

Document with information on the insurance policy

Company: Plus Ultra Seguros Generales y Vida, S.A. de Seg. y Reaseg.

Registered in: Spain. Insurance company authorisation no.: C0517

Product: Plus@uto -

Professional & Commercial Line

The complete precontractual and contractual information related to the insurance policy is provided in other documents such as the information sheet, as well as the general, particular and, if applicable, special conditions of the insurance contract.

What does this kind of insurance policy consist of? It is a product aimed at clients with 1st category vehicles of a different use to exclusively private (cars, minivans, all-terrain, commercial vehicles and vans) which covers the need for the vehicle to have mandatory insurance, allowing the client to choose from basic insurance to a more complete policy, adding cover and services as required, in order to insure against damage to their vehicle and damage caused by their vehicle.



What is insured?

Summary of the main cover provided by the insurance and the risks that can be insured by the party to the contract depending on the type of cover chosen in the contract:

Damages caused to third parties

- ✓ Compulsory civil liability
- ✓ Compulsory complementary civil liability
- ✓ Personal civil liability
- ✓ Civil liability for the load

Defending your interests

- ✓ Legal defence
- ✓ Claims for damages
- ✓ Defence in traffic violations
- ✓ Legal helpline
- ✓ Alert service for traffic fines
- ✓ Recovering licence points

Protecting your vehicle

- ✓ Window and windscreen damage
- ✓ Fire
- ✓ Theft
- ✓ Own damages
- ✓ Total loss
- ✓ Damage due to collision
- ✓ Game animals
- ✓ Damage due to atmospheric phenomena
- ✓ Courtesy vehicle



What isn't insured?

In general, the following damages are not covered, although each cover may have its own specific exclusions:

- ✗ Damages deliberately caused by the party to the contract, owner, insured or driver, unless the damage has been caused in order to avoid greater damage or due to necessity.
- ✗ Damages covered by the Insurance Compensation Consortium.
- ✗ Damages occurring when the vehicle's driver is under the effects of alcohol, drugs or similar.
- ✗ Damages caused by drivers not declared in the contract and who, due to their age or length of time they have held a driving licence, entail a different risk to the one under contract.
- ✗ Damages occurring when the insured vehicle is being driven by a person without a driving licence or whose licence has been cancelled, suspended or withdrawn by judicial or administrative decision, or when the Driver causing the damages is found guilty of the offence of "failing in the duty to assist".
- ✗ Damages occurring due to the participation of the insured vehicle in races or competitions, bets or challenges, or in preparatory trials for such events.

Protecting people

- ✓ Driver accidents
- ✓ Driver and passenger accidents

Other services

- ✓ Roadside assistance
- ✓ Administrative service
- ✓ Psychological counselling
- ✓ Personal assistance
- ✓ Mechanic helpline



Are there any restrictions to the cover?

Yes, there are some, and there may be other specific restrictions for each cover:

- ! The Insurer, once compensation has been paid for the corresponding mandatory civil liability, may claim this:
 - From the driver, the owner of the vehicle causing the damages and from the insured, if the damages caused were due to the wilful misconduct of any of them or to driving under the influence of alcoholic beverages or toxic drugs, narcotics or psychotropic substances.
 - From the third party liable for the damages.
 - From the person signing the insurance contract or the insured, for legally provided causes, and when the vehicle has been driven by someone who does not hold a valid driving licence.
- ! The Insurer shall deem the insured vehicle to be a total loss when the amount quoted for the repair exceeds 100% of the amount that can be paid as compensation in each case.



Where am I covered?

- ✓ The covers contained in this Contract are effective throughout the European Economic Area and the states belonging to the Multilateral Guarantee Agreement and the Principality of Andorra.
- ✓ However, some covers have a different geographical scope and, in these cases, that specified for each cover shall apply.



What are my obligations?

- To provide true, accurate information when taking out the insurance contract and communicate, as soon as possible, any variations that occur regarding the risk throughout the life of the contract.
- To pay the receipts stipulated by the contract at the time when these are presented for payment.
- To notify the insurer of any facts that may result in compensation or other benefits within a maximum period of 7 days as from becoming aware of these, providing the necessary information and documentation to verify and assess the damages, as well as to allow the experts appointed by the insurer to act for such purposes.



When and how do I have to make the payments?

At the time of taking out the contract and according to the payment terms indicated in the contract. If the contract is extended, on the renewal date. Payments can be made via bank debit or, if applicable, credit or debit card.



When does the cover begin and end?

Cover begins once the first premium is paid and ends at the times and on the dates specified in the contract.



How can I terminate the contract?

By sending notification in writing to the insurance company at least one month before the current insurance period ends.