

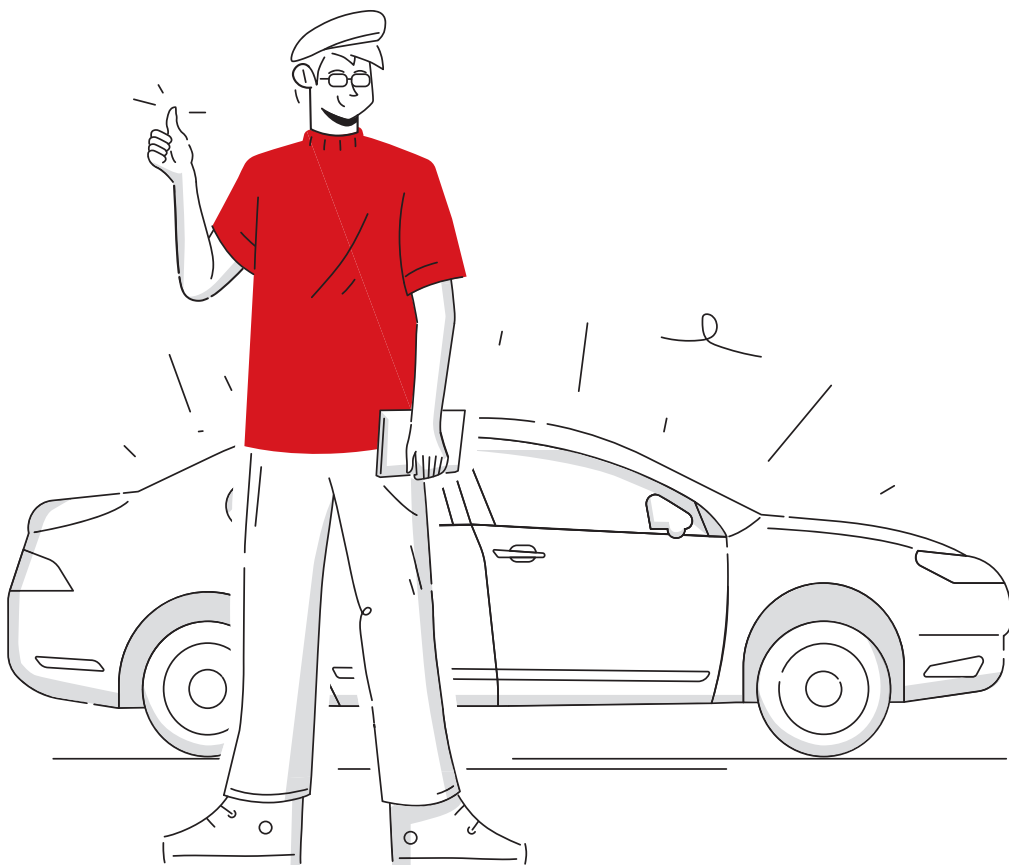
All you require for your peace of mind and safety.

Car Additional Coverage Terms



linea directa

Additional Coverage



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

INSURANCE COMPANY

Línea Directa Aseguradora, S.A. Compañía de Seguros y Reaseguros, (hereinafter **Línea Directa** or **the Insurer**) as the insurance company assuming the contractually agreed risk, **subject to Spanish law and with registered offices in Spain.**

COVERAGE

I. Travel Assistance

Línea Directa Travel Assistance is organized into three main sections, each one describing and defining the following areas of coverage: Travel Assistance for the Insured Vehicle, Travel Assistance for People, and Emergency Health Assistance.

In section 4 you will find all the exclusions applicable to Travel Assistance grouped together.

To apply for any Travel Assistance service, you should contact **Línea Directa**, who will attend to you 24 hours a day via the Travel Assistance telephone number.

Línea Directa will only accept services requested from and authorised by its Assistance Centre.

The insured must sign the Assistance Form submitted to the mechanic designated by **Línea Directa** and, if the assistance provided leads to any payment, they will receive the corresponding receipt.

I. Travel Assistance to the insured vehicle

VEHICLE

The insured car whose registration number appears in the Special Conditions of the automobile insurance policy taken out with **Línea Directa**.

TERRITORIAL SCOPE

Vehicle assistance will cover all of Spain, the rest of Europe and Mediterranean countries. Assistance is provided from kilometre. 0, i.e. from the place where the insured vehicle is immobilized, except in those cases where expressly stated otherwise.

Services

Article 1.

Emergency repair in the place of immobilization of the vehicle

When the insured vehicle is immobilised, **Línea Directa** will provide the technical assistance necessary to attempt an emergency repair on the spot or in the nearest, most suitable place for carrying out this repair to enable you to start or continue your journey, **provided that this repair does not exceed 30 minutes.** If the repair cannot be completed in a maximum of 30 minutes, the terms of the following article shall apply.

When immobilization is due to lack of fuel, **Línea Directa** will arrange everything necessary to take the insured vehicle to the nearest petrol station.

In the event of a tyre blowout or puncture, **Línea Directa** will seek the necessary help to replace the above with a spare.

This specifically excludes the cost of fuel and of the spare parts required to carry out such repair work, as well as any penalties which might be imposed on the rider for the vehicle's lack of fuel.

Article 2. Towing costs

a Towing costs in Spain: in the event of an accident or breakdown preventing the insured vehicle from proceeding under its own power, or in the event of broken windows, **Línea Directa** will defray the costs of towing the vehicle to the nearest official garage for the make or to that chosen by the insured party, provided that the latter is located at the same distance or nearer.

b Towing costs abroad: if the vehicle is immobilised abroad due to a breakdown or accident, **Línea Directa** will defray the cost of towing to the nearest official dealer or specialist garage, up to a maximum limit of 100 kilometres.

Article 3. Dispatch of spare parts

In case of a breakdown or accident more than 25 kilometres from the usual residence of the insured, **Línea Directa** will dispatch the spare parts necessary to repair the vehicle by the swiftest means at its disposal. This service will be offered provided that the spare parts do not ex-

ceed a maximum weight of 50 kg and it is not possible to obtain them at the place of the accident.

Línea Directa will defray the costs of transport and, if necessary, will advance the cost of the spare parts. **The Insured must previously either deposit this amount at the Insurer's address by means of a third party, or make a deposit at the financial institution indicated by Línea Directa.**

Article 4. Recovery

If the vehicle overturns or has an accident in which it leaves the road and cannot return under its own power, **Línea Directa** will leave it in a position to move again or be towed. **This service is available for vehicles travelling on ordinary thoroughfares to which access is lawful and possible, in accordance with the characteristics thereof, and provides cover up to a maximum of €300.**

Article 5. Transport of the vehicle in the event of accident, breakdown or theft

If the vehicle has an accident or breakdown more than 25 kilometres from usual place of residence of the insured party and the repair does not exceed the market value of the vehicle, requires at least 5 working days of immobilisation and more than 4 hours labour, according to the manufacturer's scale, **Línea Directa** will defray the cost of transporting the vehicle to the official garage of the make that is nearest to the usual place of residence of insured party.

The same coverage is offered in case of robbery or theft if the vehicle was re-

covered after the Insured's return to their place of residence.

Línea Directa will decide the most appropriate means to transport the vehicle, which may be by long-distance recovery vehicle, among others, in which case the delivery time to the chosen garage will not always be immediate, but may take several working days.

Use of this coverage is not compatible with that of **Article 10. Transport costs of the insured to collect their vehicle.**

Article 6. Lawful abandonment costs

If the cost of repairing the vehicle in the event of a breakdown or accident exceeds its market value, **Línea Directa** will defray the cost of lawful abandonment wherever it is located or, if this is not possible, the cost of transporting it to a place where it can be lawfully abandoned.

This guarantee applies when the insured vehicle is more than 25 kilometres from the insured's usual place of residence and cannot be combined with the guarantee described in the foregoing article.

Article 7. Legal custody costs

If after a breakdown, accident, robbery or theft of the insured vehicle the vehicle has to remain in custody **more than 25 kilometres from the insured's usual place of residence**, **Línea Directa** will defray the costs for this service **up to a limit of €160.**

Article 8. Obtaining and dispatch of duplicate keys

In the event of loss or theft of the vehicle's keys **outside Spanish territory and over 25 kilometres from the usual place of residence of the insured party**, **Línea Directa** will do everything in its power to obtain duplicates and dispatch them to the insured party by the swiftest means possible to wherever they are, **up to a limit of €125.**

Línea Directa may ask the insured to provide identification data for the keys or to indicate where the duplicates are located.

II. Travel Assistance for People

INSURED

Insured parties are considered to be all the lawful occupants of the insured vehicle on journeys it undertakes.

TERRITORIAL SCOPE

Coverage will include journeys made by the insured vehicle in Spain, the rest of Europe and Mediterranean countries from a distance in **excess of 25 kilometres from the policyholder's usual place of residence where this is in the Iberian Peninsula, and from 10 kilometres where it is in the Balearic or Canary Islands.**

LUGGAGE

Objects of a personal nature required over the course of the journey.

The following, among others, are not considered objects for personal use:

- Goods, material of a professional nature, musical instruments, travel tickets, collections, art objects, antiques, securities of any kind, identity documents and, in general, all paper documents and certificates, credit cards, money, jewellery, any content stored on electronic and/or computer media, documents recorded on magnetic strips or filmed. For these purposes, personal computers are not considered professional equipment.
- Eyeglasses, contact lenses, prostheses, dentures and orthopaedic devices.
- Cosmetic and perfumery items.
- Wheelchairs and pushchairs.
- Binoculars and telescopes.
- Vehicle accessories, helmets and any other mandatory safety items, caravan accessories, campervans, tents or boats.
- Bicycles, golf clubs, windsurfing boards or skiing equipment, hunting and fishing equipment, as well as any other type of sports equipment.
- Telephone, television, DVD or video game equipment, personal computers, printers, or any other computer equipment and accessories.
- Perishable products such as foodstuffs or similar and also tobacco and its derivatives.
- Medicines.

Services:

Article 9.

