

Motor insurance

Insurance product information document



Quote no.: 88001151330196, 13/June/2025, 15:32

Product: Zurich Motor Go!

Insurer: Zurich Insurance Europe AG, Sucursal en España, NIF W0072130H, registered office Paseo de la Castellana, 81, planta 22, 28046 Madrid, is registered in the Directorate General of Insurance and Pension Funds Administrative Registry with code no. E0189.

This is a standardised document for the insurance product in compliance with European Commission Implementing Regulation of 11 August 2017. Although it has no contractual value, it includes the basic description of the main risks making up the product presented together with other key features of it which are all set out in the pre-contractual documents which have been provided. If accepted they will constitute the obligations and rights which apply to the insurer and the policyholder and/or insured through the schedule for the insured risk and the terms and conditions with reference number 2/2.01.03.48 ABR2023.

What does this type of insurance consist of?

This product covers own damage and damage or injury to third parties derived from the vehicle and also 24-hour assistance for the vehicle. Its covers are set out in the quote accompanying this insurance product information document.



What is insured?

Below is a list of the most important covers which can be taken out during the term of the contract of insurance. The covers in this insurance and their sums insured and limits are shown in the policy quote provided.

- ✓ **Compulsory and voluntary liability**
We cover injury to people and damage to property caused by your vehicle.
- ✓ **Freight liability**
We cover damage caused by goods carried during loading and unloading.
- ✓ **24-hour travel assistance**
We provide assistance to the vehicle and the driver.
- ✓ **Driver accident**
We cover any personal injury to the driver.
- ✓ **Legal expenses**
We cover the cost of assigning a lawyer.
- Glass**
We cover the repair or replacement of the glass.
- Theft**
We cover damage caused by attempted theft of the vehicle.
- Fire**
We cover repair of the vehicle if it is burned in part.
- Own damage**
We cover damage you cause to your vehicle even when a third party is not involved.
- Damage due to weather events and game animals**
We cover damage to your vehicle caused by weather events and/or game animals.
- ✓ **Free choice of repair garage**
You can opt for the repair garage of your choice within 200 km of where the accident takes place.
- Allowance for loss of driving licence**
We pay you a monthly allowance for up to six months if you lose your driving licence due to points.



What isn't insured?

- ✗ **Damage occurring when the vehicle is stolen or used improperly, without prejudice to the provisions of the theft cover.**



Are there any restrictions on the cover?

- ! **Compulsory and voluntary liability**
Injury to the driver of the insured vehicle is not covered.
- ! **Driver accident**
Accidents caused intentionally by the insured driver are not covered.
- ! **24-hour travel assistance**
Passengers on public transport vehicles are excluded.
- ! **Glass**
Blows to glass that do not break it in part or in whole and do not impede visibility are not covered.

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Where am I covered?

- ✓ The limit of cover is the territory of the European Economic Area and of the states that are signatories to the Multilateral Guarantee Agreement and/or the Uniform Agreement between Bureaux. The list of these states can be found in the International Insurance Certificate (or Green Card) which the insurer provides to the policyholder.



What obligations do I have?

The contracting party has to state the characteristics of the risk to be insured and report any changes in this respect during the lifetime of the insurance. In addition, if an incident covered by the insurance takes place and a claim is made under the contract, the contracting party has to provide all related documentation and information about the circumstances and consequences of the incident.



When and where do I have to pay?

The contracting party has to pay for the insurance as indicated in the documentation supplied with this document and also contained in the contract, using the means of payment provided by the insurer and in any split payments that may be agreed.



When does the cover start and end?

The term of the contract, including the start and end of cover dates, is shown in the quote document provided to the customer together with this prior information document.



How can I cancel the policy?

The policyholder can decide not to renew the policy, i.e. to cancel it, by giving the insurer written notice at least one month before the end of the policy period in progress.