

Insurance Product Information Document

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

Product: Multi-risk SME

Registered in: Spain. Insurance company authorisation no: C0517

Complete pre-contractual and contractual information related to the insurance product 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 type of insurance consist of? Multi-Risk SME is a complete insurance policy that covers any type of unforeseen event that may arise in the course of the business, offering comprehensive protection for the insured business. All this is offered with the maximum flexibility and adaptation to the particularities of each business. Therefore, it is designed to protect the company's own property and that of third parties located in the insured premises or facilities, the loss of profit that may arise from such damages and even any extra-contractual civil liability that may arise from carrying out the business itself.



What is insured?

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

- ✓ The building itself and its installations (water, electricity, heating system...) can be protected, as well as all elements located inside the premises or facilities (furniture, machinery, goods, vehicles at rest...), from:
 - ✓ Fire and ancillary damage.
 - ✓ Damage due to atmospheric phenomena
 - ✓ Damage due to other material damage such as acts of vandalism and impact by vehicles.
 - ✓ Water damage and resulting civil liability.
 - ✓ Costs of demolition and debris removal, salvage of the contents of the premises or facilities, loss of use, aesthetic restoration and replacement of documents.
 - ✓ Theft and robbery suffered in the premises or facilities, regarding yourself or your employees.
 - ✓ Optionally, other covers such as electrical damage can also be insured; broken glass and mirrors, signs, bathroom fittings, worktops and glass-ceramic hobs; breakdowns of office equipment and machinery; refrigerated goods; temporarily moved goods; transport of goods; spills of liquids; expenses of expert's fees or fully comprehensive material damage.
 - ✓ Fixed costs or loss of profit occurring while business has been stopped due to a damage covered.
 - ✓ Civil liability resulting from the property, from business operations, employer's liability



What isn't insured?

- ✗ fraud or gross negligence by the policyholder, insured or persons dependent on them or living with them.
- ✗ Normal use or wear and tear, inherent defect in or defective conservation of the insured goods.
- ✗ Nuclear reactions, radioactive contamination, any environmental liability.
- ✗ Events such as wars, rebellions, national catastrophes or calamities, etc.
- ✗ Damage caused by asbestos or asbestos fibre.
- ✗ Subsidence or landslides.
- ✗ No contractual liability of any kind.
- ✗ Any expense or cover not contained in the general or particular conditions of the contract.



Are there any restrictions to the cover?

- ⚠ The contract details the scope of each cover, as well as some cases that are not covered.

(claims for occupational accidents), rented properties (tenant), for work carried out outside the property, for products and work carried out, for damage caused to goods in deposit and to goods handled and for claims against subcontractors (in excess of their own insurance).

- ✓ Professional assistance services, computer assistance and access to Iberinform (economic-financial information for companies).
- ✓ Claims and legal defence in the field of the business.



Where am I covered?

- ✓ **Damages and services:** in the situation of risk declared in the contract.
- ✓ **Civil liability:** the cover is for non-contractual civil liability which, in accordance with current legislation, is accidentally caused to third parties in Europe and Andorra, provided the events are tried in Spain.



What are my obligations?

- The party taking out the insurance or the insured, in the case of a claim, must report and declare the damages to the company, keeping all remains and remnants and taking care no further damage occurs.
- In the event of theft, robbery or vandalism, a statement must be made to the local police authority within forty-eight hours of its occurrence.
- For events resulting in liability covered by the insurance, any notices or citations received by the insured must be passed on immediately to the company.



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?

Once the first payment has been made, cover begins and ends at the times and dates indicated 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.