Assistance for people in the event of breakdown, accident or theft

In the event that the vehicle is immobilized due to a breakdown accident or theft and repairs cannot be completed on the same day as the incident, the insured may opt for one of the following **non cumulative services**:

a Accommodation in a hotel of **up to 4 stars for a maximum of 4 nights**.

b Transfer to the insured's usual place of residence or to their destination, **provided in the latter case that the cost does not exceed that of returning home. The Insurer shall determine the most suitable means of transport.**

c Supply of a group C rental vehicle with unlimited mileage **for a maximum of 24 hours**. This service is subject to availability at vehicle rental companies and to their service conditions.

Article 10.

Transport costs of the insured to collect their vehicle

In cases b) and c) of the foregoing article, and once the vehicle has been repaired, **Línea Directa** will defray the cost of transporting the insured or another person designated by the insured to collect the vehicle. The same service applies in the case of theft where the vehicle is recovered in working order.

Article 11.

Costs of an extended hotel stay

If the insured becomes ill or has an accident in the course of a journey in the vehicle, such that he/she is unable to return, **Línea Directa** will defray the costs arising from extension of the stay in a hotel of up to 4 stars for a maximum of 10 days, subject to submission of a physician's report.

Article 12.
Return of the insured to their place of residence

If the insured is hospitalised, **Línea Directa** will meet the cost of return transport to their usual place of residence in Spain as soon as this is possible.

Article 13.
Accommodation costs for other occupants of the vehicle

In the event that in the course of a journey the insured unexpectedly becomes ill or has an accident and requires hospitalisation, **Línea Directa** will defray the accommodation costs for the other occupants of the vehicle at a hotel of up to 4 stars, until the end of hospitalization and up to a maximum of 10 days, subject to submission of a physician's report.

Article 14.
Return of the other occupants of the vehicle

Where one or more of the insured have been transferred due to illness or accident and this fact prevents the other occupants from returning home in the vehicle, **Línea Directa** will transport them to their usual place of residence in Spain or to where the insured is hospitalised.

Article 15.
Escort of minors or disabled people

If the insured transferred due to illness or accident was travelling as the exclusive companion of children under the age of 18 or people whose state of health requires special care, **Línea Directa** will organize and pay for a round trip by an escort or a person designated by the insured to accompany them back to their usual place of residence in Spain.

Article 16.
Dispatch of a professional driver

Línea Directa will undertake to send a professional driver to collect the vehicle and transport its occupants to their usual place of residence in Spain or to their destination in the following cases:

- a** If the insured driver is repatriated or transported in the conditions referred to in article 29.
- b** Death of the insured driver.
- c** Illness or accident preventing the insured from driving.

The foregoing shall apply provided that no other passenger can substitute the insured in driving the vehicle. **Línea Directa** will defray the costs incurred by the driver, not including fuel, tolls and other costs specific to the vehicle.

Article 17.
Repatriation or transport of the insured in case of death

In the event of the insured dying in the course of a journey with the vehicle, **Línea Directa** will defray the cost of post-mortem preparation and the transport of the body from the place of death to the place of burial in Spain. **Burial and funeral expenses for the deceased are not included.**

Article 18.
Transport of the other occupants due to death of the insured

In the event that the deceased insured person was travelling in the vehicle with other occupants, **Línea Directa** will also defray the cost of transporting them to their respective places of residence in Spain or to the place of burial of the deceased.

Article 19.
Return of the insured due to death of a relative

In the event that the insured party has to break off a journey due to the death or serious accident or illness of his/her spouse, siblings or family members within the second degree of consanguinity, **Línea Directa** will organise and defray the cost of transport to the place in Spain where the event concerned took place. **The insured party must subsequently provide evidence of the event warranting this service within a maximum of 15 days.**

Línea Directa will also defray the cost, when necessary, of returning the insured to the place where he/she was before the casualty occurred.

Article 20.
Cost of legal assistance abroad

In the event that the insured is prosecuted as a result of a traffic accident abroad, **Línea Directa** will reimburse the costs of engaging an interpreter, solicitor and/or lawyer, **up to a maximum of €1,500.**

In all cases the choice and appointment of the interpreter, barrister or lawyer shall rest with the insured, who must present invoices in evidence of the expense.

Article 21.
Advance of bail abroad

In the event that the insured is prosecuted as a result of a traffic accident abroad, **Línea Directa** will provide an advance on account to cover the cost of bail, **up to a maximum of €6,020. Upon requesting this service, the insured must undertake in writing to return the sum advanced within a maximum of 3 months** from the date of the corresponding request.

Should the sum advanced be returned directly to the insured before the expiry of three months, the insured is obliged to repay it immediately to **Línea Directa**.

Línea Directa reserves the right to ask the insured to provide some kind of surety or guarantee in respect of repayment of the advance.

Article 22.
Recovery and dispatch of luggage

In the event of theft of luggage and personal effects or documents, **Línea Directa** will advise the insured on how to report the theft.. Both in this case and in the case of

loss or misplacement, if the objects are subsequently recovered, **Línea Directa** will have them sent to wherever the insured is or to their usual place of residence in Spain.

Article 23. Relaying of urgent messages 24 hours a day

Línea Directa will undertake to relay any urgent messages from the insured in connection with the previously stipulated events.

Article 24. Advance of funds

If in the course of a journey abroad the insured is left without cash due to theft, loss of luggage, illness or accident, or if the vehicle has an accident or breakdown and the insured needs funds to cover the cost of repairs, **Línea Directa** will remit **up to €1,600**. In order to receive this service, **this amount must previously be deposited at the Insurer's address by means of a third party, or a deposit must be made with the financial institution indicated by Línea Directa.**

Article 25. Securing safe conducts

Línea Directa will meet the costs of negotiating and securing any safe conducts that the insured may require for repatriation to Spain in the event that, as a result of an accident, theft or robbery in the course of a journey abroad, the insured is not in possession of his/her identity card, driver's licence, vehicle licence or ITV (official roadworthiness test certificate).

Línea Directa shall not be liable in respect of any damages arising from such circumstances, nor for undue use of such documents by third parties.

Article 26. Transport of pets

Línea Directa will meet the expense of transporting pets, **of up to 75 kg**, that accompany the insured in the event that the insured has to be transferred home under any of the clauses of this Policy, **provided that the animal is fit to be transported in its carrier or other appropriate safety measures.**

III. Emergency Medical Care

INSURED

Insured persons are the lawful occupants travelling in the insured vehicle on any journey.

VEHICLE

The insured car whose registration number appears in the Special Conditions of the automobile insurance policy taken out with **Línea Directa**.

TERRITORIAL SCOPE

Emergency Medical Care covers any journeys that the insured vehicle makes in Spain, the rest of Europe and Mediterranean countries, **in excess of 25 kilometres from the policyholder's usual place of residence if this is in the Iberian Peninsula, and from 10 kilometres where it is in the Balearic or Canary Islands.**

Services:

Article 27.**Transport to hospital in the event of injury or illness**

If in the course of a journey in the insured vehicle the insured suffers an accident or illness which in the opinion of a doctor requires transport to hospital, **Línea Directa** will organise and meet the expenses of transport by the most appropriate means to the nearest hospital that possesses the requisite facilities.

For this purpose, **Línea Directa** will provide the services of its own medical staff, who will contact the attending physician to determine the need and the most appropriate means to transport the insured to the most suitable hospital in the country where the insured first received medical attention as a result of the casualty.

Article 28.**Travel of a companion in the event of hospitalisation**

Where the insured has been hospitalised and hospitalisation is expected to last for more than 2 days, **Línea Directa** will provide return travel from Spain for a relative or another person designated by the insured to accompany them on the homeward journey.

Article 29.**Cost of companion's accommodation**

Where the service mentioned in the foregoing article is provided, **Línea Directa** will also meet the cost of the companion's

accommodation for up to 10 days in a hotel of up to 4 stars.

Article 30.**Medical costs abroad**

Línea Directa will meet medical, surgical, pharmaceutical, hospitalisation and ambulance costs incurred abroad and prescribed by a doctor, arising from an illness or accident occurring in the course of a journey abroad by the insured, up to a maximum of €6.020.

Article 31.**Dental treatment abroad**

If in the course of a journey abroad the insured requires dental treatment, **Línea Directa** will meet the expenses of dental treatment up to a maximum of €160.

Article 32.**Dispatch of medications abroad**

If in the course of a journey abroad the insured requires medications essential to a course of medical treatment and these prove to be unavailable in the area in which they are travelling, **the Insurer** will undertake to source such medications and dispatch them to the locality in which the insured is staying. **Línea Directa** cannot accept liability for non-delivery, or delays in delivery, due to causes not attributable to **the Insurer**. The cost of the medication is excluded from this guarantee and must be paid by the insured to **the Insurer** upon delivery thereof.

IV. Exclusions to the Travel Assistance Insurance cover in relation to the Insured Vehicle, Travel Assistance for People, and Emergency Health Assistance

Article 33. Exclusions

In addition to the general exclusions applicable to the optional coverage, as set forth in article 48 of the General Conditions of the Policy, and with the exception of those concerning breakdowns or lack of maintenance, the following events are excluded from coverage under the Travel Assistance Policy:

- a** Assistance to a vehicle which is on roads which are impassable or to which access is unlawful or impossible.
- b** Travel or accommodation costs not expressly specified herein.
- c** Mountain, sea or desert rescue.
- d** Expenses incurred in relation to any kind of prosthesis, or the supply or replacement of spectacles or contact lenses.
- e** Births and pregnancies from the sixth month onwards.
- f** Medical or pharmaceutical fees of any kind costing less than €20.
- g** Losses resulting from bad faith on the part of the insured, their dependants or the people travelling with them.

II. Additional Travel Assistance Coverage

The cover included here in section II. (Replacement Vehicle, Replacement vehicle due to breakdown, Long-distance towing, Mechanical Assistance, Vehicle Maintenance Assistance, Tyre Cover and Comprehensive Family and Travel Assistance), is optional and complementary to the Travel Assistance cover. They must be specifically purchased and included in the Special Conditions.

II.1. Replacement vehicle in the event of a claim or accident

If the insured vehicle is immobilized for the reasons and for the periods referred to in this article, the insured will be provided with a replacement vehicle never in a category higher than group C. For these purposes the classification shall be in accordance with that of the car rental companies in the area in which the vehicle is to be hired.

