

Insurance Product Information Document

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

Product: Theft

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? It is insurance to cover material damage or loss of the insured goods as a result of theft or robbery committed by third parties, as well as any damage or deterioration that may have been caused due to theft or attempted theft.

The Insurance Compensation Consortium is responsible for losses arising from Extraordinary Events occurring in Spain, in accordance with current Legal Regulations, which are reflected in the Contract.



What is insured?

The premises or property where the activity is carried out are protected, and the professional furniture and equipment, goods or stock, valuable objects, jewellery, electronic equipment, cash in and outside the safe can be insured.

Depending on the coverage needs of the Insured, this may be taken out jointly or separately:

- Theft, understood as the unlawful removal or seizure of the goods designated in the contract against the will of the Insured, by means of acts involving force or violence against objects.
- Robbery or theft, being understood as the illegitimate removal or seizure of the goods designated in the contract by means of acts of intimidation or violence.
- Robbery of the funds transport service.
- Damages due to burglary of the premises.



What isn't insured?

- ✗ *Dolus* or gross negligence on the part of the policyholder, insured or persons dependent on them or living with them.
- ✗ Damage or loss occurring outside the place described in the insurance contract.
- ✗ Indirect damage or loss not specifically insured.
- ✗ Damage or loss produced by conflicts of any kind or caused by national Catastrophe or Calamity, thus classified by the Public Authorities
- ✗ Damages covered by the Insurance Compensation Consortium.
- ✗ Nuclear reactions, radioactive contamination, any environmental liability.
- ✗ Money, bills and documents representing value unless they are listed, and cash with daily accounting control.
- ✗ Theft.
- ✗ Glass panes of shop windows, deeds, title deeds, manuscripts and plans in general.



Are there any restrictions to the cover?

- ! The contract details the scope of each cover, as well as the cases that are not covered.
- ! The Insurance Compensation Consortium only provides its cover in Spain.
- ! The amounts to be paid by the Insured and the limits of the covers are stated in the pre-contractual and contractual documentation.



Where am I covered?

- ✓ At the location where the insured risk is located and declared in the particular or special conditions of the contract
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What are my obligations?

- Answer the insurance questionnaire with true and accurate information.
 - Pay the price of the insurance and any successive renewals, should these occur.
 - Report any variation in the insured goods according to the contract questionnaire completed.
 - Declare the damage within a maximum period of 7 days from its occurrence and present, if required by the contract, a report of the facts to the police authority, allowing access to the services sent by the company in order to assess the damage.
 - Use the necessary means to minimise the damage and to save and preserve the damaged goods.
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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 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.
