

FLYER - FLEETS



DESCRIPTION

- THE FLEET MOTOR VEHICLE INSURANCE IS AIMED AT ALL COMPANY CLIENTS WITH A MINIMUM OF 5 VEHICLES, WHERE WE HIGHLIGHT THE FOLLOWING:
 - **ACTIVITY SECTORS:** INDUSTRY, TRADE AND SERVICES;
 - **CLIENT TYPE:** INDIVIDUALS OR COMPANIES (MERCHANTS, SMALL AND MEDIUM-SIZED COMPANIES AND SOLE PROPRIETORSHIPS)
- THE FLEET PRODUCT PRESENTS:
 - SWIFT QUOTATION;
 - PERSONALISED RISK MANAGEMENT;
 - APPROPRIATE MARKET PRICING;
 - CENTRALISED POLICY ADMINISTRATION;
 - INSURANCE ADAPTED TO CLIENT NEEDS.



BENEFITS



- AVAILABLE FOR INDIVIDUAL OR COLLECTIVE ENTITIES (MINIMUM 5 VEHICLES);
- WITHOUT NEED FOR PRIOR DEFINITION OF DRIVERS;
- COST REDUCTION AND SIMPLIFICATION OF ADMINISTRATIVE MANAGEMENT;
- ISSUE COST OF THE POLICY CHARGED ONCE ONLY;
- NO INSTALMENT APPLICATION CHARGES;
- POSSIBILITY OF PREMIUM REDUCTION DEPENDING ON OVERALL PERFORMANCE OF THE FLEET (NO PREMIUM INCREASE DUE TO AN INCIDENT IN A RISK UNIT);
- SWIFTNESS IN CHANGES IN RISK UNITS;
- FLEXIBILITY IN RISK ACCEPTANCE (EXAMPLE: QIV¹ FOR VEHICLES OVER 20 YEARS OLD);
- INCLUSION OF VEHICLES IN DIFFERENT TIME INTERVALS.

(1) QIV - ISOLATED BREAKAGE OF GLASS



FEATURES

- INSURED OBJECT (VEHICLES CLASSIFIED IN THE CATEGORIES):
 - LIGHT, MIXED AND MULTI-PURPOSE VEHICLES;
 - HEAVY AND ARTICULATED;
 - TRAILERS AND OTHER;
 - MOTORCYCLES.
- GEOGRAPHIC SCOPE:
 - PORTUGAL
- TERRITORIAL EXTENSION:
 - SPAIN;
 - EU AND SUBSCRIBERS OF THE MULTILATERAL GUARANTEE AGREEMENT BETWEEN NATIONAL INSURANCE SERVICES;
 - OTHER COUNTRIES.

COVERAGES

COVERAGE	LIGHT, MIXED AND MULTI-PURPOSE VEHICLES			HEAVY AND ARTICULATED		MOTORCYCLES	TRAILERS AND OTHER
	A	B	C	D	E	F	G
▪ THIRD PARTY LIABILITY	X	X	X	X	X	X	X
▪ VEHICLE OCCUPANTS	X	X	X	○	○	○	
▪ TRAVEL ASSISTANCE	X	X	X	○	○	○	
▪ LEGAL PROTECTION	X	X	X	○	○		
▪ BREAKAGE OF GLASS	○	○	X	○	○		
▪ THEFT OR ROBBERY	—	○	X	—	○	○	
▪ CRASH, COLLISION AND ROLL-OVER	—	—	X	—	○	○	
▪ FIRE, LIGHTNING AND EXPLOSION	—	—	X	—	○	○	
▪ ACTS OF VANDALISM	—	—	○	—	○		
▪ NATURAL PHENOMENA	—	—	○	—	○	○	
▪ REPLACEMENT VEHICLE							
— BREAKDOWN	○	○	○				
— ACCIDENT	—	○	○				
▪ BAGGAGE	—	—	○				
▪ DEPRIVATION OF USE	○	○	○	—	○		

LEGENDA:

○ OPTIONAL

X INCLUDED

— NOT INCLUDED

A – BASE COVERAGE
 B – BASE COVERAGE + THEFT OR ROBBERY + ISOLATED BREAKAGE OF GLASS
 C – BASE COVERAGE + OWN DAMAGE
 D – BASE COVERAGE
 E – BASE COVERAGE + OWN DAMAGE
 F – BASE COVERAGE + OWN DAMAGE
 G – BASE COVERAGE + OWN DAMAGE

OPTIONAL CAPITAL				
THIRD PARTY LIABILITY	€7,750,000.00		€50,000,000.00	
VEHICLE OCCUPANTS	€10,000.00	€15,000.00	€25,000.00	€50,000.00
ISOLATED BREAKAGE OF GLASS	€1,000.00	€1,250.00	€1,500.00	€2,500.00
DEPRIVATION OF USE	€10.00	€20.00	€30.00	

THE PRESENT DOCUMENT IS A TRANSLATION OF THE PORTUGUESE VERSION. IN CASE OF DISCREPANCY BETWEEN THE VERSIONS, THE PORTUGUESE VERSION SHALL PREVAIL. DOES NOT EXEMPT CONSULTATION OF THE LEGALLY REQUIRED PRE-CONTRACTUAL AND CONTRACTUAL INFORMATION.

Insurance Intermediary: Banco Comercial Português, S.A., with head-office at Praça D. João I, 28, in Porto, with share capital of 3.000.000.000,00 Euros, registered at the Board of Trade of Porto, under taxpayer number 501525882. Insurance Agent registered under no. 419527602, with the Insurance and Pension Funds Supervisory Authority - Registration Date: 21/01/2019. Authorization for life and non-life insurance brokerage. Information and other details of the registration can be verified at www.asf.com.pt. The Broker is not authorized to sign insurance contracts on behalf of the Insurer nor to receive insurance premiums that should be delivered to the Insurer. The Broker does not assume the coverage of the risks related to the insurance contract, which are fully undertaken by the Insurer.

OCIDENTAL
grupo ageas

Insurer: Ageas Portugal - Companhia de Seguros, Public limited company, with head office at Praça Príncipe Perfeito n.º 2, 1990-278 Lisboa. Legal Person No. 503454109. Porto Trade Register. Share Capital of 7.500.000 Euros. Registration ASF 1129, www.asf.com.pt