

## Information document about the insurance product

Company: OCCIDENT GCO, S.A. DE SEGUROS Y REASEGUROS,  
SOCIEDAD UNIPERSONAL

Product: Cars

Registered in: Spain. Insurance Company authorisation no.: C0468

The full pre-contractual and contractual information relating to the insurance product is provided in other documents such as the briefing note, as well as the general, individual and—where applicable—special conditions of the insurance contract.

**What does this type of insurance include?** This insurance is intended to respond to the need for compulsory motor vehicle insurance. It allows the customer to choose from a basic insurance policy, to one of the most comprehensive, adding coverage and services according to their needs, both for the vehicle, the driver and the occupants.



### What does the insurance cover?

**Summary of the main insurance cover and risks that can be insured by the contracting party according to the modality chosen:**

#### Damages caused to third parties

- ✓ Third party liability insurance on the driving of motor vehicles. (It includes compulsory and
- ✓ Public Liability pedestrians and cyclists
- ✓ Public Liability Fire

#### Defending your interests

- ✓ Legal defence
- ✓ Claims for damages
- ✓ Telephone legal advice
- ✓ Tracking, defence and procedures for administrative traffic offences
- ✓ Alert service for traffic fines
- ✓ Points recovery
- ✓ Monthly compensation for the loss or temporary suspension of driving licence
- ✓ Telephone medical advice

#### The protection of your vehicle

- ✓ Breakage of glass
- ✓ Fire
- ✓ Theft/Robbery
- ✓ Own damage
- ✓ Damage caused by collision due to animal hunting season



### What is not covered by the insurance?

The following damages are not generally covered, and there may be other specific exclusions for each coverage:

- ✗ Damage voluntarily caused by the contracting party, owner, insured person or driver.
- ✗ Accidents occurring under the effects of alcohol, narcotics or similar.
- ✗ Using the insured vehicle without a driving licence or driving after the licence has been cancelled or withdrawn by the authorities, or when the driver of the insured vehicle that caused the accident is convicted of "failure to provide assistance".
- ✗ Those that occur when the policyholder, insured person or driver violates the regulatory provisions regarding the requirements and number of persons transported, the weights or dimensions of things or animals that could be transported, or how they are arranged for transport, provided that said violation was a determining cause of the accident.
- ✗ Material damage suffered by things carried in the vehicle.
- ✗ Any damage or injury resulting from the participation of the insured vehicle in sports trials, competitions, challenges, preparatory tests or any other type of competition.
- ✗ The defence of the insured for offences against traffic safety or failure to provide assistance.
- ✗ Mechanical breakdowns are not covered.
- ✗ Risks covered by the Insurance Compensation Consortium.

- ✓ Weather damage
- ✓ Replacement vehicle
- ✓ Duplicate keys

#### **The protection of people**

- ✓ Driver Accidents
- ✓ Passenger Accidents
- ✓ Funeral Costs
- ✓ Healthcare
- ✓ Psychological assistance

#### **Other services**

- ✓ Roadside assistance for vehicle and people
- ✓ Administrative service
- ✓ Third-party insolvency proceedings
- ✓ Financing of the repair for material damage
- ✓ Vehicle cleaning



## **Are there any restrictions on the cover?**

Yes, these are some of them, and there may be other specific coverage:

- The Insurer, after payment of the appropriate compensation for the compulsory civil liability, may claim the same:
  - Against the driver, the owner of the causing vehicle and the insured party, if the damage caused was due to the malicious conduct of any of the aforementioned parties or to driving under the influence of alcoholic beverages or toxic drugs, narcotics or psychotropic substances.
  - Against the third party responsible for the damages.
  - Against the policyholder or insured person, for the reasons provided for in the current legislation, and in accordance with the provisions of the policy, in the case of the vehicle being driven by an individual who does not hold a driving licence,
- The insurer may consider that there is a total loss of the insured vehicle when the estimate for the repair exceeds 80% of the compensation payable.



## **Where am I covered?**

- ✓ The coverage of this Agreement shall take effect throughout the territory of the European Economic Area and of the States which have adhered to the Agreement between the national insurance offices of the Member States of the European Economic Area and other associated States (Andorra, Serbia and Switzerland).
- ✓ However, there are guarantees that have a different territorial scope, and in such cases the conditions provided for in each one will be complied with.



## **What are my obligations?**

- To provide accurate and truthful information when taking out the insurance and communicate, throughout the contract, any variations that occur on the risk, as soon as possible.
- To pay the insurance bill when it is submitted to you for payment.
- To notify the insurer of the occurrence of the accident within 7 days of the occurrence of the accident, and provide all information on its circumstances and consequences, as well as any additional information and/or documentation requested from you, as well as using the means available to mitigate, where possible, the consequences of the accident.



## **When and how should I make the payments?**

When taking out the insurance contract and according to the payment method stated therein. If the contract is extended, on the start date of the renewal. You can make the payment by direct debit or credit or debit card.



## **When does the cover start and end?**

Once the first payment has been made, the cover begins and ends at the time and date indicated in the contract.



## **How can I cancel the contract?**

Sending written notice to the insurance company at least one month before the end of the current insurance period.