

## 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:** SME Third-party Liability

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

## WHAT DOES THIS TYPE OF INSURANCE CONSIST OF?

Through 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.



### WHAT IS INSURED?

- ✓ Operations Third-party Liability.
- ✓ Real Estate Third-party Liability.
- ✓ Subsidiary Third-party Liability.
- ✓ Employer Third-party Liability.
- ✓ Third-party Cross Liability.
- ✓ Third-party Liability for Products.
- ✓ Post-Work Third-party Liability.
- ✓ Professional Third-party Liability.
- ✓ Tenant Third-party Liability.
- ✓ Hot Work.
- ✓ Substitution and Joining, Blending and Integration.
- ✓ Damage to Third-party Property.
- ✓ Damage to Employee Property.
- ✓ Damage to Adjacent Property/Pipes.



### WHAT IS NOT INSURED?

- ✗ Activities considered illegal according to local legislation and regulations applicable to the different operating entities.
- ✗ Activities in conflict with legal penalties.
- ✗ Protection against fines or penalties resulting from criminal acts and imposed by criminal law.



### ARE THERE ANY LIMITATIONS ON THE COVERAGE?

- ! TPL Operations: Up to €1,500,000/claim.
- ! Tenant TPL, Contamination: 50% of the amount insured in Operations.
- ! Hot Work: 50% of the amount insured in Operations.
- ! Vehicle Damage: 20% of the amount insured in Operations.
- ! Substitution and Joining, Blending and Integration: 50% of the amount insured in products.
- ! Maximum annual compensation/claim limit.



## WHERE AM I COVERED?

- ✓ Spain, Andorra, the European Union and as established in the policy.



## 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.  
Right of withdrawal, within 14 days from signing the Policy if it is contracted online.