

Legal Defence Insurance

Information document on the insurance product

BBVA ALLIANZ SEGUROS Y REASEGUROS, S.A., with registered office in Spain
(code DGSFP C-0807)

Product: Miniseguro Asistencia Legal BBVA Allianz

The complete pre-contractual and contractual information for the product is provided in other documents.

What does this type of insurance consist of?

This insurance provides legal and tax advice for events occurring within national territory. The insured amount is specified in the General Terms and Conditions of your contract.



What is insured?

✓ Phone-based Legal Advice

BBVA Allianz Seguros will answer any legal question you ask in relation to Spanish legislation with regard to your personal and specific circumstances.

✓ Phone-based Tax Advice

BBVA Allianz Seguros will answer any tax-related question you ask in relation to Spanish legislation with regard to your personal and specific circumstances.

✓ 24-hour legal assistance

BBVA Allianz Seguros will provide you with phone-based legal assistance 24 hours a day in emergency situations (blood alcohol control, theft, accident, etc.)

✓ Preparation and review of contracts

At your request, BBVA Allianz Seguros will prepare or review the contract and/or letters in which you are a party (letters of complaint and/or requesting information, documentation, purchase and sale of real estate, cars, etc.).

✓ Consumer Defense

This service includes the preliminary defense by licensed lawyers of your consumer rights.

✓ Access to the law firm network

You are covered for the services provided by a law firm collaborating with the national network of law firms of BBVA Allianz Seguros.

✓ Management of traffic fines

BBVA Allianz Seguros will prepare and present the briefs in your defense against administrative penalization procedures regarding traffic offenses, driving motor vehicles and road safety opened against you or an authorized driver.

✓ Advice on administrative management

BBVA Allianz Seguros will provide you with phone-based advice on any type of procedure you need to carry out with the Public Administration.

✓ Access to the administrative network

You will have access to the services of a collaborating administrative agency of the national network of administrative agencies of BBVA Allianz Seguros.

✓ Search in Official Bulletins and Testra

BBVA will search the Official Bulletins and Testra to verify whether there are any sanction proceedings published in your name, so that you can attend to them in a timely manner.

✓ Defense in Labor Matters

BBVA Allianz Seguros will cover your defense as a salaried employee if you are dismissed from work and to challenge decisions issued by Social Security bodies that do not recognize your permanent partial, total, absolute or severe disability.

✓ Claims for damages in the event of a traffic accident involving motor vehicles

BBVA Allianz Seguros covers you for making a claim, both by amicable and judicial means, vis-à-vis the corresponding third parties responsible for the compensation for personal injuries and property damage that you have suffered as a pedestrian, driver or occupant of a motor vehicle.

✓ Criminal Defense

Your criminal defense is covered as a defendant, accused or charged, or as a complainant or injured party, as per the cases described in the General Conditions.

✓ Defense in case of separation and/or divorce

That cover processing your defense in separation or divorce proceedings, contentious or by mutual agreement, during the first instance.

✓ Claims for repairs of motor vehicles in garages

Your defense is covered in terms of civil proceedings and for the processing in the first instance in claim procedures against garages for repairs carried out within the framework of the provisions of Royal Decree 1457/1986, of January 10.

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What is not insured?

Below is a list of the main exclusions; you can find the complete list in the Information Notice and General Conditions.

- ✗ Any expenses that have not been previously communicated to BBVA Allianz Seguros and those for which the corresponding authorization has not been obtained are excluded as a general rule.
- ✗ The fulfillment of the obligations imposed on the Insured under a court ruling or an administrative order.
- ✗ The payment of fines and the compensation of expenses caused by sanctions imposed on the Insured by administrative or judicial authorities, any taxes payable by the Insured and the costs incurred as a result of accumulation or reconvention when they relate to matters not included in the object of the insurance.

- ✗ When the incident was caused by the Insured's bad faith.
- ✗ Crimes against traffic safety, except as established for the Criminal judicial procedures benefit.
- ✗ The judicial or administrative consequences, such as the loss of points or the withdrawal of a driving license as a result of the offenses referred to in the Criminal Judicial Proceedings benefit will not be covered.
- ✗ Events occurring before the contract comes into effect.
- ✗ When the Insured participates in sporting events, competitions, games or bets in which a motor vehicle is used.



Are there any restrictions to the cover?

Below is a list of the main restrictions. You can find the complete list in the Information Notice and General Conditions.

- ! The maximum sum insured to cover all the guaranteed expenses is set at EUR 6,000 per insurance annuity, except for those established in each benefit:
 - Consumer Protection: EUR 200
 - Management of traffic fines: EUR 300.
- ! BBVA Allianz Seguros does not guarantee the result in relation to the steps taken.
- ! The services provided through the benefits of Phone-based Tax Advice, 24-hour legal assistance and advice on administrative management are verbal. This does not include writing reports or opinions.
- ! The fees for the service provided by a collaborating firm of the national network of law firms of BBVA Allianz Seguros are at your expense, except for the first face-to-face visit you have with them.
- ! You are not covered for the management of traffic sanctions for sanctions outside Spanish territory, as well as the contentious-administrative procedure and/or actions and/or omissions submitted to criminal procedure.

- ! In Defense in Labor Matters you are not covered for the defense against companies other than the employer, or against FOGASA. The execution of legal decisions is not included either if they are not final.
- ! If you are a defendant, accused or charged, you are not covered for Criminal Defense in the case of misdemeanors committed through the following events:
 - Theft, robbery, insults, slander, threats, punishable insolvency, false accusations or simulation of crime.
 - Painted personal property, property damage or theft, carried out by your descendants (under 18 years of age living with you).
- ! Defense coverage in the case of separation and or divorce has a grace period of 6 months and you will bear 40% of the lawyer's fees. Liquidation of joint assets and the procedures for modifying measures are excluded.
- ! The minimum litigation for coverage of Claims for repairs carried out by garages is EUR 200.
- ! The actions derived from the insurance contract expire within a period of two years, starting from the beginning of the process.



Where am I covered?

- ✓ In Spain.

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What are my obligations?

- To pay the insurance policy
- To verify that your details included in the insurance contract are correct and to communicate to BBVA Allianz Seguros in writing the updated data if they change.
- If an incident occurs, it must be communicated to BBVA Allianz Seguros within a maximum period of 7 days. If it is a quick trial, or any other judicial or administrative action of an immediate nature, you must make the communication with BBVA Allianz Seguros before the trial is held.
- To deliver as soon as possible to BBVA the notifications that you receive, and at least five business days before the expiration of the legal deadline for submitting the corresponding brief, indicating the date and manner of receipt of the notification.



When and how must I make the payments?

The receipt will be charged by pre-authorized payment on the start date of the insurance policy, in the payment format you choose: annual, biannual or quarterly.



When does the cover start and end?

The duration of the contract is one year from the start date until the end date indicated in the Specific Conditions. It will then be automatically renewed each year.



How can I cancel the contract?

You must request to do so in writing, attaching a photocopy of your national ID document or equivalent document accrediting your identity, and send it to BBVA Allianz Seguros at the address shown in the Specific Conditions at Calle Ramírez de Arellano, 35 - 28043 Madrid - or at any of the branches of the BBVA Group, or to the email address seguros@bbvaallianz.es, one month prior to the date of termination and/or annual renewal of the contract.