

GENERAL CONDITIONS FOR TECHNICAL EQUIPMENT COVERAGE

THIS COVERAGE IS OPTIONAL AND COMPLEMENTARY AND MUST BE SPECIFICALLY PURCHASED. PLEASE CONSULT THE SPECIAL CONDITIONS OF YOUR POLICY IF YOU HAVE TAKEN OUT THIS COVERAGE.

Insured

Natural person, holder of the item covered by insurance who assumes the obligations of the Policy.

Insured rider

The policyholder or the person designated in the Special Conditions who rides the vehicle or has it in their safekeeping or under their responsibility at the time the traffic accident occurs.

Insurance company

Company that assumes coverage of the types set out in the Special Conditions, in this case, **LÍNEA DIRECTA ASEGURADORA, S.A., INSURANCE AND REINSURANCE COMPANY.**

Territorial scope

The territorial scope for this type of technical equipment includes countries within the scope of the Green Card system.

Insured vehicle

The one corresponding to the registration number specified in the Special Conditions.

In addition, the motorbike insurance policy must be valid and the premium paid up to date, the last receipt of the current year may be requested.

Traffic incidents

Those arising from the risk created by driving motor vehicles both in garages and car parks, and on public and private roads or land suitable for driving, both urban and interurban, as well as on roads or land that while not being as suitable are of common use.

First loss

In the event of items insured in this type, **The Insurer** assumes the payment of Technical Equipment up to the limit of the amount indicated in the Special Conditions, regardless of the total value of the item and without any proportional rule applying if said value is higher than that covered. **Once the capital limit has been reached, and in order to guarantee the items are insured, it shall be necessary to replace the capital used via the corresponding premium payment which is calculated according to the time left until the Policy expires. To request a replacement premium, you should contact the customer service department by phone at: 902 123 173**

Technical Equipment

For the purposes of this coverage Technical Equipment is understood to be the following:

- Motorbike Helmet.
- Motorbike Jacket.
- Motorbike Gloves.



Payments

In this type, **Línea Directa** guarantees compensation for total loss or irreparable damage to the helmet, gloves and motorbike jacket corresponding to the insured rider; and affecting their stability and safety, as a result of a traffic accident and provided that damage occurs to the motorbike. Compensation will be paid **on a first loss basis and up to the maximum coverage limit of €430.**

Compensation will be determined according to the following table:

- Motorbike helmet:

Up to a maximum limit of €200.

- Motorbike Gloves:

Up to a maximum limit of €30.

- Motorbike Jacket:

Up to a maximum limit of €200.

In any case, in order to qualify for compensation under Technical Equipment coverage, a no-fault accident report, statement or document proving the occurrence of the accident must be submitted to the insurer. Otherwise, the Insurer reserves the right to appraise damage to both the motorbike and the Technical Equipment.

Prior presentation of the receipt is necessary.

Exclusions:

The following are expressly excluded from this coverage:

- **Cosmetic damage.**
- **Wear from the normal use of Technical Equipment.**
- **Theft.**
- **Acts of vandalism.**
- **Robbery.**
- **Misappropriation.**
- **Events caused by fraud or bad faith of the insured.**
- **Material damage caused to the insured motorbike and/or its accessories.**

APPLICABLE GENERAL CONDITIONS

In addition to the specific clauses provided for Technical Equipment coverage contained in these conditions, articles in the General Conditions of the Policy referring to Extraordinary Risk Coverage, Enquiries and Complaints, Personal Data Protection and general exclusions are applicable, all of them being defined in the General Conditions of the Policy.

Customer service: 902 123 371

(9 am - 7 pm Monday to Friday)