

Tradewise Insurance Company Limited

Fire, Theft and Malicious Damage Claims Fact Sheet – Portugal Policy

HOW TO MAKE A CLAIM – Complete and return the Claim Form. You can also request this online at www.tradewise.gi and we ask you to return it in a timely fashion so the claim can be validated for payment. *Please refer to Claims Condition (Applicable to all Sections), Claims Procedure, Page 7 of your Policy Booklet (version TW054 06/08).*

If you are limited to third party cover Tradewise will not be financially interested in repairs to your vehicle and will not be concerned in assessing any damage you may have. However, if you believe that someone else caused, or partially caused the incident you may be able to recover your costs from them or their insurance company. We recommend you check with your Broker if you paid for additional 'Legal Expense Insurance' as they may be able to assist you in pursuing your claim against the other driver involved, or we advise you to seek independent legal advice.

If you have vehicle damage that you want to claim for under the terms and conditions of your policy, please refer to the following steps. We generally do not need to wait for the claim form in order to arrange the inspection: -

1. **Call the Tradewise Claims Department in Gibraltar on 00350 200 60068, or contact us locally on (00351) 308801712 for guidance. If you are calling from the UK you can also contact us on (0044) 0208 166 1311.**
2. **Arrange to book your car into a garage for estimate purposes only.**
(We will require the name, address, telephone number and booking in date so we can arrange for the engineer to attend your garage on the same day to discuss the damage – our engineer will need at least 48 hours notice so please call and make arrangements).
3. **Return the Claim Form, signed declaration (part F) and photographic identification for you and the driver who was last to use the vehicle prior to the incident taking place.**
 - **The Tradewise Claims Department will check the information provided against that on your policy record.**
 - **We may also have additional questions to ask so please respond promptly to ensure the efficient handling of your claim. This will ensure there is no delay in the authorisation of your repair damage, or total loss offer being issued.**

TOTAL LOSS OF VEHICLE – We will write to you if our engineer deems the vehicle uneconomical to repair. Under the contract of insurance we have no interest in the salvage of the vehicle, which will remain your property. All salvage has a monetary value attached to it and the engineer will recommend a salvage value which will be deducted from any offer made for the total loss of the vehicle, subject to the terms and conditions of the policy being met. *Please refer to Section 2 – Loss or Damage, Page 3 of your policy booklet (version TW054 06/08) to clarify the terms and conditions of your contract.*

DO I HAVE TO PAY THE POLICY EXCESS? - The excess is the amount you have to pay in the event of a claim for your own vehicle damage. This is part of the risk that you accepted when you purchased the policy and represents the contribution you pay towards the vehicle damage, regardless of fault.

WHAT HAPPENS IF MY VEHICLE IS STOLEN AND UNRECOVERED?

INVESTIGATION OF THEFT CLAIMS – The Claims Department will require all documents and keys relating to the vehicle in question, as follows: -

- Original Vehicle Registration Document;
- Original Current MOT / ITV Certificate (or equivalent document);
- Driving Licence for both the policyholder and driver who was last in charge of the vehicle;
 - (if photocard we will require a copy of both sides of the card and the endorsement section).
- All Vehicle Keys;
- Purchase Receipt and Bank Statements showing relevant amounts withdrawn;
- Service History
- Recent Photograph (if available)
- Copy of Finance Agreement (if applicable)
- Photographic Identification for both the policyholder and driver who was last in charge of the vehicle;
- Copy of the Police Report of the Crime;

To avoid any documents / keys going astray in the post please forward them by Recorded / Special Delivery and if you are unable to forward any of the above, please supply a written explanation.

In the event the police authorities recover the vehicle please contact our office to advise the extent of damage, if any, and the whereabouts of the vehicle in order that an inspection may be arranged (if applicable). Please do not assume any Storage Charges will be covered. Tradewise will only consider costs that we feel are reasonable, subject to your cover and indemnity being in order. Overall responsibility is with you to mitigate losses in the event of a claim.

Please remember that it is normal practice for an Insurer to fully investigate a claim. You must ensure that you are open and honest with us at Tradewise. If a claim proves in any way to be fraudulent, indemnity under the policy may be declined and criminal proceedings could follow. (Claims handling may vary depending on the Country where the incident took place).

OUTSOURCING PART OF THE CLAIMS PROCESS – For your convenience and to assist in the effective management of your claim, it is necessary for Tradewise to outsource part of the claims function.

Our Agents details are as follows: -

Fidelidade Assistance
Av. Jose Malhoa nº 13 – 7º piso
1070-157 Lisboa
Fax: (00351) 214414443;

representadas@fidelidade-assistance.pt

Calling from Portugal 214414442;

Calling from outside of Portugal: 00351 214414442;

IMPORTANT - *If you need to call or email our Agents (Fidelidade) in Portugal ask to be transferred to the **International Department**.*

CONCLUSION - You can count on us to get your claim moving straight away and we believe that we have covered most of the essential points on this Motor Claims Fact Sheet. However, should you need further clarification on any of them, please feel free to contact us in Gibraltar (00350) 200 60068 or Portugal (00351) 308801712 or UK (0044) 0208 166 1311. Lines open: 9am-5.30pm (CET / GMT+1) Monday to Friday. For more information please visit our website at www.tradewise.gi

Tradewise Insurance Company Ltd has made available, in an easily accessible, free of charge and printing manner, the contents of Chapter III of Title II of Decree Law no. 291/2007, of 21 August (Settlement of Claims) on its website at: www.tradewise.gi