

Vehicle Insurance

Information document on the insurance product

BBVA SEGUROS, S.A. DE SEGUROS Y REASEGUROS, with registered office in Spain (code DGSFP C-0502) and LIBERTY SEGUROS, COMPAÑÍA DE SEGUROS Y REASEGUROS, S.A., with registered office in Spain (code DGSFP C-0467)

Product: Seguro Coche BBVA

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

What does this type of insurance consist of?

Insurance for car owners and drivers to cover the obligation to indemnify the damages and losses caused to third parties, damages to the insured vehicle and damages that to its driver and/or occupants in case of accident.



What is insured?

Civil liability:

- ✓ Limit for damage to people, EUR 120 million per accident and regardless of the number of victims.
- ✓ Limit for damage to property, EUR 15 million per accident.
- ✓ Liability burden: up to EUR 100,000 per accident.
- ✓ Civil liability as a pedestrian or cyclist (limit: EUR 60,000 per accident).
- ✓ Criminal defense: legal protection (limit: EUR 600 for free choice of attorney or solicitor).
- ✓ Claim: friendly or judicial claim against the party responsible (limit: EUR 600 in case of free choice of attorney and solicitor).
- ✓ Fines: advice on administrative penalties for traffic violations.
- ✓ Travel assistance: vehicle and people.
- ✓ Driver accidents: death, permanent disability and medical expenses (maximum of one year and EUR 6,000 for care abroad or, in Spain, care by doctors and health centers chosen freely).
- ✓ Free choice of repair shop.

GUARANTEES RELATED TO THE SELECTED TYPE:

- ✓ Damage to the vehicle.
- ✓ Fire.
- ✓ Robbery.
- ✓ Broken windows.

OPTIONAL COVERAGE:

- ✓ Courtesy car.
- ✓ Hunting damage.
- ✓ Personal items.

Insured sums: apart from those indicated, there may be other compensation limits in certain cases.



What is not insured?

Mandatory civil liability:

- ✗ The damage suffered by the insured vehicle, or the things it carries, will not be insured, unless the available coverage is arranged for this purpose.

OTHER COVERAGE:

- ✗ Damages and losses caused when the driver is under the effects of alcoholic beverages, drugs, toxic substances, or psychotropic substances.
- ✗ Damage when the driver lacks a valid license or has violated its withdrawal.
- ✗ Damage caused if the regulations were violated, for example, the number of people transported.
- ✗ Damage caused when the vehicle is used in races, competitions, bets or challenges.
- ✗ Damage caused when the vehicle is driven in locations where traffic is not permitted, or inside ports and airports.
- ✗ Damage caused when the insured vehicle carries flammable, explosive or toxic materials.
- ✗ Mechanical malfunctions, wear and tear or flaws in construction.
- ✗ Damages that affect tires.

IN GENERAL TERMS:

- ✗ The risks covered by the Insurance Compensation consortium, a public enterprise which performs multiple functions in the field of insurance, including extraordinary risk coverage.

Vehicle Insurance

Information document on the insurance product

BBVA SEGUROS, S.A. DE SEGUROS Y REASEGUROS, with registered office in Spain (code DGSFP C-0502) and LIBERTY SEGUROS, COMPAÑÍA DE SEGUROS Y REASEGUROS, S.A., with registered office in Spain (code DGSFP C-0467)

Product: Seguro Coche BBVA



Are there any restrictions to the coverage?

- ! For total loss (repair cost more than 75% of the value of the car at any time), the benefit may be less than the purchase value.
- ! In some guarantees, the insured will have to bear part of the compensation (deductible).
- ! In some guarantees, coverage does not start until after the policy is arranged (grace period).



Where am I covered?

- ✓ European Economic Area (Germany, Austria, Belgium, Bulgaria, Cyprus, Croatia, Denmark, Slovakia, Slovenia, Spain, Estonia, Finland, France, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, United Kingdom, Czech Republic, Romania and Sweden) and states participating in the multilateral guarantee agreement, as well as Morocco, except guarantees of criminal defense, claims for damages and fines, withdrawal of driving license, travel assistance and courtesy car, for which there are specific territorial reaches, as indicated in the contract.



What are my obligations?

- Answer the insurer's questions prior to contracting and communicate any subsequent changes in the information provided, for example, the vehicle is driven by people under 25 and/or driving license valid for less than 2 years.
- Make the payment as per the contract's terms.
- Request the benefit and provide the information required by the insurer.



When and how must I make the payments?

- The first when the insurance is taken out; and the next payments, in advance as scheduled in the contract.
- The bills are paid by direct billing, unless otherwise agreed.



When does the coverage start and end?

The insurance is effective and ends on the day and time indicated in the contract, without prejudice to the contents of section "How can I cancel the contract?"



How can I cancel the contract?

At the time of contracting: If the contract is done remotely (telephone, Internet, email or similar), you may withdraw by informing the insurer through a reliable means of communication, within 14 days after receipt of the pre-contractual information and contractual documentation.

Prior to renewal: if the contract establishes an annual renewable term, the renewal may be opposed by notifying the insurance company in writing with at least one month's notice prior to the next renewal date, sent to the following LIBERTY address: Paseo de las Doce Estrellas, 4, 28042 Madrid or email address cochebbvaemision@libertyseguros.es.