



ALLIANZ INTERNATIONAL RESIDENTS

Live fully.
Wherever your home is

Why choose Allianz?



*Interbrand Best Global Brand 2025

Feel at home, wherever you are

→ Protect your life. Grow your wealth.

	HOME	Protect your home and everything in it.
	CAR	Cover for every journey.
	HEALTH	Healthcare when and where you need it.
	SAVINGS & INVESTMENTS	Make your money work for your future.
...	AND MUCH MORE	Pets · Boat · Business

Whatever you need. **All with Allianz**

Your place in the world, well protected

→ Main home, second home or rental:
Allianz protects it against the unexpected.

Protection designed for international residents

Seven levels of cover,
designed around your
home and lifestyle.



SQUATTING PROTECTION IN ALL PACKAGES

Legal assistance to help you recover
your home if it's illegally occupied.
Especially useful when you're away.



LOST KEYS

Lock replacement and new keys covered.
No unexpected costs.



BREAK-IN DAMAGE

We repair doors, windows and entry points
damaged during a break-in.

Choose your cover ←

Seven levels of cover. Each one builds on the last.

*Suitable for main residences, second homes, rental properties and holiday rentals.

PRODUCT	PROTECTION	WHAT IT ADDS
BASIC WITH EXCESS	Essential cover with excess	Fire • Water damage* • Natural events* • Glass breakage • Electrical damage • Third-party liability • Emergency home assistance
BASIC	Essential cover, no excess	Same cover as above
BASIC WITHOUT THEFT	Extended damage cover	Smoke damage • Impact damage • Aircraft impact • Sonic boom • Refrigerated goods • Accidental liquid spills • Third-party liability up to €300,000
BASIC WITH THEFT	Theft & vandalism cover	Home theft • Theft damage • Petty theft • Vandalism • Storage-room theft • Criminal damage to contents • Valuables cover
PLUS	At home & away	Robbery away from home • Cash • Loss of rent • IT assistance • Travel assistance • Pest control • Pet assistance
EXTRA	Enhanced cover & services	Excess water use • Preventive drain clearing • Document replacement • Handyman Service (2 call-outs) • Extended valuables cover • Enhanced cosmetic damage • Higher liability limits
COMPREHENSIVE	Maximum cover	Accidental damage • Unexpected household accidents • Higher cash limits • Temporary relocation • Gardens & trees • Maximum liability limits • Maximum cosmetic damage limits

*With excess.

→ Plus 24/7 home emergency assistance,
from someone who understands you.

allianz.es

The road
is yours.
We're with you

→ Drive with confidence, in Spain or on your way home.

Keep life
moving

Flexible cover
for you and your car,
so you're never
left stranded.



REPLACEMENT CAR

Breakdown, theft or accident?
Get a replacement car for up to 10, 15 or 30 days.



24/7 ROADSIDE ASSISTANCE FROM YOUR DOORSTEP

365 days a year, in Spain and abroad
– even back to your home country if needed.



YOUR CHOICE OF REPAIR SHOP

Choose any repair shop, or enjoy a courtesy car,
home pick-up and discounts with Allianz.



Cover that fits
your car and lifestyle ←

Four levels, from essential to fully comprehensive.

*Customisable cover. Ask your advisor about limits and excesses.

COVER	THIRD PARTY + WINDSCREEN	EXTENDED THIRD PARTY	COMPREHENSIVE + EXCESS	FULL COMPREHENSIVE
Third-party liability (up to €70m)	•	•	•	•
Legal defence & claims	•	•	•	•
24/7 assistance & glass	•	•	•	•
Theft & fire	-	•	•	•
Animal collision	-	•	•	•
Natural events	-	Optional	•	•
Replacement car	Optional	Optional	Optional	Optional
Own damage	-	-	With excess	No excess

→ New car? Covered at new-for-old value
for the first two years.

Feel cared for wherever you are, in your language

→ Private healthcare. No waiting lists. No language barriers.

Your health, without barriers

Choose your specialist,
cut waiting times and
communicate with ease.



MULTILINGUAL MEDICAL NETWORK

Access doctors and medical services
in different languages, for easier
communication at every appointment.



EASY ACCESS TO CARE

Access the medical tests and leading healthcare
professionals you need, when you need them.



24/7 DIGITAL HEALTH

Chat with a doctor across 10 specialties, or
video-call through the App, wherever you are.