Accepted immobilization causes:

- a** Any accident which prevents the vehicle from proceeding under its own power and which requires more than 24 hours of immobilization to be repaired. In these cases, once the repair estimate is approved by Línea Directa, the insured will be provided with a replacement vehicle for a maximum period of 5 days. This coverage expressly excludes breakdown of the insured vehicle.

b In the event of total write-off, a replacement vehicle will be provided for a maximum period of 15 days. A total write-off means any accident in which the cost of repair exceeds 100% of its market value.

c If the vehicle is stolen, a replacement vehicle will be provided when at least 24 hours have elapsed after the theft is reported, until the stolen vehicle is recovered and for a maximum period of 30 days. Before requesting this service, the insured must send details of the theft to **Línea Directa** together with the police report form.

The services listed in this article cannot be combined with one another or with the service described in article 9 c) and are subject to the availability of the vehicle rental companies in the area and the rental conditions thereof (for example, payment guarantee with credit card, specific age requirements, etc.).

All the time periods refer to consecutive calendar days. **Línea Directa** will only accept services requested from and authorised by its Assistance Centre.

Línea Directa will inform the insured as soon as it becomes aware of the impossibility of delivering the replacement vehicle for any reason, and, in such a case, the insured person will receive compensation of €30 per day from **Línea Directa**, up to the maximum number of days covered for each cause of immobilisation.

The insured shall be entitled to a replacement vehicle or, where applicable, financial compensation for a maximum of three times for each period of cover, and provided that the conditions described in this article are met.

Línea Directa will pay the sum of the financial compensation by means of bank transfer to the account through which the policyholder's direct debit payment of the premium is made.

Exclusions:

In addition to the general exclusions applicable to the optional coverage, as set forth in article 48 of the General Conditions of the Policy, and with the exception of those concerning breakdowns or lack of maintenance, the following events are excluded from coverage under the Replacement Vehicle policy:

- a** Assistance to a vehicle which is on roads which are impassable or to which access is unlawful or impossible.
- b** Travel or accommodation costs not expressly specified herein.
- c** Mountain, sea or desert rescue.
- d** Losses resulting from bad faith on the part of the insured, their dependants or the people travelling with them.

II.2. Coverage for vehicle replacement due to breakdown

TERRITORIAL SCOPE

The territorial scope for this type of replacement vehicle includes Spain. If the accident occurs abroad, this coverage is excluded.

1. Services

The Replacement Vehicle in the event of a breakdown provides the following services to **the Insurer's** customers:

In the event that the insured vehicle is immobilised as a consequence of a breakdown of unforeseen origin, not derived from an accident, which prevents it from moving and requires it to be towed to a garage using a recovery vehicle, the Insurer will provide the insured person with a Group C replacement vehicle as a maximum for the duration of the vehicle repair, and for up to a maximum of 5 days.

In the event of a vehicle being unavailable under the conditions indicated, The Insurer will compensate the policyholder with the amount of €30 for each day the vehicle is immobilized as a result of its repair, counting from the moment it enters the garage, for up to the maximum number of days covered.

All the time periods refer to calendar days and they must be consecutive.

In order to use this coverage it will be necessary for the garage to certify that the vehicle is immobilized for more than 24 hours and/or remains in the garage overnight.

The compensation provided for in the event of a vehicle being unavailable under the conditions described in this clause shall be paid by The Insurer to the policyholder, through a default payment, into the account that appears in the contract for the payment of the insurance premium.

The insured shall be entitled to a replacement vehicle or, where applicable, financial compensation for a maximum of three times for each period of cover, and provided that the conditions described in this article are met.

2. Limitations

The service described cannot be combined with that indicated in Article 11.1 of the General Travel Assistance Conditions.

3. Exclusions

The following are expressly excluded from this coverage:

- All cases that are not expressly listed in this coverage.
- Events occurring prior to the purchase of this insurance coverage.
- Events caused by fraud or bad faith of the insured.
- The cost of repairing the vehicle.
- Any liability for damages caused by the actions of the Insured regarding their vehicle.
- Those breakdowns that are the -direct- consequence of a partial, total loss or theft are specifically excluded; in addition, the breakdown must be considered fortuitous and so any type of maintenance is expressly excluded, as well as any that is the consequence of not having carried out the obligatory maintenance required by the manufacturers for each type of vehicle.
- All breakdowns that occur in the event that the vehicle has not passed the corresponding Mandatory Vehicle Inspection test will be excluded. For these purposes, The Insurer must be shown the corresponding document issued by the Vehicle Inspection centre.
- Any incidents caused by an accident or impact of external origin will not be considered as breakdowns.

- Events caused by running out of fuel.
- Keys in the car.
- Lost / Stolen / Broken Key

4. How to request replacement vehicle services in the event of a breakdown

To apply for any service in your Replacement Vehicle due to breakdown coverage, you must contact **The Insurer** by calling the telephone number provided for requesting a replacement vehicle.

You can contact us by telephone 24 hours a day, 365 days a year.

The Insurer will only pay for the cost of services requested from its Assistance Centre via the telephone numbers and which have been authorised by it.

II.3. Long-distance towing

In the event of an accident, broken windows or breakdown occurring in Spain, France, Portugal, Andorra or Gibraltar, which prevents the insured vehicle proceeding under its own power, if it cannot be repaired on the day, **Línea Directa** will meet the cost of towing the vehicle to the garage chosen by the insured party in Spain.

If the accident or breakdown occurs in a country other than those mentioned above, **Línea Directa** will meet the cost of towing the vehicle to the nearest official garage of the make, or to the garage of the insured's choice, provided that this is no further away, up to a maximum of 100 kilometres.

Línea Directa will decide the most appropriate means to transport the vehicle, which may be by long-distance recovery vehicle, among others, in which case the delivery time to the chosen garage will not always be immediate, but may take several working days.

Use of this coverage is not compatible with that of Article 10. Transport costs of the insured to collect their vehicle.

Exclusions:

In addition to the general exclusions applicable to the optional coverage, as set forth in article 48 of the General Conditions of the Policy, and with the exception of those concerning breakdowns or lack of maintenance, the following events are excluded from coverage under the Long-distance towing policy:

- a** Assistance to a vehicle which is on roads which are impassable or to which access is unlawful or impossible.
- b** Travel or accommodation costs not expressly specified herein.
- c** Mountain, sea or desert rescue.
- d** Losses resulting from bad faith on the part of the insured, their dependants or the people travelling with them.

A grace period of 5 days from the effective date for use of this coverage is established.

II.4. Mechanical assistance

TERRITORIAL SCOPE

The territory for this Mechanical Assistance includes the territory of Spain.

Services:

The following services are guaranteed:

1. Online Mechanical Support

The Insurer guarantees, **within the limits established in the Special Conditions**, and in the event of a warning light appearing in the insured vehicle, the following services:

1.1. Telephone and/or online advice, for the interpretation of warning lights that appear on the dashboard of the vehicle and in order to try to find the source of the failure.

1.2. Appointment at one of **the Insurer's** partner garages for vehicle repair in the event that the warning light appearing shows a fault that must be repaired.

1.3. Diagnosis. **The Insurer** will pay the cost of expenses in diagnosis and interpretation of trouble codes for the insured vehicle when necessary for identification of the fault in one of the garages that make up its network of car repair partner garages.

The Mechanical Assistance services described may be combined if, in the opinion of **the Insurer**, the mechanical fault requires diagnosis and repair.

2. Advice for mechanical repairs

In the event that the insured vehicle suffers, during the term of this coverage, a failure that needs to be repaired, **the Insurer** guarantees, **within the limits established in the Special Conditions**, the following services:

2.1. Telephone and/or online advice, which includes:

- Information on any aspect related to the mechanics of the vehicle.
- Obtaining a mechanical repair estimate at a garage in **the Insurer's** network of partner garages.
- Second opinion on a mechanical repair estimate provided by the insured for verification. **The Insurer** will also provide another estimate, upon request by the insured, based on the initial estimate.

These services and calculation of services will be based on economic conditions provided by the garages that make up **the Insurer's** network of car repair partner garages.

2.2. Appointment at one of **the Insurer's** partner garages to repair the vehicle, according to the estimate provided by the above.

2.3. Pickup and delivery of the insured vehicle. **The Insurer**, at the request of the insured, will collect the insured vehicle at the agreed place, for transfer to **the Insurer's** partner garage where the mechanical repairs estimated will be conducted, and it will proceed to return it to the insured once repaired.

The locations and schedules of pickup and delivery will be agreed between the insured and **the Insurer**. **This service will be implemented as long as the car repair partner garage is no more than 5 kilometres from policyholder's usual place of residence, as stated in the Special Conditions.**

3. Review of active security elements

The Insurer, at the request of the insured, will facilitate a review of the active safety elements of the insured vehicle, of a visual nature, in the collaborating mechanical workshops designated by **The Insurer**.

4. Limits

The services in this coverage will only be provided in **the Insurer's** network of car repair partner garages.

The services described in this coverage will be deemed to have been carried out and concluded when **the Insurer's** professional technical consultant considers that all necessary and possible advice and information have been offered to the insured regarding the enquiry made, regardless of its outcome.

5. Exclusions

The following are expressly excluded from this coverage:

- All cases that are not expressly listed in this coverage.
- Events occurring prior to the purchase of this insurance coverage.
- Events caused by fraud or bad faith of the insured.
- Costs and services contained in this coverage when they are intended to be provided outside **the Insurer's** network of car repair partner garages.
- The cost of repairing the vehicle.
- Information on maintenance and repairs unrelated to the mechanics of the vehicle.
- Any liability for damages caused by the

actions of the Insured regarding their vehicle.

- Assistance to a vehicle which is on roads which are impassable or to which access is unlawful or impossible.
- Travel or accommodation costs not expressly specified herein.
- Losses resulting from bad faith on the part of the insured, their dependants or the people travelling with them.

6. How to apply for Mechanical Assistance services

To apply for any service in the Mechanical Assistance coverage, you must contact **The Insurer** via the telephone numbers provided for this purpose.

You can contact us by telephone 24 hours a day, 365 days a year.

The Insurer will only pay for the cost of services requested from its mechanical specialists via the telephone numbers provided for this purpose, and which have been authorised by them.

