Motor Insurance

Insurance product information document

Insurance company: Generali Seguros y Reaseguros, S.A.U. (DGSFP C-0467)

Product: Generali ON Quality Motor

This document provides a summary of the information regarding our product. The pre-contractual information is sent to you together with the project, and the complete contractual information is provided to you in the insurance contract.

What is this type of insurance for?

Insurance aimed at owners and drivers of automobiles to cover the obligation to indemnify damage caused to third parties, the insured vehicle and personal injury that the driver and/or occupants may sustain in the event of a road accident.

What is insured?

Mandatory public liability:

- ✓ Personal injury, limited to 70 million euros per accident, regardless of the number of victims.
- ✓ Material damage, limited to 15 million euros per accident.

Optional cover:

Voluntary public liability: limited to 50 million euros per accident.

Public liability for cargo (100,000 euros per accident).

Public liability as pedestrian or cyclist (60,000 euros per accident).

Criminal defence: legal protection offered (limited to 3,000 euros in the case of lawyer or solicitor of choice).

Claim for damages: amicable or legal claims against the liable party (limited to 3,000 euros in the case of lawyer or solicitor of choice).

Fines: counselling in the case of administrative sanctions resulting from traffic offences.

Roadside assistance: for the vehicle and persons.

Accident insurance for occupants: for death, permanent disability and health care expenses (maximum of one year and 6,000 euros for health care abroad or, if in Spain, doctors and medical centres of choice).

Damage to the vehicle.

Fire.

Theft with violence.

Broken windows.

Revoked driving licence:

Replacement vehicle.

Insured sums: in addition to those mentioned, there may exist other indemnity limits in certain cases.

What is not covered?

Mandatory public liability:

- ✗ Injuries or death of the driver of the insured vehicle.
- ✗ Damage to the insured vehicle, objects being transported in the vehicle or items owned by the insured, owner, driver or certain relatives.
- ✗ Damage to the insured vehicle in the case of theft with violence.

Other covers:

- ✗ Damage and loss caused when the driver is under the influence of alcoholic beverages, drugs, poisons, narcotic drugs and/or psychotropic substances.
- ✗ Damage caused when the driver does not have a valid licence or drives on a revoked/suspended licence.
- ✗ Damage caused when regulatory stipulations have been violated, for example, regarding the number of occupants in the vehicle.
- ✗ Damage caused when the vehicle is used in races, contests, bets or challenges.
- ✗ Damage caused when the vehicle is circulating in non-authorised locations or on port and airport premises.
- ✗ Damage caused when the insured vehicle is transporting flammable, explosive or toxic materials.
- ✗ Mechanical malfunctions, wear and tear or manufacturing flaws.
- ✗ Damage to tyres.
- ✗ Risks covered by the Insurance Compensation Consortium (a public business entity that carries out multiple functions in the field of insurance, such as covering extraordinary risks, among others).

Are there restrictions to this cover?

- ! In the event of a total claim (repair costs exceeding 75% of the value of the vehicle at any given moment), the benefit may be less than the acquisition value.
- ! For some guarantees, the policy holder must pay part of the compensation (excess).
- ! There may be guarantees for which the coverage does not begin until a date after the contracting date (grace period).

Where am I covered?

- ✓ European Economic Area and countries that have signed the Multilateral Guarantee Agreement, as well as Morocco, except for the guarantees of criminal defence, claims for damages and fines, revoked driving licence, roadside assistance and replacement vehicle, which all have their respective territorial limits, as indicated in the contract.

What are my obligations?

- Answering the insurer's questions prior to purchase and communicating any subsequent change to the information provided, for example, if the vehicle is driven by persons under 25 years of age and/or those holding a driving licence for fewer than 2 years.
- Making payments under the conditions indicated in the contract.
- Requesting the benefit and providing the information required by the insurer.

When and how do I make payments?

The first one when the policy is taken out, and the following payments will be made in advance on the date stipulated in the contract.

Premiums are paid by direct debit, unless another method is agreed.

When does the cover begin and end?

The insurance shall enter into force and end on the date and time indicated in the schedule, or in the situations set out in the section "How can I cancel the contract?".

How can I cancel the contract?

If the contract includes yearly renewal, it may be cancelled by notifying the insurer in writing at least one month prior to the renewal date.

In the event of distance contracting, by notifying the insurer within 14 days following delivery of the pre-contractual and contractual documents.