

Vehicle Insurance

Document with information 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 Moto BBVA

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

What does this type of insurance consist of?

This is an insurance policy aimed at car owners and drivers to cover the obligation of compensating for damage caused to third parties, possible damage to the insured vehicle itself, and any that may occur to its driver and/or the occupants in the event of a traffic accident.



What is insured?

Mandatory civil liability:

- ✓ Limit for damage to people, EUR 70 million per accident, whatever the number of victims.
- ✓ Limit for damage to property, EUR 15 million per accident.

OPTIONAL GUARANTEES:

- Voluntary civil liability (limit: EUR 50 million per accident).
- Civil liability for the cargo (limit: EUR 100,000 per accident).
- Civil liability as a pedestrian or cyclist (limit: EUR 60,000 per accident).
- Criminal defence: offers legal protection (limit: EUR 600 for free choice of lawyer and attorney).
- Claim of damages: out-of-court or court claim to the person responsible (limit: EUR 600 in case of free choice of lawyer and solicitor).
- Fines: advice in the event of administrative penalties for traffic violations.
- Travel assistance: for the vehicle and people.
- Passenger accidents: death, permanent disability and healthcare expenses (maximum one year and EUR 6,000 for care abroad or if you go to doctors and centres of your choice in Spain).
- Damage to the vehicle itself.
- Fire.
- Theft.
- Insured sums: in addition to those indicated, there may be other compensation limits in certain cases.



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:

- ✗ Mandatory civil liability.
- ✗ Injury to or death of the driver of the insured vehicle.
- ✗ Damage suffered by the insured vehicle, the items transported in it or the goods belonging to the insured party, owner, driver and certain relatives.
- ✗ Damage caused to the insured vehicle when it has been stolen.

OTHER COVERAGE:

- ✗ Damage and loss caused when the driver is under the effect of alcohol, drugs, toxic substances, narcotics, or psychotropic substances.
- ✗ Damage caused when the driver is not in possession of a valid license or when their licence has been withdrawn.
- ✗ Damage that occurs when the specifications in the regulations have been violated, for example in terms of the number of people being transported.
- ✗ Damage that occurs when the vehicle is used in races, contests, bets or dares.
- ✗ Damage that occurs when the vehicle is driven in places that are not authorised for traffic or on port and airport premises.
- ✗ Damage that occurs when the insured vehicle transports flammable, explosive or toxic materials.
- ✗ Mechanical breakdowns, wear and tear or manufacturing defects.
- ✗ Damage affecting the tyres.
- ✗ Risks covered by the Insurance Compensation Consortium (public business body with multiple functions in the sphere of insurance, including cover of extraordinary risks).

Vehicle Insurance

Document with information 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 Moto BBVA



Are there any restrictions to the coverage?

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

- ! In the case of total loss (repair cost over 75% of the vehicle's value at any time), the compensation may be less than the acquisition value.
- ! In some guarantees the insured party must assume part of the compensation amount.
- ! In some guarantees the cover does not begin until a date after the contract is signed (cover is valid until then).



Where am I covered?



The European Economic Area, and signatory states of the multilateral guarantee convention, and Morocco, except for the guarantee of legal defence, claims for damage and fines, withdrawal of driving licence, travel assistance and substitution vehicle, which all have their respective territorial scopes, as indicated in the contract.



What are my obligations?

- To answer the insurer's questions prior to taking out the policy and notify any subsequent changes in the information provided, for example, that the vehicle is driven by people under 21 and/or people with a driver's licence for less than 3 years, if the licence is type B or less than 2 years if the licence is type A.
- To make the payment in the conditions indicated in the contract.
- To request the compensation and provide the information required by the insurer.



When and how must I make the payments?

- The first payment must be made at the time the contract is signed and the following payments in advance on the date specified in the contract.
- The receipts must be paid by direct debit, unless otherwise agreed.



When does the coverage start and end?

The insurance policy comes into effect and finalises on the day and time indicated in the contract, without prejudice to the specifications in the section on "How can I cancel the contract?".



How can I cancel the contract?

When the policy is arranged: if the contract has been entered into remotely (telephone, Internet, email or similar), you can withdraw from it by reliable communication to the Insurer, within a maximum period of 14 days after receiving the pre-contractual 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.