II.5. Home vehicle maintenance assistance

TERRITORIAL SCOPE

The territorial scope for this type of home vehicle maintenance assistance includes Spain.

1. Services

Home vehicle maintenance assistance includes the transport of a technical expert

specialized in the installation or servicing of certain features and other components of the insured vehicle, to the place and at the time agreed upon with the insured by prior appointment, (within 5 days of the date of the appointment).

The telephone and specialist technical expert service will be available from Monday to Friday from 9 am to 7 pm.

If the operation cannot be carried out on the spot, it will be referred to a collaborating garage, the opening hours being from Monday to Friday from 9 am to 7 pm.

The following services are guaranteed:

1.1. Diagnosis of engine fault code reader:

The engine fault codes on the insured vehicle will be read using diagnostic equipment, whenever the service is requested by the insured.

1.2. Pre-travel / pre-MOT inspection:

A visual inspection of the points described below will be carried out.

- Oil, brake, windscreen washer fluid and coolant level check.
- Tyre pressure and tread condition check.
- Vehicle lights check.
- Safety belt anchorage and release check.
- Windscreen washer mechanism and wiper blade condition check.

The smoke test is excluded, as well as the braking power measurement.

1.3. Replacement of wiper blades.

The front and rear windscreen wipers will be changed.

1.4. Replacement of bulbs, lamps and interior lights.

Bulbs and lamps on the vehicle's headlights will be replaced, as well as interior lights whenever the service is requested by the insured.

1.5. Installation of roof racks, bike racks and ski racks.

The installation of devices such as roof racks, bike racks and ski racks will be carried out provided that the service is requested by the insured.

1.6. Replacement of premium brand batteries.

A premium brand battery will be installed, the cost being met by the insured.

1.7. Installation of electronic devices.

Electronic devices such as navigators will be configured, as well as setting up the Bluetooth telephone connection.

1.8. Rain repellent treatment of front windscreens.

The Insurer will offer the customer the possibility of having the vehicle's front windscreens treated by a specialist mechanic at home.

1.9. Home Driver Service to take the insured vehicle to the ITV (MOT).

At the express request of the insured party, Línea Directa will, by means of an accredited driver (Chauffeur), transfer the

insured vehicle to the ITV (MOT) Centre nearest to either the address shown in the Policy or to the insured party's place of work, at his/her choice.

The cover includes the collection of the vehicle, the carrying out of a previous diagnosis of an error code reading whenever possible, as well as the arrangement of the service at an authorised ITV (MOT) centre and the subsequent delivery of the insured vehicle, to either the address shown in the Policy or to the place of work, **provided that both places are within a maximum distance of 15 kilometres.**

In the event that the previous diagnosis cannot be carried out due to force majeure, the customer will be notified to confirm the vehicle transfer without the diagnosis being carried out.

The MOT will be paid for by the insured party, whose supporting documents, along with the vehicle's keys and technical documentation must be given to the driver providing the service.

The provision of the service is subject to the availability of appointments at the ITV (MOT) centre that corresponds to the distance as indicated above and to the requirements for requesting an appointment that may be demanded in the different Autonomous Communities.

Exclusions:

The following cases are excluded and the service will not be provided under this cover:

- Vehicles with expired ITV (MOT).
- If, after the previous diagnosis of the vehicle, any error code is reported on the vehicle.

- The second transfer of the vehicle to the ITV (MOT) centre in the event that it ends with a negative or unfavourable result.

In addition, the following benefits are excluded:

- This service does not include the payment of tolls necessary to transfer the vehicle to the ITV (MOT) centre, the cost of the fuel required, or the ITV fees.
- In the event of a NEGATIVE ITV (MOT), the vehicle may not be moved by the driver providing the service and the insured party will be informed by telephone that it must be taken to a garage.
- This service does not include the subsequent removal of the vehicle by a recovery vehicle as a result of a NEGATIVE ITV (MOT)
- If the ITV (MOT) is unfavourable or negative, **Línea Directa** will not be responsible for any expenses or services related to its correction.

In order to be able to provide the service:

The customer must contact **Línea Directa** to request the service and confirm availability.

Once the insured has requested and arranged an ITV (MOT) appointment, and paid the fees necessary according to the type of vehicle, they must inform **Línea Directa** of the date and time of the appointment and provide the address. **The service will be provided from Monday to Friday working days from 9 am to 6 pm.**

The insured must take into account **that the vehicle will not be available while the**

transfers and ITV (MOT) inspection take place.

2. Limits

Use is limited to one service per insurance year with a maximum of 1 hour's labour (parts and/or materials not included). If the hour of labour is exceeded, the insured can take advantage of the labour cost agreed with the insurer. If the operation cannot be carried out on the spot, it will be referred to a collaborating garage, the opening hours being from Monday to Friday from 9 am to 7 pm.

3. Exclusions

The following are excluded:

- The cost of parts and/or materials.
- The cost of the battery.
- Assistance to a vehicle which is on roads which are impassable or to which access is unlawful or impossible.
- Travel or accommodation costs not expressly specified herein.
- Losses resulting from bad faith on the part of the insured, their dependants or the people travelling with them.

II.6. Coverage for tyres

INSURED

The person declared as the Policyholder in the Special Conditions of the car insurance purchased, and the legitimate driver of the insured vehicle at the time of occurrence of the events included by this coverage.

TERRITORIAL SCOPE

The territorial scope for this Tyre Cover includes all of Spain.

Services

This cover guarantees the cost of repairing or replacing passenger car tyres as a result of accidental splits and/or deformation, punctures or blowouts, **with a maximum limit of €400 per tyre**, and in accordance with the compensation clauses indicated below. The following expenses are included: installation, balancing, valve, pumping up, full tyre management service, and taxes.

The Insurer will comply with the following criteria for the tyre cover service:

1. First of all, we will try to repair the tyre.
2. If repair is not possible, a tyre will be replaced, and more than one tyre will be replaced if the fitter considers it necessary for safety reasons.
3. The cost of replacing the tyre(s) includes: installation, balancing, valve, pumping up, full tyre management service, and taxes. The cost of the parallel tyre is excluded.
4. The maximum limit compensated by this cover is **€400 per tyre**, with the following compensation clauses depending on the tyre wear:
 - +8 mm: 100% of the new value (RRP) of the tyre
 - 7-7.9 mm 70% of the new value (RRP) of the tyre
 - 6-6.9 mm 50% of the new value (RRP) of the tyre
 - 5-5.9 mm 30% of the new value (RRP) of the tyre

3-4.9 mm 15% of the new value (RRP) of the tyre

5. The tyre will be replaced by another tyre from the same brand. If this is not possible, it will be replaced by another one with similar features.
6. Cover will only be provided at **the Insurer's partner garage network**.

How to apply for tyre cover services.

To request the tyre service you must contact **Línea Directa**.

Línea Directa will only accept services requested from and authorised by its Assistance Centre.

Furthermore, in order for **the Insurer** to provide cover, the insured must keep the damaged tyre so that **the Insurer** can examine it.

Exclusions:

In addition to the general exclusions applicable to the optional coverage, as set forth in article 48 of the General Conditions of the Policy, and with the exception of those concerning breakdowns or lack of maintenance, the following events are excluded from coverage under the Tyre policy:

- a** Assistance to a vehicle which is on roads which are impassable or to which access is unlawful or impossible.
- b** Travel or accommodation costs not expressly specified herein.
- c** Mountain, sea or desert rescue.
- d** Losses resulting from bad faith on the part of the insured, their dependants or the people travelling with them.

This cover also excludes tyre wear caused through one or more of the following reasons:

- Defective installation.
- Inadequate balancing-alignment-deficient pressure.
- Wear as a result of shock absorbers and/or steering parts in poor condition.
- Tyre wear of less than 3 mm.
- Theft, attempted theft or vandalism.
- Accidents covered by Own Vehicle Damage guarantee.

II.7. Comprehensive family and travel assistancer

I. Insurance Terms

INSURER: For the purposes of the application of this coverage, individuals holding the Car Insurance Policy when travelling away from the place of residence in a means of transport other than the insured vehicle are considered to be insured.

Direct family of the above holders will also be considered to be insured, these being understood as a spouse and descendants to the first degree of consanguinity who live in the same household.

Insured age limit: Coverage will be provided within 90 days of the birth of the insured and will cease at 00:00 of the date when they turn 75.

DOCTOR: Natural person legally authorized to practice medicine by virtue of a recognized qualification, all in accord-

ance with the law of the country in which they practise.

HOSPITAL: Institution legally authorized for the medical treatment of illnesses or bodily injuries, that provides continuous medical care and nurses 24 hours a day for care of the sick or injured. **For purposes of this coverage, nursing homes, hotels, hospices, convalescent centres, psychiatric hospitals or institutions devoted to the placement or treatment of drug addicts or alcoholics will not be considered to be hospitals.**

HOSPITALIZATION: An insured is considered to be hospitalized when they appear as a patient in a hospital, as defined in the preceding paragraph, for a period exceeding 24 hours.

ACCIDENT: Event produced by a violent, sudden cause that is beyond and unrelated to the insured's intentions and whose harmful economic consequences are covered by the Policy.

ILLNESS: Any alteration of the state of health of the insured, whose diagnosis and confirmation is performed by a legally recognized doctor, and whose assistance is required.

SERIOUS ILLNESS: Any alteration of the state of health of the insured, requiring urgent and essential medical services to avoid risk to the life of the insured.

CONGENITAL DISEASE: This is one with which you are born, having been contracted within the womb.

PRE-EXISTING CONDITION: One that the insured suffers prior to the start of the journey covered by the Insurance.

II. Policy Conditions

PURPOSE

The purpose of this guarantee is to insure the expenses and services specified in the Policy arising from illnesses occurring during a journey, as well as to provide assistance in the event of an accident covered by the Policy, within the limits agreed in these General Conditions and in the Special Conditions for the insurance purchased.

TERRITORIAL SCOPE

The coverage guaranteed by this Policy is enforceable worldwide, at a distance **of over 30 kilometres from the usual place of residence** of the insured party and outside their province of residence, except where "coverage abroad" is specified.

LUGGAGE

Objects of a personal nature required over the course of the journey.

