

What capital, limits and deductibles apply?

There are different limits, capital and deductibles, depending on the activity insured:

1. Transportation activities (Controlled and uncontrolled)

Coverage Insured	Amount insured (per claim and per year, and for each center insured)							
	€300,000	€600,000	€1,000,000	€2,000,000	€3,000,000	€4,000,000	€5,000,000	€6,000,000
Environmental liability I (RMA)								
Expenses for preventing an imminent risk and expenses for preventing environmental damage	✓	✓	✓	✓	✓	✓	✓	✓
Primary, complementary and compensatory repair expenses	✓	✓	✓	✓	✓	✓	✓	✓
Expenses for decontaminating the soil at the insured center	✗	✗	✗	✗	✗	✗	✗	✗
Expenses for decontaminating the soil outside the insured center	✓	✓	✓	✓	✓	✓	✓	✓
Civil liability for pollution (RCC)								
Optional coverage	300,000	600,000	1,000,000	2,000,000	3,000,000	4,000,000	5,000,000	6,000,000
Compensation per worker	150,000	300,000	300,000	300,000	300,000	300,000	300,000	300,000
For third-party losses due to standstill due to imminent threat	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)
Legal defense								
Expenses for defense led by the Insurer	✓	✓	✓	✓	✓	✓	✓	✓
Expenses for defense led by the Insured	6,000	6,000	10,000	20,000	30,000	30,000	30,000	30,000
Deductible and annual maximum								
Deductible per claim	600	600	600	600	600	600	600	600
Annual maximum (claims involving several centers and insurance policies)	600,000 (*)	1,200,000 (**)	2,000,000 (**)	4,000,000 (**)	6,000,000 (**)	8,000,000 (**)	10,000,000 (**)	12,000,000 (**)

BANCO BILBAO VIZCAYA ARGENTARIA, S.A., with registered offices in Bilbao, Plaza de San Nicolás number 4, 48005, listed in the Business Registry of Vizcaya in Volume 2,083, Folio 1, Sheet BI-17-A, entry 1. Tax ID A-48265169.

(*) Amount insured RM-RCC	(*) Sublimit Compensation
From €150,000 to €300,000	€100,000
From €301,000 to €1,000,000	€200,000
> €1,000,000	€300,000

(**) If the RCC is not covered (optional for these activities), the annual maximum is reduced by half

2. Sub-contracted activities at airports

Coverage Description	Amount insured (per claim and per year, and for each center insured)	
	€600,000	€3,000,000
Environmental liability (RMA)	€600,000	€3,000,000
Expenses for preventing an imminent risk and expenses for preventing environmental damage	✓	✓
Primary, complementary and compensatory repair expenses	✓	✓
Expenses for decontaminating the soil at the insured center	✓	✓
Expenses for decontaminating the soil outside the insured center	✗	✗
Civil liability for pollution (CCR)	€600,000	€3,000,000
Compensation per worker	€300,000	€300,000
For third-party losses due to standstill due to imminent threat	(*)	(*)
Legal defense		
Expenses for defense led by the Insurer	✓	✓
Expenses for defense led by the Insured	€6,000	€30,000
Deductible and annual maximum		
Deductible per claim	€1,200	€6,000
Annual maximum (Claims involving several centers and insurance policies)	€1,200,000	€6,000,000
(*) Amount insured RM-RCC	(*) Sublimit Compensation	
From €150,000 to €300,000	€100,000	
From €301,000 to €1,000,000	€200,000	
> €1,000,000	€300,000	

3. Activities at a fixed location, except those subcontracted at the airport (all other activities would be included in this group)

Coverage Description	Amount insured		
	(per claim and per year, and for each center insured)		
Environmental liability (RMA)	300,000	600,000	1,000,000
Expenses for preventing an imminent risk and expenses for preventing environmental damage	✓	✓	✓
Primary, complementary and compensatory repair expenses	✓	✓	✓
Expenses for decontaminating the soil at the insured center	✓	✓	✓
Expenses for decontaminating the soil outside the insured center	✓	✓	✓
Civil liability for pollution (CCR)	300,000	600,000	1,000,000
Compensation per worker	150,000	300,000	300,000
For third-party losses due to standstill due to imminent threat	(*)	(*)	(*)
Legal defense			
Expenses for defense led by the Insurer	✓	✓	✓
Expenses for defense led by the Insured	€6,000	€6,000	10,000
Deductible and annual maximum			
Deductible per claim	600	1,200	2,000
Annual maximum (Claims involving several centers and insurance policies)	600,000	1,200,000	2,000,000
	(*) Amount insured	(*) Sublimit	
	RM-RCC	Compensation	
	From €150,000 to €300,000	€100,000	
	From €301,000 to €1,000,000	€200,000	
	> €1,000,000	€300,000	