

Insurance Product Information Document

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

Product: Agriculture Plus

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 policy.

What does this type of insurance consist of? It guarantees to protect the goods of family, medium-sized and cooperative farms, together with the dwelling if this is included, in order to repair material and direct damage caused by accidents included in the covers specified in the contract, and up to the established limits.



What is insured?

This insurance product enables us to customise our offer for each client. Summary of the main covers and risks insured if specifically taken out:

- ✓ Damage by fire, explosion and lightning strike
- ✓ Damage due to meteorological phenomena
- ✓ Impact by vehicles, animals or aircraft
- ✓ Vandalism by third parties
- ✓ Water damage
- ✓ Damage of electrical origin
- ✓ Robbery and mugging
- ✓ Damage caused by burglary or attempted burglary
- ✓ Machinery and electronic equipment breakdown
- ✓ Deterioration of goods in refrigerators
- ✓ Civil liability

Exclusive covers for business operations:

- ✓ Broken glass, solar panels and signs
- ✓ Payment of compensation for temporary cessation of business
- ✓ Machinery breakdown
- ✓ Spills of liquids
- ✓ Death of livestock
- ✓ Theft of livestock

Exclusive covers for the home:

- ✓ Costs to restore aesthetic harmony
- ✓ Broken glass; marble, granite, natural or artificial stone and acrylic glass furniture
- ✓ Breakage of sanitary ware, glass ceramics and glass in solar panels
- ✓ Risks outside the home: robbery, fraudulent use of cheques and cards and holiday travel
- ✓ Replacement of keys and locks

Compensation and sum insured:



What isn't insured?

Main exclusions, with other specific exclusions being possible for each cover:

- ✗ Events voluntarily caused by the insured, owner or agents
- ✗ Damage resulting from the continued action of smoke
- ✗ Damage due to a lack of conservation, repair or maintenance, rust or damp.
- ✗ Damage produced by water, snow, sand or dust entering windows, doors or other openings
- ✗ Electrical damage to high voltage lines;
- ✗ Damage caused by products manufactured by joining or mixing the insured's products
- ✗ Damage from non-compliant spraying and aerial spraying
- ✗ Damage by animals not entered in official registers
- ✗ Breach of contractual obligations accepted by the insured
- ✗ Payment of personal fines and penalties.



Are there any restrictions to the cover?

Main exclusions, with other specific exclusions being possible for each cover:

- ! The various covers will only take effect when they have been taken out
- ! In the event of an accident that is covered, the insured may assume part of the costs
- ! Damage by wind will be covered provided speeds have been recorded of between 96 and 120 km per hour, and damage by rain provided rainfall has been recorded in excess of 40 litres per square metre and hour
- ! Identification will be required for animals with an individual value of more than €3,000
- ! Agricultural machinery will only be covered at rest

- ✓ Compensation for the set of covers will be maximum the sum insured for the building furniture and other insured objects, agricultural machinery and animals
- ✓ The sum insured for civil liability will be considered separately.



Where am I covered?

- ✓ Coverage will be limited exclusively to businesses operating in Spain.
- ✓ Civil liability cover is limited to damages occurring in Spain, with the exception of product liability, which is extended to the remaining European Union countries, Switzerland and Andorra provided such damages are claimed or recognised by Spanish Courts and Tribunals.



What are my obligations?

- Answer the insurance application questionnaire honestly.
- Make the payments stipulated in the contract.
- When an accident occurs, notify the insurer within a maximum period of 7 days after becoming aware of the accident and provide all the information regarding its circumstances and consequences and any additional information and/or documentation requested, as well as employ all means within your capability to lessen the consequences as far as possible.



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, carried out at least one month before the current insurance period ends.