The following, among others, are not considered objects for personal use:

- Goods, material of a professional nature, musical instruments, travel tickets, collections, art objects, antiques, securities of any kind, identity documents and, in general, all paper documents and certificates, credit cards, money, jewellery, any content stored on electronic and/or computer media, documents recorded on magnetic strips or filmed. For these purposes, personal computers are not considered professional equipment.
- Eyeglasses, contact lenses, prostheses, dentures and orthopaedic devices.

- Cosmetic and perfumery items.
- Wheelchairs and pushchairs.
- Binoculars and telescopes.
- Vehicle accessories, helmets and any other mandatory safety items, caravan accessories, campervans, tents or boats.
- Bicycles, golf clubs, windsurfing boards or skiing equipment, hunting and fishing equipment, as well as any other type of sports equipment.
- Telephone, television, DVD or video game equipment, personal computers, printers, or any other computer equipment and accessories.
- Perishable products such as foodstuffs or similar and also tobacco and its derivatives.
- Medicines.

III. Services

A) COVERAGE IN CASE OF ACCIDENT OR ILLNESS

Article 1. Medical, pharmaceutical or hospitalization expenses. Coverage abroad

In case of illness or accident covered by the Policy, **Línea Directa** will take care of medical expenses and fees for consultation or treatment to the insured, including surgical and pharmaceutical treatment.

If the doctor of **the Insurer** establishes the need for the insured to be hospitalized, in agreement with the person attending to the insured, **Línea Directa** will pay relocation expenses to the hospital, their stay here and the necessary health services to

treat the insured, including pharmaceutical expenses.

The maximum limit for this coverage is €6,000 per claim and insured person.

Article 2. Emergency dental expenses. Coverage abroad

Línea Directa will pay the cost of treatment as a result of the appearance of acute dental problems such as infections, pains, broken teeth, fillings which have fallen out, etc., which require emergency treatment, **provided they occur during the course of a journey.**

The maximum limit for this coverage is €300 per claim and insured person.

Article 3. Medical transport or medical repatriation. Coverage abroad

Línea Directa will proceed to the transfer, with health and medical care if necessary, of the insured who has suffered an accident or serious illness requiring critical care, **and whenever so decided by the medical services of the Insurer** in collaboration with the doctor treating the insured, when they cannot continue their journey on their own, to a hospital in Spain.

Medical transport will be conducted in the most appropriate means to attend to the sick or injured, as well as other considerations relating to health and availability of means. **Air ambulance will only be used in any case in Europe and countries bordering the Mediterranean Sea.**

In the event of benign diseases or mild injuries which do not cause medical repatriation, **Línea Directa** will take responsibility for the transport of the insured party in a vehicle or ambulance to the place where they can be given the necessary health care.

Article 4.
**Sending of a medical specialist.
Coverage abroad**

If the state of severity of the insured does not allow their medical transport to Spain pursuant to the above coverage, and assistance that could be provided locally is not suitable in the opinion of the **Línea Directa** medical services, the latter will send a specialist to the place where the insured is located for health care, **until it is possible to proceed to medical repatriation.**

Article 5.
**Sending medicine.
Coverage abroad**

Línea Directa will send vital medicine for the treatment of serious illness or injuries that occur during the trip, and which cannot be obtained at the place where the insured, sick or injured person is located. In the event that **the Insurer** assumes the medical expenses, in accordance with the first item of coverage, they will extend to the cost of medicine, **the insured being responsible otherwise only for the price paid by the Insurer for the purchase of the medicines in question.**

Article 6.
**Consultation or medical advice
at a distance**

If the insured requires information of a medical nature during the trip **that cannot be obtained locally**, they may request it by telephone from **the Insurer**, which will provide it through its Customer Service Centres, without assuming any responsibility for such information, given the impossibility of making a telephone diagnosis without direct observation of the patient.

Article 7.
**Advance payment of deposits
for hospitalization. Coverage
abroad**

When due to an accident or illness covered by the Policy during a trip, the insured needs to be admitted to a hospital, **Línea Directa** will take responsibility, **up to a limit of €6,000**, for the deposit the Hospital demands in order to proceed with the admission of the insured.

Article 8.
**Administrative procedure
services for hospitalization
coverage abroad**

Línea Directa will assist in dealing with those administrative procedures necessary to formalize the admission of the insured into Hospital, upon request from the Customer Service Centre.

Article 9.
Extended stay

Coverage abroad if, after being hospitalized for a risk covered by the Policy and then discharged, the insured is unable to continue their journey due to medical advice, and it

is necessary to stay in a hotel for convalescence, **Línea Directa** will pay their expenses for meals and accommodation **up to the limit of €75 per day and for a maximum of 10 days.**

**Article 10.
Travel expenses of a companion.
Coverage abroad**

If the insured has to be hospitalized as a result of the occurrence of a risk covered by the Policy, for an estimated time of over 5 nights, **Línea Directa** will provide the person that they indicate (provided they are resident in Spain) with a round-trip ticket by train (first class), plane (economy class) or by the most suitable means of public and collective transport, to accompany the hospitalized person.

**Article 11.
Accommodation expenses for
a person accompanying the
hospitalized insured. Coverage
abroad**

In the case anticipated in the foregoing coverage item, **Línea Directa** will pay the expenses for meals and accommodation of the companion at the same hospital where the insured is, whenever possible or, failing this, in the establishment chosen by the companion.

This coverage will apply even if the companion is travelling with the insured.

The limit for this coverage will be €75 per day and for a maximum of 10 days.

**Article 12.
Return trip expenses of
companions. Coverage abroad**

In the event that the insured is hospitalized or transferred because of a serious accident or illness covered by the Policy, and they are travelling with their partner or family in the first degree and these cannot continue their journey in the means of transport they were using due to transfer or hospitalization of the insured, **Línea Directa** will organize and take responsibility for transport to their place of origin or, to be chosen by the companions, to their destination and, in the latter case, **provided that the cost of the transfer to the destination does not exceed the cost of the return home.** Transfer will take place in the most appropriate means of public and collective transport.

**Article 13.
Return expenses due to hospital
discharge. Coverage abroad**

Línea Directa will pay the return expenses of the insured who, as a result of an accident covered by the Policy, are hospitalized and discharged and, as a result, miss their means of transport back to Spain due to the impossibility of using the corresponding means of transport on the date and time specified on the return ticket.

The limit of this coverage is established at €900.

**Article 14.
Return of minors.
Coverage abroad**

If the insured travels in the company of minors, and they were left without care because of the accident, illness or transfer of the above covered by the Policy being unable to continue the journey, **Línea Di-**

recta will organize and take responsibility for their return to the family home, also paying the travel expenses of a family member designated by the insured to accompany them on their return.

If the insured is unable to designate anyone, the insurer will provide an escort. The transport of minors and companions will in any case take place in the public and collective transport most appropriate for the circumstances.

B) COVERAGE IN THE EVENT OF DEATH

Article 15. Early return

If the insured has to interrupt their trip due to death of their partner or parents, children or up to second degree relatives, **Línea Directa** will provide a round-trip ticket by train (first class), plane (economy class) or the most suitable means of public and collective transport, to go to the place of burial in Spain of the deceased family member.

Article 16. Transport or repatriation of mortal remains

If the death of the insured occurs during a trip covered by the Policy, **Línea Directa** will take care of the procedures and expenses necessary for the transfer of their remains to the place of burial in Spain.

Article 17. Escort of mortal remains

Línea Directa will provide the person residing in Spain designated by the relatives

with a round trip ticket by train (first class), plane (economy class) or the most suitable means of public and collective transport, to accompany the body.

Article 18. Accommodation expenses for escort of mortal remains

If the above coverage is admissible, and if the escort has to remain in the place of occurrence of death, due to procedures related to the transport of the remains of the insured, **Línea Directa** will take care of their **accommodation and subsistence expenses**, up to the limit of €75 per day and for a maximum of 3 days.

Article 19. Return of those accompanying the deceased

If the deceased insured travels accompanied by their partner or family in the first degree, **Línea Directa** will arrange and bear the costs of returning them in the most appropriate means of public and collective transport to the family home, **provided they could not continue their journey in the means of transport they were using.**

C) COVERAGE FOR INCIDENTS IN TRAVELLING AND LUGGAGE

Article 20. Travel delay

In case of any delay in departure of more than 12 hours in the means of transport purchased, and provided that the insured had a confirmed ticket beforehand, **Línea Directa** will pay the compensation of €150. For the purposes of this coverage, means

of transport is solely understood to be aircraft, main line train or liner ship.

Article 21. Missed connections

If there is a failure in connection between two routes previously confirmed due to a delay in the initial transport, **Línea Directa** will pay €150 in compensation to the insured.

This guarantee only cover journeys by aircraft, main line train or liner ship.

Article 22. Delay in delivery of luggage checked in on public transport

In the event of a delay **exceeding 6 hours** in the delivery of luggage checked in on public transport, **Línea Directa** will pay the cost of necessities that the insured person needs to purchase on the occasion of temporarily lost luggage, **up to the limit of €60**.

If the delay is longer than 12 hours, the maximum compensation will be €100. If the delay exceeds 48 hours, the maximum compensation is €180.

It is in any case an essential requirement that such items are purchased within the period of delay suffered.

The insured must provide supporting evidence of the delay, issued by the carrier, and invoices for items purchased. This refund will be deducted from the corresponding sum insured in case of loss, in accordance with the following coverage.

Article 23. Loss of luggage checked in on public transport

In the event of total or partial loss of luggage or personal effects that had been checked in on public transport, and provided that such loss was the responsibility of the carrier, **Línea Directa** will pay compensation **up to a maximum limit of €600**; which will always be in excess of that received from the carrier and in addition to the latter. **To obtain this coverage it is an essential requirement that the insured provides the supporting documents for the loss and compensation received, as appropriate, from the carrier.**

Article 24. Trip cancellation

If the insured person's trip is effectively cancelled with a confirmed ticket, by aircraft, main line train or liner ship, **Línea Directa** will pay compensation of up to €300.

