

INFORMATION DOCUMENT ON THE INSURANCE PRODUCT

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

PRODUCT: Reale Expatriate Business and Offices Contract (821)

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.

What does this type of insurance consist of?

Reale Business and Offices insures establishments dedicated to the sale of consumer products and offices.



WHAT IS INSURED?

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

- ✓ Fire, explosion and lightning (up to the amount established in the Specific Conditions)
- ✓ Extension of lightning cover (up to the amount established in the Specific Conditions)
- ✓ Damage caused by water (up to the amount established in the Specific Conditions)
- ✓ Breakages (up to the amount established in the Specific Conditions)
- ✓ Aesthetic damages (Property insured to total value up to €6,000, Property insured below the value of the property up to €3,000, Property insured Renovation Works up to €3,000)
- ✓ Electrical damage (up to the amount established in the Specific Conditions)
- ✓ Servicomercio: Included
- ✓ Legal protection (up to €3,000)

The main optional types of cover are:

- ✓ Operational Civil Liability (up to the amount established in the Specific Conditions)
- ✓ Theft of furnishings and insured objects (partial value options: 10%, 25%, 50%, only if furniture and insured objects > €150,000)
- ✓ Transport of goods (Maximum stock capacity: Up to €20,000)
- ✓ Cold storage goods (up to €60,000 (Max. amount covered)
- ✓ Failure of machinery and electronic equipment: (up to €60,000, amount to be paid by the insured 10%, min. €150, max. €1,500)



WHAT IS NOT INSURED?

The main excluded risks are:

- ✗ Premises under construction, reconstruction or refurbishment.
- ✗ Raising of fighting bulls, wild cattle and all kinds of extensive livestock farms.
- ✗ Those caused by use and wear and tear of the insured goods; manufacturing defects, or previously existing faults.
- ✗ Damage to insured Property, commercial premises and their content and in which insured goods are kept and which are unoccupied or unattended for more than thirty consecutive days.
- ✗ Civil Liability arising from accidents occurring outside the territory of the EU.
- ✗ Environmental liability



ARE THERE RESTRICTIONS WITH REGARD TO COVERAGE?

The main restrictions are:

- ! Rain: Must be over 40 l/m²; Wind speed must be over 80 km/h.
- ! Acts of vandalism: Damage from graffiti, bill posting.
- ! Breakdown of machinery more than 10 years old or electronic equipment more than 5 years old.
- ! Thefts committed when the premises are not protected by the security measures declared by the Insured.



WHERE AM I COVERED?

- ✓ The applicable territorial scope for all guarantees is Spain.
- ✓ In the Civil Liability guarantee, the scope is limited to the liabilities derived from damages occurring on Spanish territory, and other countries of the European Union, provided that they are claimed or recognised by Spanish courts.



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 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 moment for technical or market-related reasons.

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