



**Legal Assistance Service /
Traffic Fine Handling**



Legal Assistance Service and Traffic Fine Handling
These covers are optional and the contracting hereof must be expressly specified in the Particular Conditions of your Policy.

Línea Directa's Legal Assistance Service

Description of the service

The legal assistance service consists of the provision of legal advice and assistance by practicing lawyers and is carried out via the telephone and/or telematics.

Beneficiary

The main driver of the insured vehicle.

Territorial Scope

Consultations relating to events occurring in Spanish territory and those to which Spanish legislation is applicable and which are subject to Spanish Judges and Tribunals. Consultations relating to foreign legislation are expressly excluded.

Temporal Scope

Legal consultations arising subsequent to the contracting of this guarantee and during the period of validity of the policy. The policy must be in force and payment of the premium up to date.

Services

- a** Telephone Legal Assistance within the sphere of the beneficiary's personal and family life. (Property, Consumer, Family, Labour, Tax, Vehicle and Criminal).

Includes resolution of legal consultations on the telephone regarding any query about legal matters relating to the personal and family sphere. Consultations will be answered directly by the lawyers either immediately or within a maximum period of 72 hours if a prior study is required.

The timetable for consultations is from 8:00 to 20:00 hours (mainland time), Monday to Friday excluding national public holidays.

Matters which can be consulted:

I.- Property

Property sale-purchase. The service includes consultations relating to the contract as well as matters relating to the sale-purchase of property and incidents relating thereto. Likewise, matters relating to the sale-purchase loan and associated registration matters are included.

Property renta: The service includes consultations relating to the contract as well as to property rental and non-payment of rent.

Homeowners' association: The service includes consultations relating to the homeowners' association of the property and regarding the owners' obligations and rights. Consultations relating to the Homeowners' Meetings are likewise included.

Construction works in the property: The service includes consultations regarding licenses, permits and administrative sanctions relating to construction works in the property.

Property tax: The service includes consultations relating to income arising from rental, mortgage loans and tax deductions for usual residence.

II.- Consumer

Information on consumer rights relating to abusive clauses, product defects, warranties and defective repairs. Includes the extrajudicial revision and drafting of documents relating to consumer matters such as letters of complaint.

III.- Family

The service includes consultations relating to marriage as well as matters relating to separation and divorce and queries regarding the matrimonial property taxation system. Consultations regarding the rights of minors or common law couples, foreigners and associated duties and rights are likewise included. The service includes consultations relating to inheritance and the procedures to be followed after the decease of a person.

IV.- Labour

The service includes consultations relating to employee labour relations as well as matters relating to the employment contract, the termination thereof and associated rights and duties. These include queries regarding dismissal, occupational accidents and professional illness, Social Security benefits, retirement, unemployment, maternity, temporary disability, permanent disability, associated tax matters, immigration etc. Matters relating to domestic service are also included.

V.- Tax

The service includes consultations relating to Personal Income Tax (IRPF) as well as matters relating to tax formalities.

VI. - Vehicle

The service includes consultations relating to the vehicle, sanctions and appeals, administrative formalities, permits and authorisations, vehicle registration and deregistration, MOT, claims against repair shops.

Consultations regarding taxation are likewise included: Registration tax, vehicle transfer tax obligations.

The following are expressly excluded from this cover:

- a) any claim made against insurance companies;
- b) management of fines and course for recovery of the license due to penalty points

VII.- Criminal

The service includes consultations relating to criminal offences or misdemeanours which affect the beneficiary as the claimant/private prosecution/complainant, or as the defendant. Includes consultations regarding accusations, complaints, arrests, detentions or legal proceedings.

b 24-hour assistance for emergency legal consultations.

Through this service the user is offered legal advice, regardless of the day and time, for emergency cases which may affect them and which due to the gravity thereof cannot wait. Emergency situations shall be deemed to be those in which the legal consequences for the insured depend on immediate specialist legal advice.

The legal evaluation of the emergency shall be determined by **Línea Directa**, based on the legal situation and the provisions of the law.

As an example the following matters are included:

- Emergency incidents relating to the home: robbery, damages caused by leaks.
- Emergency incidents relating to the family unit: arrest, fights, theft, violence within the labour or school environment.
- Emergency consumer incidents: matters relating to travel, loss, blocking or non-return of credit cards.
- Complaints for damages caused by pets.

c Attendance of a lawyer in the event of arrest of the driver due to road safety offence.

Should the insured be arrested as a result of committing a road safety offence with the insured vehicle, **Línea Directa** will provide them with a lawyer at the corresponding police station to assist them in the preliminary police statement.

This assistance will be provided within the four hours following the request for the service, or at the time when the statement is to be taken pursuant to the organisation of the police authority.

Should the insured opt to appoint a lawyer who does not belong to **Línea Directa**, the company will pay them the sum of €110 to meet the costs of the legal assistance, except in cases in which the assistance is provided by a Court Appointed lawyer and they are entitled to receive Free Legal Aid.

Assistance in the trial of the insured as well as the cost of court fees, the fees of lawyers, barristers, experts, etc. are expressly excluded from this cover.

d Drafting and revision of legal documents, negotiations with the possible opposing party.