For the purposes of this cover, effective cancellation means the total suspension of transport that prevents the insured party from travelling by the means of transport purchased **provided that the transportation company is unable to transfer the insured party to another means of transport, with less than 12 hours difference with respect to the initial scheduled departure time or if the insured party has to stay overnight between the initially scheduled departure time and that of the transfer transportation.**

The amount to be compensated shall only cover the costs of transportation and accommodation.

Article 25. Sending items left behind during the trip

In the event that the insured had left behind luggage or personal belong-

ings during their trip, **Línea Directa** will organize and undertake to send them to the home of the insured in Spain. This coverage also extends to any objects that had been stolen during the trip and subsequently recovered. **The limit for this coverage shall be €75.**

Article 26. Loss of personal documents

In the event that the insured loses or suffers theft during the course of a trip abroad involving personal documents such as Passports, Visas, Credit Cards or essential Identification Documents, **Línea Directa** will collaborate in the process of reporting to the authorities or the public or private bodies necessary, and will be responsible for the costs incurred due to their reissue, **up to the maximum limit of €150.**

Article 27. Travel cancellation expenses

Línea Directa will pay **€150** of the sum paid by the insured, provided that it is not recoverable by them, in the event that the insured has to cancel their journey before it starts and provided that the cancellation is a result of death or hospitalization (at least one night) serious illness or accident of the insured, their partner, parents, children or relatives of both up to the second degree of consanguinity who live in the family home or elsewhere, as well as serious material damage affecting their home that makes their presence there necessary or in the case of a summons.

An essential requirement to qualify for this coverage is that the effective date of the

Policy is before or on the date of booking the trip, and that the amount corresponding to this reservation has already been paid by the insured, who must submit the relevant proof of this fact. The insured or their beneficiaries must also prove the reasons for cancellation of the trip not started through the original documents issued by the various institutions (certificate of admission to hospital, summons, death certificate, etc.).

D) TRAVEL ASSISTANCE SERVICES COVERAGE

Article 28. Legal defence and bail abroad

Línea Directa will take care of the amount corresponding to the costs of legal defence of the insured as a result of legal proceedings brought as a result of an accident that occurred outside the country of residence and/or habitual residence of the insured. **The maximum amount paid by the Insurer will be €600, or its equivalent in the currency in which payment is to be made.**

Línea Directa will pay the insured party, **subject to formal guarantee of a refund of the amounts borrowed within 60 days**, the amount corresponding to the bail that the insured party is forced to post as a result of legal proceedings brought as a result of an automobile accident that occurred outside the country of residence and/or usual place of residence of the insured party. **The maximum advance by the Insurer will be €6,000 or its equivalent in the currency in which payment is to be made.**

Article 29. Travel information service

Línea Directa will telephone the insured to provide basic information on passports issued, visas required, mandatory or recommended vaccinations, currency exchange, Spanish Consulates and Embassies in the world and, in general, useful information to the traveller prior to starting out on or during the trip.

Article 30. Assistance information service

Línea Directa, following authorization from the insured, will make its Network of Customer Service Centres available to their families to provide any information required on all operations related to assistance and help given.

Article 31. Sending urgent messages

Línea Directa will make its Network of Customer Service Centres available to the insured to send any urgent messages necessary resulting from the application of coverage and that cannot otherwise be sent by the insured.

Article 32. Finding missing luggage or personal items

Línea Directa will make its Network of Customer Service Centres available to the insured for any search and location procedures that are necessary in the event of loss of luggage or personal effects, provided this is caused by the carrier, also providing support so that the insured can submit the corresponding report or complaint.

E) OTHER COVERAGE

Article 33. Return of insured due to serious family or domestic event

If the insured has to interrupt their trip due to serious illness of their partner, parent, children or family of both to the second degree of consanguinity, **Línea Directa** will provide a round-trip ticket by train (first class), plane (economy class) or by the most suitable means of public and collective transport to go to the place of hospitalization in Spain of the seriously ill family member. This coverage extends to the case of exceptionally serious material damage in the family home in Spain.

Article 34. Transport of pets

If the transport of the insured party to their home is applicable due to a risk covered by this Policy, **Línea Directa** will take care of the transport of pets weighing up to 75 kg, provided that the animal is able to be transported with their carrier or the corresponding safety measures.

Article 35. Advance of funds abroad

Línea Directa will attend to the sending of funds to the insured if necessary during a trip abroad, up to a limit of €1,600.

To do this it will be necessary for the amount of the fund to have been previously delivered to **the Insurer**.

Article 36. Interpreter service

In the event of hospitalization, due to an act covered by this policy, the insured will

have access to interpreting services, as long as they exist in the town concerned, for necessary consultation during the period of hospitalization. In the event that this is not possible, they will have access to the **Línea Directa** customer service centre, with services 24 hours a day, every day of the year, to obtain interpretation by telephone.

The cost of services will be borne by **Línea Directa** up to a maximum limit of €1,500.

Article 37. Exclusions

A) EXCLUSIONS APPLICABLE TO COVERAGE IN THE EVENT OF ACCIDENT OR ILLNESS

Claims arising from the following are excluded from the Policy:

- a** Pre-existing and/or congenital conditions, chronic conditions or diseases subject to medical treatment prior to departure.
- b** General medical examinations, checks and any visit or treatment related to preventive medicine, according to generally accepted medical criteria.
- c** Travel aimed at receiving medical treatment.
- d** Diagnosis, monitoring and treatment of pregnancy, voluntary interruption thereof and birth.
- e** Suicide, attempted suicide or self-harm of the insured.
- f** Consumption of alcoholic beverages, drugs or medications, unless the latter have been prescribed by a doctor.
- g** Treatment, diagnosis and rehabilitation of mental or nervous disorders.

h Sexually transmitted diseases and especially Acquired Immune Deficiency Syndrome (AIDS). and its related diseases.

i Acquisition, deployment, replacement, removal and repair of prosthetics, orthotics, implants or biomedical materials and similar devices.

j Dental, ophthalmic and otolaryngology treatments, except in cases of emergency.

k Special treatments, dialysis, experimental surgery, plastic and reconstructive surgery and any not recognized by Western medical science.

l When the accident occurs abroad, any medical expenses incurred in Spain even if they correspond to a treatment prescribed or initiated abroad.

B) EXCLUSIONS APPLICABLE TO COVERAGE IN THE EVENT OF DEATH

The following are excluded from the Policy:

- a** Losses occurring as a result of suicide of the insured.
- b** Burial and funeral expenses and the cost of the coffin in the coverage for Transport or Repatriation of Mortal Remains.

C) EXCLUSIONS APPLICABLE TO COVERAGE FOR TRAVEL INCIDENTS

The following are excluded from the Policy:

- a** Any luggage and/or personal effects not checked in on aircraft, mainline train or liner ship.
- b** Losses occurring in the city of the domicile of the insured for coverage in "delay in delivery of luggage", "travel delay", "trip cancellation" and "missed connections".

c The intrinsic value of the documents themselves listed in the “Loss of personal documents” coverage.

D) EXCLUSIONS GENERALLY APPLICABLE TO ALL COVERAGE

The Policy does not include damage, situations or expenses arising from:

a Services that have not been previously communicated to **the Insurer** and those for which the agreement of the latter had not been obtained, except in cases of duly proven material impossibility.

b Professional practice of any sport, and as an amateur in winter sports, and sports in notoriously dangerous or high-risk competitions or activities.

c Travel lasting more than 90 consecutive days.

d Official intervention of any Official Emergency Body or the cost of their services.

e Rescuing people in mountains, chasms, seas, jungles or deserts.

f Direct participation of the insured in bets, challenges or brawls, provided that the latter has not acted in self-defence or in trying to save persons or property.

g Fraudulent acts of the policyholder, insured, beneficiary or their family members.

h Risks arising from the use of nuclear energy.

i Extraordinary risks such as war, terrorism, popular riots, strikes, natural phenomena and other catastrophic phenomena or events that, due to their magnitude

or severity, are classified as national catastrophes or calamities.

j Insured age limit: Coverage will be provided within 90 days of the birth of the insured and will cease at 00:00 of the date when they turn 75.

III. Legal Assistance Service

Línea Directa Legal Assistance Service

DEFINITION OF THE SERVICE

The legal assistance service consists of providing legal advice and assistance by practising lawyers and given by telephone or online.

The advice provided is for guidance only and **Línea Directa** does not guarantee or accept responsibility for the result obtained.

BENEFICIARY

The main driver of the insured vehicle.

TERRITORIAL SCOPE

Enquiries regarding events occurring in Spain and to which Spanish law is applicable and subject to Spanish Judges and Courts.

Enquiries regarding foreign legislation are expressly excluded.

TEMPORAL SCOPE

Legal enquiries arising after purchase of this coverage and during the Policy period.

Services:

A) Legal Telephone Assistance for personal and family matters (Home, Consumer Affairs, Family, Employment, Tax, Car and Criminal)

It includes the resolution of legal enquiries by telephone regarding any doubts about legal matters related to personal and family matters. Enquiries will be answered directly by lawyers, immediately or in a maximum of 72 hours in case a prior study is necessary:

The hours for dealing with enquiries are from 8 am to 8 pm (peninsular time) from Monday to Friday, excluding national holidays.

Areas subject to enquiries:

I. Home

Purchase and sale of housing. The service includes enquiries regarding contracts as well as issues related to the purchase and sale of housing and incidents related to it. Issues related to credit for purchases

and sales and related registration issues are also included.

a Home rental: The service includes enquiries regarding contracts as well as home rental and non-payment of rent.

b Association of property owners: The service includes enquiries regarding the association of property owners, as well as the obligations and rights of the owners. Enquiries related to Owners' Boards are also included.

c Home renovations: The service includes enquiries about licenses, permits and administrative sanctions related to home renovations.

d Taxation of housing: The service includes enquiries related to income derived from rental, mortgage loans and deductions for habitual residence.

II. Consumer Affairs

Information on consumer rights in relation to unfair terms, product defects, warranties and defective repairs. It includes extrajudicial checking and drafting of documents related to consumer affairs such as complaint letters.

III. Family

The service includes enquiries concerning marriage, as well as issues regarding separation and divorce and doubts about the tax regime for marital property. Also included are enquiries on the rights of minors or domestic partners, foreigners and associated duties and rights.

The service includes enquiries regarding inheritance and the procedures to be followed after the death of a person.

