

Tradewise Insurance Company Limited

MOTOR 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 accident 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 G), copy of the European Accident Statement and photographic identification for you and your driver.**
 - *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 the repairs to your vehicle, or in the total loss offer being made.*

If you fail to return the claim form or comply with the timescales offered under the terms and conditions of the policy we reserve the right to decline the claim in its entirety and ask you to reimburse all claim costs. Any legal action following a road traffic accident normally has to be pursued in the country where the incident occurred. If the third party involved provides clear evidence that your vehicle was responsible we will proceed to settle the third party claim on the best possible terms therefore communication with us is paramount.

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.

RECOVERY OF EXCESS - If the damage falls below the excess, or you decide not to claim through the comprehensive policy the 'accidental damage' aspect of the claim will be closed down and no further action will be taken unless a third party claim is pending.

If the car has been repaired or written off through your comprehensive policy and we are seeking recovery from a third party insurer we have agreed with your Broker that we will also ask the third party to reimburse your excess. However, please note that we cannot agree any timescale for the recovery of this loss and legally it is not the responsibility of Tradewise to recover this loss for you. In general insurers in Portugal do act reasonably and they always try to resolve liability disputes out of Court. However, we cannot promise you a timescale for the recovery process. If you are not happy with this arrangement, we recommend you check with your Broker to see if you have Legal Expense Insurance, which may be able to assist you, or you can employ your own Lawyer (at your own cost) to recover the excess. Whatever you decide, please notify us of your intentions as it would be inappropriate for two different companies to pursue the same loss.

If the third party refuses to reimburse the excess for whatever reason, we would not be able to recover this for you in Court as it is your loss, not ours. You would have to employ your own Lawyer or utilise your own Legal Expense Insurance to pursue this.

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 n° 13 – 7° 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 you can also 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

Tradewise Insurance Company Limited

Recovery of Uninsured Losses in Portugal

The Tradewise motor policy does not fund recovery of your uninsured losses and we recommend you check with your Broker to see if you have paid for additional Legal Expense Insurance, which may be able to assist you.

RECOVERY OF OTHER UNINSURED / PERSONAL LOSSES - If you have other 'uninsured losses' to recover such as personal injury, hire charges, loss of earnings, inconvenience, etc., this is not something that Tradewise Insurance Company will fund on your behalf. However, you can speak to our Agents in Portugal (Fidelidade Mundial) and agree a cost/rate for them to handle this for you.

As advised on the Motor Claims Fact Sheet, our Agents' details are as follows: -

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We have to make it clear that this will be a private agreement between you and Fidelidade Mundial and we stress that Tradewise Insurance Company Ltd take no responsibility for the personal advice you may receive in this regard (the terms and conditions of our contract with you are clearly stated in the Policy Documents issued to you by your Broker). We will not become involved in any dispute you have in relation to this aspect of the claim and if you do employ Fidelidade Mundial on this basis the excess recovery will also automatically form part of your *uninsured loss claim* and not part of the Tradewise recovery.

You are also free to employ a local Lawyer at your own cost to assist you with your claim for uninsured losses.

Please familiarise yourself with the policy booklet and the terms and conditions contained therein.

Should you need further clarification, please feel free to contact the Tradewise Claims Department in Gibraltar on (00350) 200 60068. Lines open: 9am-5.30pm Monday to Friday (CET / GMT+1). You can also make contact with us on a local number Portugal (00351) 308801712 of if you are in the UK (0044) 0208 166 1311. You can also visit our website at www.tradewise.gi

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