If, in order to resolve the consultation, it should prove necessary to draft or revise letters of complaint, contracts of any type or draft and present appeals, these will be performed by our lawyers.

Handling of traffic fines is expressly excluded from this cover.

e Personal Assistance in Law Firms.

As a complement to the legal assistance, in those consultations which due to the nature thereof judicial or extrajudicial actions are required or arise, **Línea Directa** may send the user to a specialist Law Firm located in their province. The conditions of the user assistance will be beneficial and will represent a saving in legal fees of between 10% and 50% depending on the type of matter and the geographical location. The discounts will be established based on application of the minimum legal fees recommended by the Bar Association of the area, representing the aforementioned 10% - 50% discount on the usual fees. The fees will be paid by the user to the Law Firm intervening in the matter.

Generale exclusions for all services:

Due to conflict of interest, all consultations relating to aspects of any **Línea Directa** insurance policy or products and services of Grupo Bankinter companies are expressly excluded, as well as any action against **Línea Directa** or Grupo Bankinter companies.

The payment of indemnities, fines or sanctions imposed or other expenses of a fiscal nature are expressly excluded.

How the service can be requested

For legal consultations and drafting of documents, the telephone number is **902 400 613**, available from 08:00 hours to 20:00 hours, Monday to Friday excluding national public holidays.

The service can also be requested by email, by writing to the address

atencionjuridica@lineadirecta.es

For emergency legal consultations, the telephone number is **902 400 617**, available 24 hours a day, 365 days a year.

Línea Directa's Traffic Fine Handling Service.

Beneficiaries

The policyholder or owner of the insured vehicle, as well as any other drivers legally entitled to drive the vehicle, of an age equal to or over 26, without the need to be declared in the Policy, and those under the age of 26 provided that they are declared therein.

Territorial Scope

Penalties imposed as a result of driving the insured vehicle in Spain and for Spanish driving licences.

Time Scope

- Fines imposed after this insurance is taken out and during the period of cover thereof.
- Loss of the driving licence occurring during the period of cover of the Policy taken out with **Línea Directa**, as a result of fines imposed after this insurance is taken out and during the period of cover thereof, always in connection with the insured vehicle and providing the loss of points results from events which are not excluded from said cover.

In both case the Policy must be in force and the premium must be fully paid.

What the Policy covers

Fines: **Línea Directa** shall inform the beneficiary of any penalties published in an Electronic State Notice. It will also handle the defence of any traffic fines resulting from violations of Spain's Road Safety Act and its related Regulations or Orders imposed or attributed to the beneficiary which entail disqualification from driving or a financial penalty.

The penalties will be appealed on behalf of the person appearing in the penalty notice or, subsidiarily, the policyholder. If the person who receives the fine is not the policyholder, this fact must be expressly indicated when sending the penalty notice, together with all personal data. Any change of address must also be specified in any case.

The beneficiary authorises **Línea Directa**, or the company appointed thereby, to sign and file such pleadings or appeals as may be expedient before the administrative procedure is exhausted.

Exclusions and Limitations:

- Payment of any penalties.
- Contentious-administrative proceedings.
- Handling of collection of any type of notices or communications and the expenses incurred thereby.
- Handling of any penalties notified to **Línea Directa** less than 2 calendar days prior to expiry of the legally established appeal period.

Points-based licence: **Línea Directa** shall pay up to a maximum of 500 € of the cost of the traffic re-education and awareness course, as well as the fees payable in connection with the driving licence recovery test. At the election of **Línea Directa**, payment shall be made to the beneficiary directly or by means of reimbursement upon delivery or the relevant proof of payment.

Exclusions and Limitations:

- Cover shall be provided only once during each cover period. Only penalty points lost in connection with the insured vehicle and for a reason not excluded in the Policy shall be taken into account.
- Within 3 months of the date on which the beneficiary receives notification that he/she has been disqualified from driving by a Provincial Traffic Authority, he/she must give notice thereof to **Línea Directa** and request the relevant cover, even though this cover cannot be granted until at least 6 months have elapsed since said notification.
- Cover shall not be provided in the event that the disqualification from driving results from a final judgement establishing a verdict of guilty for the commission of an offence entailing disqualification from driving motor vehicles or motorcycles.
- Any loss of points resulting from the commission of any crime, as well as from any infringement of the applicable legislation in force concerning transportation by land, shall be excluded from this cover.
- This policy shall not cover the cost of the 4-hour training course which must be taken if the driving licence recovery test is not passed at the first attempt, nor any new fees payable, if any, in connection with the following tests.

Fine localisation: **Línea Directa** shall perform personalised follow-up of the insured vehicle in the Electronic Notices of Official Spanish Bodies, in order to check and notify the beneficiary whether the vehicle has been subject to any penalty proceeding relating to violation of the traffic, vehicle or road safety regulations.

Exclusions and Limitations:

- Files relating to transport or the environment.
- Errors, delays, illegibility or insufficient identification details, as well as failures in the Internet of the official bodies, all beyond the control of **Línea Directa**.

How the service can be requested

To appeal a fine or request these services, call **902 123 531**, available from 08:00 hours to 20:00 hours, Monday to Friday excluding national public holidays. The service can also be requested by email, by writing to the address **gestionmultas@lineadirecta.es**

www.lineadirecta.com