IV. Employment

The service includes enquiries regarding the employment relationship of employees as well as issues related to the employment contract, its termination and associated rights and duties. These include doubts about dismissal, occupational accidents and illness, Social Security payments, retirement, unemployment, maternity, temporary incapacity, permanent disability, associated taxation, immigration, etc. It also includes matters relating to domestic service.

V. Tax

The service includes enquiries regarding personal income tax, as well as formal tax issues.

VI. Car

The service includes car-related queries, sanctions and appeals, administrative formalities, permits and authorizations, vehicle-registration and de-registration, Motor Vehicle Inspection and complaints on garages. It also includes enquiries on taxation: Vehicle registration tax, tax liabilities in transfer.

The following are expressly excluded from this coverage:

- a** Any complaints made against insurance companies.
- b** Dealing with fines and the course to retrieve points on driving license.

VII. Criminal

The service includes enquiries related to crimes or offences that affect you as a complainant/private prosecution/plaintiff, or as the accused. It includes enquiries

about complaints, lawsuits, arrests, detentions or legal proceedings.

B) 24-hour assistance in connection with urgent legal consultation

Through this service, legal advice is offered to the user regardless of the day and time in urgent cases that may affect them and that cannot wait because of their importance. Urgent situations are understood as those whose legal consequences for the insured depend on specialized and immediate legal advice.

A legal assessment of the urgency will be determined by **Línea Directa**, depending on the legal reality and what is legally established.

The following issues are included as examples:

- Urgent incidents related to the home: theft, damage from leaks.
- Urgent incidents concerning the family unit: arrests, disputes, robberies, violence in the workplace or school.
- Urgent consumer issues: issues related to travel, lost items, blocked or non-returned credit cards.
- Complaints for damages caused by domestic animals.

C) In-person assistance of a lawyer in the event of a rider's arrest for road traffic offences

If the insured is arrested on the occasion of the commission of a road safety offence with the insured vehicle, **Línea Directa** will provide them with the presence of a lawyer at the corresponding police

station with the purpose of assisting them with the first police statement.

Such assistance shall be provided within 4 hours of the request for the service, or at the time the statement is to be given according to the police authority.

In the event that the insured person opts for a lawyer not belonging to **Línea Directa**, the latter will pay the amount of €110 in order to cover the costs of legal aid, except in cases where the assistance has been provided by a Court Duty lawyer and they are a beneficiary of Free Legal Assistance.

Assistance in court to the insured is excluded from this coverage, as well as the cost of legal expenses, and fees for lawyers, legal representatives, experts, etc.

D) Drafting and revision of legal documents, negotiations with the possible opposing party

If the drafting or revision of complaint letters, contracts of any kind or drafting and presentation of appeals is necessary to deal with the enquiry, these will be carried out by our lawyers.

Dealing with traffic penalties is expressly excluded from this coverage.

E) Personal Assistance at Law Firm

As a complement to legal assistance, in those enquiries that may by their nature require or result in judicial or extrajudicial actions, **Línea Directa** may refer the user to a specialized Law Firm located in their province. The conditions of assistance to the user will be beneficial and will mean a saving in fees of between 10% and 50%

depending on the type of subject and its geographical location. The discounts will be made in the charging of the minimum fees recommended by the Bar Association in the area, which means a 10% - 50% discount off usual rates. The fees will be paid by the user to the Law Firm that intervenes.

General exclusions for all services:

All enquiries relating to aspects of any **Línea Directa** insurance policy or products and services by **Línea Directa** Group companies, as well as any action taken against **Línea Directa** or Group companies are expressly excluded due to a conflict of interest.

The payment of compensation, fines or penalties, taxes or any other expenses of a fiscal nature is expressly excluded.

How to request the Legal Assistance service

For legal queries and drafting of documents, please contact Legal Advice by telephone between 8 am and 8 pm from Monday to Friday, excluding national holidays, or by email, by writing to atencionjuridica@lineadirecta.es

IV. Línea Directa Fine Management Service

BENEFICIARIES

The policyholder or owner, as well as drivers legally qualified to drive, 26 years of age or over and without needing to be named in the Policy and those under 26 years of age provided they are named in it.

TERRITORIAL SCOPE

Penalties imposed as a consequence of the insured vehicle being driven in Spain and for Spanish driving licenses and permits.

TEMPORAL SCOPE

- Fines imposed after the purchasing of this insurance and during its period of coverage.
- Loss of validity of the driving permit or license that takes place during the period of coverage of the Policy taken out with **Línea Directa**, for fines imposed after purchase of this insurance and during its period of coverage, always related to the insured vehicle and when the loss of points is due to causes not excluded from the guarantee.

Services

a **Fines:** **Línea Directa** will inform the beneficiary of the penalties published in an Electronic State Bulletin. In addition, it will handle the defence of traffic fines resulting from violations of the Road Safety Law, and any Regulations or Ordinances that develop it, that are imposed or attributed to the beneficiary and that entail the withdrawal of the driving license or permit or a financial penalty.

Penalties will be appealed against in the name of the person appearing in the statement or, failing that, the policyholder. If the sanctioned person is someone other than the policyholder, this must be expressly indicated when sending the crime report form, indicating all the personal details. Changes of address must be specified in any case.

The beneficiary authorizes **Línea Directa**, or the company that it designates, to sign and submit as much evidence or appeals as may be necessary until the administrative route is exhausted.

Exclusions and limitations:

- Payment of penalties.
- The contentious-administrative appeal.
- Procedures for collecting any types of communications, as well as the expenses they cause.
- Dealing with penalties which are reported to **Línea Directa** with less than 2 calendar days before the end of the legal deadline to appeal against them.

b Total loss of points: **Línea Directa** will pay up to the limit of €500 of the proportional cost of the road awareness and re-education course, as well as the skills test fees for the recovery of the driving licence or permit, in case of total loss of points and only for the proportional part of points lost throughout the duration of the Policy. Payment shall be made directly to the beneficiary or by reimbursement following supply of the supporting documents, to be decided by **Línea Directa**.

Exclusions and limitations.

- This policy will not cover the total or partial payment of the driving licence recovery course for the proportional part

of points lost due to offences committed prior to contracting this policy.

- The service will only be made once in each period of coverage. Only the loss of points that occurs in relation to the insured vehicle and for causes not excluded in this Policy will be taken into account.
- The beneficiary shall have a period of 3 months, following notification of the agreement to declare the loss of validity of the driving permit or license by the Provincial Traffic Office, to inform **Línea Directa** about the aforementioned loss and to request payment from this organisation, even if the above may not be paid until at least 6 months have elapsed following this notice.
- The payment is excluded if the withdrawal of the driving license or license has its origin in a final sentence for the commission of an offence punishable by deprivation of the right to drive a motor vehicle or moped.
- The loss of points due to the commission of crimes, as well as breaches of existing land transport legislation, are excluded from this guarantee.
- Payment of the 4-hour training courses required in case of failure to pass the initial skills test, as well as any further fees, if any, for the following tests.

c **Location:** **Línea Directa** will carry out the personalized monitoring of the insured vehicle in the Electronic Bulletins of Spanish Official Organizations, in order to verify and advise the beneficiary if this vehicle has been subject to any sanctioning procedure related to non-compliance with the regulations in force regarding traffic, driving and road safety.

Exclusions and limitations:

- Cases relating to transport or the environment.
- Errors, delays, illegibility or insufficient identification details, in addition to Internet failures of official bodies, all of which are beyond the control of **Línea Directa**.

How to request the Fine Management service:

To appeal against a fine or request these services, contact Fine Management by telephone from Monday to Friday between 8 am and 10 pm or send us an email to gestionmultas@lineadirecta.es.

V. Worldwide accident protection plan

I. Insurance terms

INSURED: For the purposes of Worldwide Accident Protection Cover applicability, the insured party is understood to be the policyholder named in the Special Conditions.

TERRITORIAL SCOPE: The Worldwide Accident Protection Cover will apply to the policyholder when he/she suffers an accident included in these conditions, anywhere in the world.

ACCIDENT: Bodily injury resulting directly from a fortuitous, external, violent and unintentional act of the insured, which entails hospitalisation of the insured, as guaranteed in these Conditions.

For the purposes of this Policy, accidents will be considered to include the following:

- Electric shocks and lightning.
- Attacks not covered by the Insurance Compensation Consortium.
- Asphyxiation by gases, vapours or immersion.
- Aviation accidents.
- Traffic accidents.

TRAFFIC ACCIDENT: A traffic accident is considered to be something occurring due to a sudden, violent and external cause that is unintended by the insured, the harmful consequences of which are covered by this guarantee, which results in a disability leading to the hospitalisation of the insured and provided that any of the following conditions are met:

- It derives from a traffic incident in which the insured travels as a driver or passenger in a private vehicle insured with **Línea Directa**.
- When the insured travels as a passenger by public transport, this being understood as a means of transport belonging to a company authorised to transport passengers, whether by land, sea or air, and the insured has paid the corresponding fare.

- The accident occurs when the insured is involved as a pedestrian in a traffic accident.

All bodily damage resulting from the same cause and produced at the same time, constitutes a single claim.

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.

FLIGHT ACCIDENTS: These are considered to be accidents that the insured may suffer while travelling as a passenger with a duly authorised airline, provided that the aircraft is piloted by personnel with a valid pilot's licence and

- the aircraft is on a scheduled or charter flight between airports equipped for passenger traffic, or
- the aircraft is parked on the runways of those airports, or
- the aircraft is performing any type of manoeuvre on them.

DOCTOR: Natural person legally authorized to practice medicine by virtue of a recognized qualification, all in accordance with the law of the country in which they practise.

HOSPITAL: Institution legally authorized for the medical treatment of illnesses or bodily injuries, that provides continuous medical care and nurses 24 hours a day for care of the sick or injured. **For purposes of this coverage, nursing homes, hotels, hospices, convalescent centres, psychiatric hospitals or institutions devoted to**

the placement or treatment of drug addicts or alcoholics will not be considered to be hospitals.

HOSPITALIZATION: An insured is considered to be hospitalized when they appear as a patient in a hospital, as defined in the preceding paragraph, for a period exceeding 24 hours.

pensation of €100 per day, from the first day to the 90th day, both inclusive.

