

THE COVERAGE DEFINED BY THESE CONDITIONS IS OPTIONAL AND SUPPLEMENTARY AND MUST THEREFORE BE EXPRESSLY PURCHASED. PLEASE CONSULT THE SPECIAL CONDITIONS OF YOUR POLICY IF YOU HAVE TAKEN OUT THIS COVER.

Handbag Theft Plus

Insurer

Línea Directa Aseguradora S.A, insurance and reinsurance company (hereinafter “**The Insurer**”).

Insured

Those persons stated in the signed car insurance Policy Special Conditions.

Territorial scope

The territorial scope for this handbag theft cover includes green card territories.

Vehicle

For this coverage to take effect, the handbag must be inside the vehicle specified in the Special Conditions of the contract at the time of the theft, and this coverage must be contracted.

Additionally, the vehicle Policy must be in force and premium payments up to date. The last receipt of the current year may be requested.

Handbag

Generally small bag made of leather, fabric or other materials, with closure and often with handles, used primarily to carry money, documents, personal items, etc.

First loss

In the event of items insured in this class, **The Insurer** assumes the cost of losses 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.

Provisions

The following provisions are covered:

Handbag theft: compensation, in the event of theft, for value as new, **under first loss** and **with the capital limit established in the Special Conditions** for the handbag found inside the closed insured vehicle, as well as the accessories specified in the attached table which were inside the handbag at that time.

Compensation will be determined in accordance with the following table and with the maximum coverage limit established in the Special Conditions.

- **Handbag:** Up to €400.
- **Cosmetics:** Up to €150.
- **Perfume/Cologne:** Up to €150.
- **Cash:** Up to €100.
- **Wallet/Purse:** Up to €150.
- **Glasses/Sunglasses:** Up to €250.



For the purposes of this Policy, for this cover, theft is understood according to the definition established by the current Penal Code, as the appropriation of another's property, with forced entry or violence or intimidation of people.

Under all circumstances, a report must be filed with the corresponding Police Authority, giving details of the items stolen. The report, or a copy, must be sent to the insurer at the time of filing the claim. It will also be necessary to prove the pre-existence of the items stolen.

The handbag theft must be reported to the insurer within 7 days from the time the incident occurred and the documentation detailed in the preceding paragraph must be sent to the insurer within 30 days following communication of the incident.

Presentation of the receipt or purchase quotation is necessary in order to proceed to compensation.

Exclusions:

The following are expressly excluded from this coverage:

- Larceny.
- Vandalism.
- Misappropriation.
- Incidents produced due to negligence or bad faith by the insured.
- Incidents produced as a consequence of illegal acts committed by the policyholder or their family members up to the third degree of consanguinity or affinity.

Applicable General Conditions

In addition to the specific clauses provided for Handbag Theft Plus 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.

How to request Handbag Theft Plus coverage.

To apply for Handbag Theft Plus coverage, you should contact **The Insurer**, at the following phone numbers and times:

(From outside Spain) 902 326 326.
00 34 91 807 82 07 9am-5.30pm
(Monday to Friday)

