

INFORMATION DOCUMENT ABOUT THE INSURANCE PRODUCT

Company: Allianz, Compañía de Seguros y Reaseguros, S.A., a Spanish entity subject to the control and supervision of the Insurance and Pension Fund General Directorate registered in the Insurance Entity Registry with number C0109, with registered address at C/Ramírez de Arellano, 35. 28043 Madrid.

Producto: Allianz Auto Motorcycle Fire + Theft

Full pre-contractual and contractual information relating to the product is provided in other documents.

WHAT DOES THIS TYPE OF INSURANCE CONSIST OF?

In auto insurance, there is a mandatory contracting guarantee that covers the vehicle driver's liability for damage caused to people or property while driving on the road.

Other guarantees can also be contracted voluntarily, such as broken windscreens, vehicle theft, vehicle damage, etc., which are voluntary auto insurance guarantees. Other insurance policies that are also usually contracted along with auto insurance include travel assistance insurance and legal defence insurance.



WHAT IS INSURED?

- ✓ Mandatory Third-Party Liability.
- ✓ Complementary Third-Party Liability.
- ✓ Compensation for damage.
- ✓ Claim for damage.
- ✓ Driver bodily accidents.
 - Death: 3000 euro.
 - Permanent physical disability: 9000 euro
 - Health expenses: 100% of them for two years, Max. €3000.
- ✓ Assistance to people and vehicles.
- ✓ Advice on traffic fines.
- ✓ Revoked driving license and invalidity.

AMOUNTS INSURED

Mandatory Third-Party Liability (as required by law).

Complementary Third-party Liability (50 million euro).

Damage compensation (100% vehicle value).

Damage claim (100% advances up to 30,000 euro).

Technical and legal advice (100%, if free choice 1,500 euro). Driving license revoked or invalidated: daily subsidy of €12 and partial recovery course cost €250 and total up to €500.

If contracting theft, fire, nature phenomena and/or first-party damage (100% vehicle value).



WHAT IS NOT INSURED?

- ✗ Driving under the influence of alcohol, drugs, narcotics or psychotropic substances.
- ✗ Participation in races and competitions and training for them.
- ✗ Driving in restricted port and airport areas.
- ✗ Driving the vehicle without the opportune permit or the owner's authorisation except for:
 - Any person who may have the vehicle in their custody in the case of Complementary TPL.
 - In case of theft for damage during the disappearance.
- ✗ ICC risks (insurance compensation consortium).
- ✗ Commission of the crime of failure to provide assistance.



ARE THERE ANY LIMITATIONS ON THE COVERAGE?

- ! First-party damage.
- ! Theft, fire and nature phenomena.
- ! Luggage and personal effects.



WHERE AM I COVERED?

- ✓ In Spain and in other European Economic Area countries.
- ✓ In Vatican City, Monaco, San Marino and Gibraltar.
- ✓ Also in the signatory countries of the Complementary Convention between the National offices of 12/XII/1973 and signatory countries of the Inter-Bureaux Convention (Green Card).



WHAT ARE MY OBLIGATIONS?

- Provide the data required to issue the Policy. This data must be current, accurate and truthful in order to be able to correctly insure the risk.
- Read and check the terms and conditions of the Policy carefully. If there are any errors, request rectification within one month.
- Pay the premiums. The Policy will be duly formalised and effective only once the premium has been paid. Claims made from that moment on will be covered.
- Communicate any modification to the content of the answers as soon as possible and adapt the Policy to the new situation through the corresponding actions.
- Notify the incident, its circumstances and consequences immediately and within a maximum period of seven days. They must also make every effort to reduce the consequences of the incident, cooperating in rescuing people and property.



WHEN AND HOW DO I HAVE TO MAKE THE PAYMENTS?

Payment must be made through any of the company's available payment methods on the day the Policy is formalised and in the same way for successive renewals and/or payment instalments.



WHEN DOES COVERAGE BEGIN AND END?

Coverage begins on the day the Policy is formalised. The Policy duration is specified in the Specific Conditions of the Policy. The Policy expires every year, except in special cases, and is renewed automatically. If the Policyholder objects to the renewal, the Insurer must be notified as such at least one month prior to the expiry date. If the Insurer objects to the renewal, the Policyholder must be notified as such at least two months prior to the expiry date.



HOW CAN I RESCIND THE POLICY?

Through written communication to the Insurer, at least one month prior to expiry.