- If the hospitalization is due to an accident other than a traffic accident, and is covered by these conditions, **the Insurer** guarantees compensation of €100 per day, from the 22nd day of hospitalization (inclusive) and up to a maximum of 90 days from that date.

II. Guarantees

Article 1. Purpose

This Worldwide Accident Protection coverage aims at insuring risks from traffic accidents and other accidents that, without being traffic related, are also included in the definitions laid down in these conditions, **within the limits agreed in these General Conditions and in the Special Conditions of the insurance policy signed.**

Article 2. Scope

The Insurer will compensate the insured in the event of an accident covered by these Conditions.

The compensation has been established by taking into account the type of accident and the length of hospitalisation required for recovery, as detailed in this article.

The compensation will take into account the following criteria:

- If the hospitalisation is due to a traffic accident, **The Insurer** guarantees com-

III. Exclusions

Article 3. Excluded Risks

The following cases are excluded from this cover:

1. Those not explicitly stated as covered in the Policy.
2. Those caused by bad faith of the insured.
3. Accidents prior to the effective date of the Policy.
4. Illness.
5. Any accident intentionally caused by the insured or any self-inflicted injury.
6. Myocardial infarction.
7. Accidents caused by treatments or medicines not prescribed by a doctor.
8. Accidents caused by the ingestion and/or handling of substances that are noxious, dangerous or unsuitable for human consumption.
9. The active participation of the insured in crimes or the resistance of the insured to being arrested. Any gross negligence or recklessness of the insured that is clearly dangerous.

10. Those suffered by the insured as a professional in any sport, and unless expressly agreed, as an enthusiast in the case of mountain and/or water skiing, climbing, boxing, scuba diving, polo, equestrian competitions, big game hunting and any sport involving aerial risk.
11. Riding or using motorcycles over 125 cc.
12. War, declared or otherwise, civil commotion, rebellion, kidnapping, martial law or quarantine and their proclamation.
13. Earthquakes, floods, volcanic eruptions or hurricanes.
14. Radiation or the effects of nuclear energy.
15. Any accident occurring while the insured person is under the influence of alcoholic beverages, drugs, narcotics, psychotropic substances, stimulants and other similar substances. To determine this influence, regardless of the type of accident in question, the limits set by the applicable legislation on motor vehicles and road safety at the time of its occurrence shall apply.
16. Those occurring during the insured's participation, under any circumstances, in bets, challenges, races or competitions, or in preparatory events for these.
17. Those resulting from breakdowns or lack of maintenance of the vehicle in the event of traffic accidents.
18. Those resulting from failure in duty to assist.
19. Suicide or injury and illness resulting from attempting it.
20. Damage caused to the vehicle itself in which the traffic accident occurred, as well as damage caused to injured third parties, which must be covered by the corresponding Policy insuring the risk derived from the use and movement of motor vehicles.

The exclusions in sections 12 and 13 are without prejudice to the cover granted by the Insurance Compensation Consortium, referred to in the corresponding Article of the General Conditions of the Policy.

The policyholder expressly accepts that the cover excludes all those insured who are temporarily disabled at the time of purchasing the insurance and, in general, the consequences of all accidents occurring prior to the effective date of the Contract.

For the purposes of the Policy, the date of loss due to an accident is understood to be the date on which the aforementioned accident occurs.

Article 4. Termination of Coverage

In any event, the cover in this guarantee will terminate at the end of the year in which the insured reaches the age of 70, or when the Policy is cancelled or not renewed when it expires.

IV. Making claims for payment

Article 5. Communications in case of a claim

Once an accident giving rise to the payment guaranteed by this cover has occurred, the policyholder must inform **Línea Directa** of the accident and all the information relating to it, with the necessary supporting documents to prove the event and the hospital stay that may give rise to the compensation, as soon as possible and always within 7 days from the date of its occurrence. In case of failure to do so, **Línea Directa** may claim damages for breach of this obligation, unless it is proved that they had knowledge of the accident by other means. In case of force majeure preventing this notice being given, it shall be sent immediately when the circumstances preventing it so permit.

Article 6. Disclaimer

It is expressly stated that **Línea Directa** declines all liability, including subsidiary and/or complementary liability, arising from claims due to delay or/and non-fulfilment due to force majeure or directly or indirectly caused by the political and administrative circumstances of a given geographical area.

The Insurer also declines any responsibility for the health care provided in the hospital or medical centre that attends to the injured policyholder.

Article 7. Subrogation

Línea Directa is subrogated to all rights and actions that may correspond to the insured against any liable third party, up to the limit of the cost it is responsible for in the respective claim.

VI. Handbag Theft Plus

INSURED

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

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.

HANDBAG

Generally a small bag made of leather, fabric or other materials, with closure and often with handles, used primarily for carrying money, documents, personal items, etc. Sports and/or school backpacks are not to be considered as handbags.

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. To request a replacement premium, you should contact**

the Insurer's customer service department by telephone.

Services

The following services are guaranteed:

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 a closed insured vehicle, as well as the accessories specified in the attached table that 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 of it shall be submitted to **the Insurer** at the time of the claim. In order to proceed with the compensation, it will be necessary to prove the pre-existence of the stolen objects. Any means of proof admitted in law will be valid, one of them

being the prior presentation of the invoice or receipt of purchase.

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.

Exclusions:

The following are expressly excluded from this coverage:

- Theft.
- Acts of vandalism.
- Misappropriation.
- Events caused by fraud or bad faith of 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.

VII. Mobile phone protection coverage in the vehicle

INSURED

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

INSURED RIDER

The person declared as the Policyholder in the Special Conditions of the car insurance purchased, and the legitimate driver of the insured vehicle at the time of occurrence of the events included by this coverage.

TERRITORIAL SCOPE

The territorial scope for this Mobile phone protection coverage in the vehicle includes all of Spain.

INSURED VEHICLE

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

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.

Services

This coverage will only cover the policyholder's mobile phone device in the following cases:

- When the mobile phone device develops a fault inside the vehicle insured with **The Insurer** as a result of a traffic-related event.
- Theft involving forcible entry in the vehicle. In the event of theft, the insured will have to provide:
- The receipt for the purchase of the mobile phone
- The Police Report, which must include all details (make, model, serial number and IMEI) of the stolen terminal.

The Insurer guarantees the following services:

- Repair of the mobile phone device whenever possible.
- If the mobile phone device cannot be repaired, it will be replaced by another one with similar features.

The terminal will be repaired whenever possible; if this is not possible, it will be replaced by another one or the customer will be compensated with the maximum limit of €800.

This coverage has a €50 deductible, i.e. each time a mobile phone device is covered, the policyholder will pay a €50 deductible.

Exclusions

- Theft of the mobile phone device will be excluded from this coverage, even if it is inside the insured vehicle.
- Faults that develop or loss of the mobile device due to the negligence of the insured driver will be excluded.

VIII. Coverage for replacement and duplicate keys

INSURED

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

INSURED RIDER

The person declared as the Policyholder in the Special Conditions of the car insurance purchased, and the legitimate driver of the insured vehicle at the time of occurrence of the events included by this coverage.

TERRITORIAL SCOPE

The territorial scope for this Key replacement and duplication includes all of Spain.

INSURED VEHICLE

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

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.

SERVICES GUARANTEED

The Insurer guarantees the following services in respect of the keys for the insured vehicle:

- Loss and/or damage coverage.
- Signal blocking or decoding coverage.

- Measures will be taken to ensure that the duplicate set reaches the insured.

This service will be available 24 hours a day, 365 days a year, depending on the availability of the supplier.

The maximum limit to be compensated for this coverage is €300 per incident.

Exclusions:

- Changing the lock
- Theft of keys
- Theft of keys with the use of force.

IX. Coverage for travelling pets

In order to purchase this guarantee, it will be necessary to purchase the travel assistance coverage beforehand. This guarantee is optional and complementary and must be specifically purchased. Please consult the Special Conditions of your Policy if you have taken out this guarantee.

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.

TERRITORIAL SCOPE

The territorial scope for this pet travellers Cover includes all of Spain.

INSURED VEHICLE

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

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.

PETS

Pets belonging to dog and cat species, which are registered in the Official Census

of the Autonomous Community of the usual place of residence of the policyholder.

Services Guaranteed

In the event of a loss of the insured vehicle, as a consequence of a traffic-related event, and provided that the insured cannot take charge of the pet as a result of the incident. **The Insurer** guarantees the following services in respect of the pet travelling in the vehicle at the time of the incident:

- Transfer to the nearest appropriate centre in response to the seriousness of the pet's condition and urgent veterinary treatment to achieve the stabilisation of the pet.
- Looking after the pet in a veterinary centre or home until the insured or the person appointed by them is able to take care of it.

These services will be subject to availability and fulfilment by the insured and the pet of the requirements and conditions established by veterinary clinics and homes, the insured having to provide all the necessary documentation to certify fulfilment of the necessary requirements.

Limits

The services specified in the previous section have the following limits:

- **Maximum coverage limit of 2 pets per claim.**
- **Looking after the pets for up to 4 nights, with a maximum total limit of €100.**
- **Veterinary treatment with a maximum limit of €1,000.**

Exclusions

This coverage does not include:

- Animals that are not registered in the Official Census of the Autonomous Community where the policyholder is resident.
- Pets that exceed the maximum weight limit of 75 kg.
- Pets that are not travelling in the vehicle in an appropriate manner at the time of the incident not complying with the restraint systems as established in current legislation.
- Animal rescue.
- Pets which are considered to be potentially dangerous animals by current Spanish legislation.

X. Applicable General Conditions

In addition to the specific clauses stipulated for the Travel Assistance Coverage, Additional Travel Assistance Coverage, Legal Assistance Service, Fine Management, Worldwide Accident Protection Plan, Theft of Handbag Plus, Coverage for Mobile Phone Protection in the Vehicle, Coverage for Replacement and Duplicate Keys and Coverage for Travelling Pets contained in these Conditions, the articles of the General Conditions of the Policy referring to the Coverage of Extraordinary Risks, Enquiries and Complaints, the Protection of Personal Data, as well as the general exclusions, are all applicable, all of which are specified in the General Conditions of the Policy



For more information
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