

### INFORMATION DOCUMENT ON THE INSURANCE PRODUCT

**COMPANY:** Insurance company "Reale Seguros Generales, S.A.", Spain (authorisation no.: C-0613)

**PRODUCT:** Auto Reale Policy (302) - 1st Class (comprehensive)

This document contains summarised general information about the insurance product. Full pre-contractual or contractual information regarding the product will be provided to the client in other documents. For more information, see the section for this product at [www.reale.es](http://www.reale.es).

#### What does this type of insurance consist of?

Motor vehicle insurance.



#### WHAT IS INSURED?

**Main risks covered (sum insured as agreed in contractual terms):**

- ✓ Compulsory third party liability (up to the established legal limit)
- ✓ Voluntary third party liability (up to €50,000,000)
- ✓ Legal defence: amount for free choice of lawyer (up to €1,500)
- ✓ Claim for damages: amount for free choice of lawyer (up to €1,500)

**The main optional types of cover are:**

- ✓ Fine claim management
- ✓ Withdrawal of private driving licence (up to €600)
- ✓ Withdrawal of professional driving licence (up to €1,500)
- ✓ Points recovery courses
- ✓ Own damage
  - ✓ Amount charged to the insured in each incident (up to €1,200)
- ✓ Animal collision damage
- ✓ Fire
- ✓ Windscreen breakage
- ✓ Theft (partial and total)
- ✓ Total Loss
- ✓ Hail damage
- ✓ Luggage coverage (up to €300)
- ✓ Cleaning expenses (up to €300)
- ✓ Accidents:
  - ✓ Death (up to €90,000)
  - ✓ Permanent disability (up to €90,000)
  - ✓ Medical services
- ✓ Death of occupants (up to €7,500)
- ✓ Travel assistance
  - ✓ With replacement vehicle
- ✓ Accessories (up to 20% of vehicle value)



#### WHAT IS NOT INSURED?

**The main excluded risks are:**

- ✗ Cases not considered traffic incidents:
  - ✗ Participation in sports events, performance of industrial/agricultural work
  - ✗ Driving in areas where traffic legislation does not apply
  - ✗ Use of the vehicle for committing intentional crimes
- ✗ Damage caused to the driver, unless the Driver's Accident Cover has been taken out.
- ✗ Damage to the insured vehicle, unless the Own Damage cover has been taken out.
- ✗ Damage to property owned by the contract holder, driver and owner of the insured vehicle.
- ✗ Damage caused when the vehicle has been stolen.



#### ARE THERE RESTRICTIONS WITH REGARD TO COVERAGE?

**The main restrictions are:**

- ! Damage caused by the wilful misconduct of the driver, owner or insured.
- ! Damage caused by driving under the influence of alcohol or intoxicating drugs, narcotics or psychotropic substances.
- ! Damage caused by a liable third party.
- ! Damage caused by a person who does not have a valid driver's licence or permit.
- ! Damage caused while the contract is in default of payment.



## WHERE AM I COVERED?

- ✓ Fine Appeal Management, Withdrawal of Driving Licence, Point Recovery Courses, Damage caused by collision with animals, Luggage Coverage and Cleaning Expenses: coverage in Spain.
- ✓ Other Guarantees: coverage in Spain, countries that are members of the Multilateral Guarantee Agreement and countries that are signatories to the Uniform Agreement between Bureaux.



## WHAT ARE MY OBLIGATIONS?

- Declaration, including during the term of the contract, of all known circumstances that may influence the risk assessment.
- Signing of the contract.
- Payment of the insurance price.
- Communication to the insurer of the occurrence of the accident/damage within a maximum period of 7 days.



## WHEN AND HOW DO I NEED TO MAKE THE PAYMENTS?

- The price of the insurance policy is an amount of money which the Policy Holder must pay in accordance with the conditions agreed to in the contract. Depending on the agreed payment method, the price can be Annual, Semi-annual or Quarterly.
- This price must be paid upon signing the contract.
- This price must be paid through your bank or according to the alternative methods indicated in the contract.



## WHEN DOES COVERAGE BEGIN AND END?

- The contract is finalised with your signature.
- The contract comes into force on the day indicated on the start date, once finalised, and with the first receipt of the price paid.
- The contract ends on the indicated end date. And, unless otherwise agreed, it will be automatically extended for a period of one year; and successively at the end of each one-year period.



## HOW CAN I TERMINATE THE CONTRACT?

- The contract may be terminated on the annual termination date, by giving the insurer one month's written notice.

This document is a document containing summarised general information about the insurance product. It is not an insurance proposal and does not entail the issue of any contractual offer whatsoever, and the information contained herein may be modified at any time for technical or market-related reasons.

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