

Contact Agroseguro, your insurer or your insurance intermediary. More information at www.agroseguro.es

ADVISORY ALERT

PUBLIC AID AND INSURANCE

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The Agricultural Insurance Plan specifies that what can be insured does not qualify for public aid.

COVERAGE AND EXCLUSIONS

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WHAT TO DO IN CASE OF

EARTHQUAKE AND TSUNAMI

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INSURED PROPERTY

Property damage caused by earthquake or tsunami.*

Consorcio de Compensación de Seguros pays compensation for this.

WHERE TO FILE A CLAIM

Contact with Consorcio de Compensación de Seguros. Your insurer or broker can help you with this process. More information at **www.consorseguros.es**

INSURED PERSONAL INJURY

Injuries and deaths caused by earthquake or tsunami.*

Serán indemnizadas por el **Consorcio de Compensación de Seguros**.

WHERE TO FILE A CLAIM

Contact with Consorcio de Compensación de Seguros. Your insurer or broker can help you with this process. More information at **www.consorseguros.es**

*** The intensity of the event must be certified by the Spanish National Geographical Institute and other competent public agencies**

ADVISORY ALERT

PUBLIC AID AND INSURANCE

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WHAT TO DO IN CASE OF

VOLCANIC ERUPTION

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INSURED PROPERTY

Property damage caused by volcanic eruption.

Consorcio de Compensación de Seguros pays compensation for this.

WHERE TO FILE A CLAIM

Contact with Consorcio de Compensación de Seguros. Your insurer or broker can help you with this process. More information att **www.consorseguros.es**

INSURED PERSONAL INJURY

Injuries and deaths caused by volcanic eruption.

Consorcio de Compensación de Seguros pays compensation for this.

WHERE TO FILE A CLAIM

Contact with Consorcio de Compensación de Seguros. Your insurer or broker can help you with this process. More information at **www.consorseguros.es**

ADVISORY ALERT

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WHAT TO DO IN CASE OF

LIGHTNING DAMAGE

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INSURED PROPERTY

Damage caused by direct impact on the insured property, fire or electrical disturbance caused by the lightning strike.

Your insurer pays compensation for this.

WHERE TO FILE A CLAIM

Contact your insurer or your insurance intermediary. More information on their websites.

INSURED PERSONAL INJURYV

Injuries or death due to electrocution. The victim's insurer pays compensation for this.

WHERE TO FILE A CLAIM

Contact your insurer or your insurance intermediary. More information on their websites.

INSURED CROPS AND WOODLAND

Fire damage.

Agroseguro pays compensation for this.

WHERE TO FILE A CLAIM

Contact Agroseguro, your insurer or your insurance intermediary. More information at www.agroseguro.es

INSURED LIVESTOCK

Damage due to electrocution.

Agroseguro pays compensation for this.

WHERE TO FILE A CLAIM

Contact Agroseguro, your insurer or your insurance intermediary. More information at www.agroseguro.es

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