

## Insurance Product Information Document

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

Product: Family legal protection

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 the defence and claiming of the insured's legal interests, within his/her private or family life, in relation to exercising the rights described in the covers included in the contract. Various assistance services are also provided to resolve everyday legal problems.



### 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:

- ✓ Claims for personal or material damages
- ✓ Claims for breach of contract regarding the leasing of services, movable property or utilities for a dwelling
- ✓ Defence and claiming of rights in relation to other insurance contracts
- ✓ Criminal defence
- ✓ Social defence for employment contracts
- ✓ Defence against domestic service
- ✓ Tax defence in administrative proceedings
- ✓ Claims for damages caused to the dwelling
- ✓ Claims of rights related to the dwelling
- ✓ Claims for illegal occupation of the dwelling
- ✓ Expenses incurred in verifying the origin of the damage
- ✓ Claims for sexual harassment and assault
- ✓ Claims of labour rights against the Administration
- ✓ Defence in the case of corporate harassment
- ✓ Defence against the Public Administration
- ✓ Supplementary defence for civil liability
- ✓ Claims for breach of contract regarding construction work or sale of the dwelling
- ✓ Defence against landlord harassment
- ✓ Expert appraisal costs
- ✓ Benefits in the case of divorce

The following services are also offered:

- ✓ Remote legal consultations
- ✓ Legal consultations in person
- ✓ Advice on summonses
- ✓ Drafting and reviewing of legal documents



### What isn't insured?

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

- ✗ Gross negligence or wilful misconduct by the party to the contract, agents or representatives
- ✗ Events resulting from any activity outside the scope of the insured's private life
- ✗ Payment of the insured's 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.
- ! The maximum limit per claim and year is €9,000 for all concepts of expenses guaranteed by covers aimed at defending the rights of the insured, his/her family and dwellings that are not rented out, regardless of any covers that need to be activated.
- ! The maximum limit per claim and year is €3,000 for all concepts of expenses guaranteed by covers aimed at defending the rights of the insured in his/her capacity as a landlord, regardless of any covers that need to be activated.
- ! In the event the insured appoints a lawyer or solicitor of his/her choice, the maximum limit for fees and expenses that will be paid by the Company will be 50%.
- ! Claims for breach of contract for less than €300 and regarding utilities supplied to the dwelling are not covered
- ! Legal advice given in person is limited to 3 consultations per year

### Exclusive covers and risks for the insured as a landlord:

- ✓ Non-payment of rent by the tenant
- ✓ Vandalism caused by the tenant
- ✓ Defence of the lease
- ✓ Criminal defence of the landlord
- ✓ Defence of rights of rented housing
- ✓ Claims for damages, of non-contractual origin, to the rented property
- ✓ Claims for non-fulfilment of maintenance contracts for the facilities

### Compensation and sum insured:

- ✓ The compensation limit for each cover taken out is that specified in the contract
- ✓ The compensation limit for non-payment of rent will be the amount of the monthly rent declared by the insured for the number of months of cover the insured has chosen

- ! The cover against non-payment of rent will become effective once a decision has been ruled in the trial to evict the defaulting tenant
- ! The insured will be responsible for paying the first month's unpaid rent from the tenant
- ! The insured will be responsible for paying €300 in the case of damage due to vandalism by the tenant.
- ! Claims in defence of the lease for an amount less than €300 are not covered



### Where am I covered?

- ✓ In matters relating to housing rights, claims on movable property, out-of-court advice, employment contracts, defence of rights by other insurance policies and supplementary defence of civil liability, events occurring in Spain or Andorra and those falling within the jurisdiction of the Spanish or Andorran courts are covered.
- ✓ In matters of claims for damages, criminal defence and service contracts, coverage extends to the European Union.



### 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.