

The complete pre-contractual and contractual information regarding the product is provided in other documents.

What is this type of insurance?

Car Insurance for Private Customers and Companies, for private and professional use.



What is insured?

Base Covers:

- ✓ Compulsory Civil Liability (€ 7.290.000€)
- ✓ Optional Civil Liability (42.710.000€)
- ✓ Occupants
 - Death or Permanent Disability (15.000€)
 - Treatment Expenses (1.500 €)
 - Funeral expenses (1.500 €)
- ✓ Travel Assistance
- ✓ Legal Protection

Optional Coverages:

- ✓ Isolated Glass Break (1,000 €)
- ✓ Shock, Collision and Rollover
- ✓ Theft or Robbery
- ✓ Fire, Lightning or Explosion
- ✓ Natural Phenomena and Aircraft Crash
- ✓ Strikes, riots and civil commotion, vandalism and Acts of Terrorism
- ✓ Deprivation of Use caused by Claim
- ✓ Replacement Vehicle (applicable only for personal and unspecified professional use)

Insured capital of optional coverages:

The insured capital depends on the vehicle value and vary according with each contract, and this value is included in the pre-contractual and contractual information legally required.



What is not insured?

Compulsory Civil Liability:

- ✗ Own Damage caused to the insured vehicle;
- ✗ The bodily damage suffered by the driver of the insurance vehicle responsible for the accident, as well as the damages arising from those;
- ✗ The material damage suffered by the driver of the vehicle responsible for the accident, policyholder, co-owners, close family members and passengers carried in contravention of rules of the Highway Code;
- ✗ Damage caused to third parties during loading and unloading operations;
- ✗ Damage caused to goods transported in the insured vehicle.

Other Coverages

- ✗ Damage caused to the vehicle and to third parties when the vehicle is driven by a person who it is not legally qualified or driving;
- ✗ Damage intentionally caused by Policyholder and / or Insured or by person for whom he is responsible;
- ✗ Damage caused intentionally or voluntarily by the occupants themselves or other people with any objects that they wield or throw;
- ✗ Damage resulting from theft or robbery, when the owner is not in possession of all keys which are originally delivered by the representative of the brand, except in cases of theft of those keys, duly reported to the authorities;
- ✗ Damage caused to goods transported in the vehicle;
- ✗ The full list of exclusions for the mandatory and optional coverages can be consulted in the Policy General Terms and Conditions.



Are there any restrictions on cover?

- ! If a deductible has been established, in the event of a claim, this amount will be deducted at the time of payment of the indemnity;
- ! When there are omissions or inaccuracies in the risk statement;
- ! When the vehicle is used for different or higher risk services or when transporting materials dangerous, combustible or polluting substances;
- ! When the vehicle is traveling in restricted access areas (airports, aerodromes or similar).



Where am i covered?

- ✓ Travel Assistance to the Vehicle and its Occupants and Assistance to People - In Portugal, in the rest of Europe and in countries bordering the Mediterranean;
- ✓ Acts of Vandalism and Deprivation of Use - In Portugal;
- ✓ Other coverage: In the countries indicated in the International Insurance Certificate (Green Card).



What are my obligations?

- State accurately all the circumstances that you know are relevant to the risk assessment;
- Communicate all circumstances that alter the risk;
- Pay the premiums or fractions thereof in a timely manner;

In the event of a claim:

- Participate to the Insurer (in writing or using digital media), within a period not exceeding 8 days from the occurrence or the day you are aware of it, providing all relevant documental or testimonial indications and evidence for determination of responsibilities;
- Take all possible measures to avoid or limit the consequences of the accident;
- Do not assume, without the authorization of the Insurer, any responsibility towards third parties or pay extrajudicially indemnities or advance money, on their own account;
- Not giving occasion to a favorable sentence to a third party and informing the Insurer of a judicial proceeding that has been initiated for claim under the contract;
- Do not harm the Insurer's right of subrogation to the Insured's rights against the third party responsible for the claim.



When and how do i pay?

The initial premium is paid on the date of conclusion of the contract. Subsequent prizes or fractions are due until the due date. The value of your Insurance can be paid Annually, Half-yearly, Quarterly or Monthly, through the Direct Debit system.



When does the cover start and end?

The contract takes effect from the time of payment of the initial premium and until a subsequent premium or fraction thereof ceases to be paid, unless meanwhile, the contract ceases for any other legal or contractual reason.

In the first annuity, the contract period may be slightly shorter or longer than one year, and you may choose as policy renewal date: the 1st day of the month in which you contracted the insurance or the 1st day of the month following the date of contracting.



How do i cancel the contract?

Due to a) **Delation**, upon prior notice in writing addressed to the other party, or using another means of which there is a long-lasting record, at least 30 days before the date of annual expiry of the policy. b) **Termination** by justified reason. c) **Free Resolution** (without just cause) within 30 days of receipt of the policy when the Policyholder is a natural person. The contract can also be terminated by revocation, by mutual agreement and also by Expiry. Communications must be in written form or be provided by another means that provides a lasting record.

This English version is only for information purposes and in the event of any dispute and for all the legal effects, the Portuguese version of this document prevails.