

## INFORMATION DOCUMENT ABOUT THE INSURANCE PRODUCT

**Company:** AThrough this insurance Policy, the insurer undertakes, within the limits established by law and the Policy, to cover the risk of the Insured Party's obligation to indemnify a third party for damages caused by an event that is covered within the Policy, for the consequences of which the Insured Party is liable to third parties.

**Product:** Third-Party Liability for Boats

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

## WHAT DOES THIS TYPE OF INSURANCE CONSIST OF?

This policy covers the extra-contractual third-party liability that may be incurred by shipowners or owners of leisure or sports boats, the persons who, duly authorised by the owner, skipper them, as well as those who assist them in their operation and use and water skiers who may be towed by the boat, for damages to property and people and for the damages that they may cause, through fault or negligence, to third parties, to ports or maritime facilities, as a consequence of collision, boarding and, in general, for any other event arising from the use of the boats in Spanish maritime waters, as well as for the water skiers and objects that they tow in the sea.



### WHAT IS INSURED?

Compulsory Third-Party Liability. Assistance with legal procedures and bonds. Water Action. Operations Third-party Liability.

Other coverage options.

- ✓ Voluntary third-party liability.
  - ✓ Claim for damages and advance of compensation. Total write-off and debris removal.
  - ✓ Voluntary third-party liability.
  - ✓ Partial damage.
  - ✓ Personal accidents of occupants.
  - ✓ Personal belongings.
  - ✓ Reimbursement of towing expenses at sea.
- Ground assistance.



### WHAT IS NOT INSURED?

- ✗ When the Insured Party acts fraudulently, in bad faith or with gross negligence.
- ✗ If the boat is used for purposes other than those stated in the Policy, used as a permanent home, rented to a third party without being declared in the policy or used for passenger transport (passenger ship).
- ✗ Damage, disbursements or expenses incurred due to excess people or cargo on board or indirect damages due to depreciation, loss of enjoyment and classification or reclassification.
- ✗ Participation in regattas, races, bets or competitions.
- ✗ Events or phenomena that are covered by the Insurance Compensation Consortium.
- ✗ Participation in regattas, races, bets or competitions.
- ✗ Claims arising from workplace accident or employer third-party liability laws and claims related to asbestos and/or materials that may contain asbestos.



### ARE THERE ANY LIMITATIONS ON THE COVERAGE?

Compulsory Third-Party Liability.

- ! Maximum claim limit for property damage 96,162.00.
- ! Maximum claim limit for personal injury. 240,406.00.
- ! Maximum sub-limit per victim 120,203.00.

Assistance with legal procedures and bonds.

- ! Amount insured for property damage claim. 96,162.00.
- ! Amount insured for personal damage claim. 240,406.00.



## WHERE AM I COVERED?

- ✓ EU inland waterways, within and outside of the Mediterranean Sea, up to 200 miles from the Spanish, Portuguese and French coastlines up to the height of Calais and the crossings between Mainland Spain and the Canary Islands.



## 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. Every effort must also be made to reduce the consequences of the incident, cooperating in rescuing people and property.



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

Payments must be made through any of the company's available payment methods on the date 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.