

Motor Insurance

Insurance product information document

Insurance company: Generali Seguros y Reaseguros, S.A.U. (DGSFP C-0467)

Product: Generali ON Motor



This document provides a summary of the information regarding our product. The pre-contractual information is sent along with the project, while the complete contractual information is provided in the insurance contract.

What is this type of insurance for?

Insurance intended for owners and drivers of automobiles that covers the obligation to indemnify damages caused to third parties, the insured vehicle and any personal injury that the driver and/or occupants may sustain in the event of a road accident.



What is insured?

- ✓ Mandatory Public Liability: cover in accordance with the legally established limits.
- ✓ Voluntary Public Liability: up to €50,000,000.
- ✓ Public Liability for fires: up to €600,000.
- ✓ Accessories: free cover for all standard or optional accessories installed in the vehicle upon leaving the factory.

Cover linked to the type of policy selected:

- Window breakage
- Theft with violence
- Fire
- Total loss
- Own damages

Optional cover:

- Criminal defence and claim for damages: limit of €3,000 if the lawyer or solicitor is chosen freely.
- Fines: counselling in the case of administrative sanctions resulting from traffic offences.
- Accident insurance for driver: for death, permanent disability and health care expenses (maximum of one year and €6,000 for health care abroad or, if in Spain, doctors and medical centres of choice).
- Public liability for cargo: up to €100,000.
- Roadside assistance: for the vehicle and persons.
- Meteorological phenomena.
- Collision with game animals.
- Replacement vehicle.
- Accessories: cover for accessories other than the standard or optional accessories installed upon leaving the factory.

Insured sums: in addition to those indicated, other indemnity limits may exist in certain cases.



What is not covered?

Mandatory Public Liability:

- ✗ Damage to the insured vehicle or to objects transported therein will not be insured, unless the cover available for such purposes has been taken out.

Other cover:

- ✗ Damage and loss caused when the driver is under the influence of alcoholic beverages, drugs, poisons, narcotic drugs and/or psychotropic substances.
- ✗ Damage caused when the driver does not have a valid licence or is driving on a revoked/suspended licence.
- ✗ Damage caused when regulatory stipulations, such as, for example, the number of occupants in the vehicle, have been violated.
- ✗ Damage caused when the vehicle is used in races, contests, bets or challenges.
- ✗ Damage caused when the vehicle is being driven in non-authorised locations or on port or airport premises.
- ✗ Damage caused when the insured vehicle is transporting flammable, explosive or toxic materials.
- ✗ Mechanical malfunctions, wear and tear or manufacturing flaws.
- ✗ Damage to tyres.

In general:

- ✗ The risks covered by the Insurance Compensation Consortium, a public business entity that performs multiple functions in the field of insurance, such as covering extraordinary risks.



Are there restrictions to this cover?

- ! In the event of a total claim (repair costs exceeding 75% of the value of the vehicle at any given moment), the benefit may be less than the acquisition value.
- ! For some guarantees, the insured must pay part of the compensation (excess).



Where am I covered?

- ✓ European Economic Area (Germany, Austria, Belgium, Bulgaria, Cyprus, Croatia, Denmark, Slovakia, Slovenia, Spain, Estonia, Finland, France, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, United Kingdom, Czech Republic and Sweden) and countries that have signed the Multilateral Guarantee Agreement or Inter-Bureaux Agreement (by means of a Green Card), as well as Morocco, except for cover for criminal defence, claims for damages and fines, revoked driving licence, roadside assistance and replacement vehicle, which all have their respective territorial limits, as indicated in the contract.



What are my obligations?

- To answer the insurer's questions prior to purchase and communicate any subsequent change to the information provided, for example, if the vehicle is being driven by persons under the age of 25 and/or who have held a driving licence for less than 2 years.
- To make payments as indicated in the contract.
- To request the benefit and provide the information the insurer requires.



When and how do I make payments?

The first payment will be made the moment the policy is taken out, while all subsequent payments will be made in advance on the date indicated in the contract. Premiums will be paid by direct debit, unless another method is agreed.



When does the cover begin and end?

The insurance will enter into force and end on the date and time indicated in the contract, notwithstanding the terms of the section "How can I cancel the contract?".



How can I cancel the contract?

At the time of taking out the contract: in the event of distance contracting (telephone, Internet, e-mail or similar), withdrawal from the contract may be made by means of formal notification sent to the insurer within a maximum period of 14 days following receipt of the preliminary information and contractual documents.

Prior to renewal: if the contract provides for a renewable annual duration, its extension may be opposed by sending written notice to the insurer at least one month before the date of the next renewal.