All the care you need, at home and away ←

Complete healthcare, wherever you are.

→ You choose: **Medical Network** **Reimbursement**

A wide network of
specialists, with or
without co-payments.
Cover in Spain.

Choose your healthcare
professional and get
reimbursed. Complete,
Medium or Basic. Cover in
Spain and abroad.

ALLIANZ HEALTH	WHAT YOU GET	OPTIONS
MEDICAL NETWORK	Wide network of leading medical centres and professionals.	• With or without Primary Care. • With or without co-payment.
REIMBURSEMENT	Choose your own healthcare professionals, beyond the medical network.	Three reimbursement levels: Complete, Medium and Basic.
HOSPITALISATION	Access to high-quality private hospital care.	Services provided during hospital stays and emergency care.
DENTAL INSURANCE	Dedicated dental cover.	Some services free of charge and others at special rates.

→ Emergency care is also covered
when you travel outside Spain.

Your pet is always there. So are we

→ Protection, healthcare and advice for another member of the family.

Care wherever you go, even outside Spain

24/7 support and cover that travels with you.



THIRD-PARTY LIABILITY UP TO €300,000
Covers damage your pet causes to others. Extendable to the EU and UK.



24/7 APP & VET TELECARE
Unlimited vet chat and video consultations through the Allianz Pets App.



LEGAL SUPPORT & ADVICE
Specialist legal advice, including guidance on travelling abroad with your pet.

Choose the level of care that's right for your pet ←

From essential protection to comprehensive veterinary cover.
*Customisable cover. Ask your advisor about limits and excesses.

COVER	STANDARD	WITH VET NETWORK
Third-party liability (up to €300,000)	•	•
Legal defence & claims assistance	•	•
Legal advice chat	•	•
Telephone advice	•	•
Vet network	-	•
24/7 vet emergencies	-	•
Vet chat & video	-	•

→ First visit free for each condition.
Special rates on tests and treatments.

Sail with peace of mind

→ For your sailing boat, yacht or jet ski, in and beyond the Mediterranean.

Explore the Spanish coast with total freedom

Market-leading cover, flexibility and value.



TOWING AT SEA FOR ANY REASON
Unique cover in the Spanish market, where other insurers only provide assistance on land.



UP TO 15 OPTIONAL COVERS
Add liability, theft, partial damage, passenger accidents and more.



NEW-FOR-OLD REPLACEMENT
Partial damage claims are settled at new replacement value, regardless of the vessel's age.

Three options. One for you ←

From compulsory insurance to comprehensive protection.
*Up to 15 optional covers and several excess options.

COVER	BASIC	PREMIER	PLUS
Compulsory liability · Legal assistance · Bonds	●	●	●
Extended liability	-	●	●
Damage claims & advance payment	-	●	Optional
Passenger accidents	-	●	Optional
Sea towing / assistance	-	●	Optional
Material damage (total loss, theft, partial damage)	-	-	●
Institute Yacht Clauses	-	-	Optional

→ Mediterranean cover + up to 200 miles off the Spanish, Portuguese and French coasts.



Everything you need. One trusted partner.

Everything you need to live in Spain,
backed by the world's No. 1 insurer.



ALLIANZ HOME

- Squatting protection
- Lost keys
- Break-in damage
- 24/7 home emergencies

BASIC WITH EXCESS • BASIC • BASIC
WITHOUT THEFT • BASIC WITH THEFT
• PLUS • EXTRA • COMPREHENSIVE



ALLIANZ CAR

- Replacement car
- 24/7 assistance from home
- Free choice of repair shop
- Cover abroad

4 OPTIONS



ALLIANZ HEALTH

- Multilingual medical network
- No waiting lists
- 24/7 Digital Health
- Emergency care abroad

MEDICAL NETWORK
• REIMBURSEMENT



ALLIANZ PETS

- Pet protection & healthcare
- 24/7 app & vet telecare

+ VET NETWORK



ALLIANZ BOAT INSURANCE

- Third-party liability
- Legal assistance & bonds
- Towing at sea
- Damage, theft and total loss

BASIC • PREMIER • PLUS

ALLIANZ INTERNATIONAL RESIDENTS

*"Living where you've
always dreamed
takes courage"*

— **Claire Hutchings**
Chef & Owner of Strat Restaurant
(Hotel La Cala Finestrat)

Close to you,
wherever you're from

→ Your Allianz advisor, always within reach.

