

## Insurance Product Information Document

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

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

Product: **Comprehensive Civil Liability Plus**

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?** It protects your assets against possible claims from third parties; for material and personal damages and injury resulting from the previous ones, caused to third parties while carrying out their business.



### What is insured?

#### Basic covers:

- ✓ Acts by employees of the insured, as well as trainees and/or staff hired through Temporary Employment Agencies, in the performance of their duties and while acting on the insured's instructions within the scope of the activities inherent in the business covered by the insurance.
- ✓ Use of tools, cranes and self-propelled machines when liability does not arise from the Motor Vehicle Use and Operation Act.
- ✓ Storage, treatment and transport of the goods coming under the commercial or industrial process.
- ✓ Damage to underground and/or aerial pipelines.
- ✓ Damage to adjacent properties.
- ✓ Defence/Bail of the insured as a consequence of civil liability claims resulting from facts covered in the insurance contract.

You can request a study of the extension of coverage and guarantees which will allow you to create an insurance policy that suits the particular needs of your company/activity.



### What isn't insured?

In no case will the following be covered:

- ✗ *Dolus*, bad faith. Violation or voluntary non-compliance of the rules governing the activities covered by the insurance.
- ✗ Damage resulting from war, rebellion or popular riot, terrorism, earthquakes or floods or other extraordinary events.
- ✗ Own damage.
- ✗ Pacts, agreements or stipulations that modify liability that may be legally required in their absence.
- ✗ Fines and sanctions, as well as penalties of an exemplary and/or punitive nature.
- ✗ Free choice of lawyer.
- ✗ Ownership, use or circulation of motor vehicles and of towed elements or elements incorporated therein.
- ✗ Damage caused by any artefact, vessel or aircraft used for travelling on or being suspended in the air or water
- ✗ Asbestosis or any other illness, including cancer, resulting from the manufacture, processing, transformation, assembly, sale or use of asbestos or products containing asbestos.
- ✗ Gradual pollution, as well as environmental pollution based on Law 26/2007 of 23 October and the regulations implementing this.



### Are there any restrictions to the

## cover?

The pre-contractual documentation and the contract detail the scope and limitations, as well as the cases that are not covered.

### The main ones are:

- ! The following will not be considered as third parties:

The insured, spouses, ascendants, descendants. Employees (unless specifically taken out), subsidiaries, parent companies or companies in which the insured holds a controlling interest.

- ! The sum insured, limit per claim and sub-limits in guarantees/covers/victims.
- ! The exclusions stated in the contract.
- ! The deductibles to be paid by the insured.



## Where am I covered?

- ✓ Covers are extended and limit to liabilities arising from damages occurring in Spain. Notwithstanding the above, you may ask Plus Ultra to study the extension of this geographical scope.



## What are my obligations?

- Provide true, accurate information when taking out the insurance policy and communicate, throughout the life of the contract, any circumstances that could vary or aggravate the risk.
- Pay the corresponding receipts.
- Communicate immediately to the insurer any claims, complaints and/or summonses received in connection with the insurance covers.
- You may not negotiate, accept or reject third-party claims without the authorisation of the insurance 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 effective 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 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.

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