Brave businesses. Strong backing.

→ You take care of your business. We take care of you.



360° BUSINESS PROTECTION

Theft, property damage, third-party liability and emergency assistance, all in one package.



SME LIABILITY

Cover for business operations, products, premises, professional and employers' liability.



SICK LEAVE & CYBER

Compensation if you can't work, paid within 48 hours, plus protection against digital risks.

Build your business abroad, with a strong partner ←

Three flexible levels that grow with your business.

*Modular solutions by business activity. Ask your advisor which package suits you.

PRODUCT	COMPLETE	ADVANCED	PREMIUM
360° Protection (Business)	•	•	•
Third-party liability (SME Liability)	•	•	•
Sick leave compensation (Temporary Disability)	•	•	•
Cybersecurity (Cyber)	-	•	•
Healthcare	-	-	•
Legal support & exclusive content	•	•	•
Instalment payments	-	•	•

→ Personal advice focused on
what your business really needs.

Take your wealth further with a global leader

→ Savings and investment solutions for international residents.

A global investment leader ←

The world's largest insurer by assets under management and the 6th-largest financial institution globally.

+€2.5tn

in third-party assets managed by PIMCO and Allianz Global Investors.

AA

Europe's most financially robust insurer (S&P), ahead of any Spanish bank.

x2.1

3-year net returns of our dynamic portfolios vs. major banks.

60%

of our funds are rated 4–5 ★ by Morningstar (BBVA 12%, Santander 8%).





Your money, → on the right course

Protect your capital and access income when you need it.



Thinking long term ←

Savings and retirement solutions for your future in Spain.



GUARANTEED

Allianz Flexible Term

Single-premium savings insurance with capital guaranteed at maturity.

- Fixed returns you know from day one.
- Terms from 2 to 5 years, with automatic renewal and no investment risk.
- Liquidity from the first year and tax benefits.

From €3,000

2–5 years

Guaranteed capital

REGULAR INCOME

Allianz Capital

Invest once and receive regular income for as long as your balance lasts.

- Guaranteed return, reviewed annually.
- You choose the amount and frequency of withdrawals.
- Liquidity from the first month and tax deferral.

Single premium

Regular income

Liquidity from month 1

GUARANTEED

Allianz Perspektive

Allianz Leben (Germany) savings insurance with guaranteed minimum income and capital.

- Know your minimum income and capital from day one.
- Returns are locked in against market fluctuations.
- Backed by one of Europe’s strongest insurers.

Single premium

Around 12 years

Redeemable from year 1

RETIREMENT

Pension Plans

Long-term savings to supplement your pension and plan for retirement, with tax benefits.

- Contributions reduce your taxable income.
- 6 profiles, from guaranteed PPA to European or US equities.
- Flexible contributions + liquidity after 10 years.

Tax benefits

6 profiles

Flexible contributions

Grow → your wealth

Flexible investment solutions
with professional advice.



Invest at your pace ←

Start small and invest
gradually, on your terms.



FUNDS

Allianz ActiveInvest

Dynamic investment
management
in one solution.

- Switch or redeem anytime, at no cost.
- Tax deferred until redemption,
including eligible fund transfers.
- Three profiles:
Defensive · Balanced · Dynamic.

Flexible management

3 profiles

Free transfers

REGULAR INCOME

Allianz Extra Income

Funds designed to provide
extra monthly income
through distributions.

- Regular payments
without selling your units.
- Fixed income, equities
and multi-asset diversification.
- Managed by Allianz Global Investors.

Monthly income

Diversified

DMAS SRI Funds

PROGRESSIVE

Allianz Crescendo

Gradually build
your exposure
to European equities.

- Starts in quality European bonds,
then shifts to equities.
- 12 automatic quarterly switches.
- Euro-denominated,
with no currency risk.

Progressive investment

European market

Automatic

LIFE & INVESTMENT

Allianz Unit Linked

A life insurance solution
that invests in multi-asset
funds, from €50.

- Start small. Access your money
from month one.
- Higher return potential
+ certified financial advice.
- Tax deferred until redemption.

From €50

3 profiles

Life insurance taxation

YOUR ALLIANZ SEGUROS ADVISOR

Profit Canarias S.L.

Agencia exclusiva de Allianz

Questions about this brochure? Talk to us – we advise you in your language.

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