

Insurance product information document

Company: AGEAS Portugal - Companhia de Seguros, S.A. **Product:** Móbis
Insurance Company authorized by the Insurance and Pension Funds Supervisory Authority, under no. 1129.
EU Member State: Portugal

Pre-contractual and complete contractual information about the product is provided in other documents. This document is intended to provide a summary of the information pertaining to the insurance contract.

What type of insurance is it?

It is a Car Liability Insurance that includes mandatory coverage by law, and insures property damages but not personal injuries caused to third parties, and which allows for the addition of optional coverages.



What risks are insured?

Mandatory coverage by law

- ✓ Compulsory Civil Liability (CCL) for damages caused by your vehicle to third parties up to the limits stipulated by law;
- ✓ Payment of damages caused to others as a result of car robbery or theft.

Amount insured per claim:

- Property damage: EUR 1 300 000;
- Personal injury: EUR 6 450 000

Main optional coverage

- Occupants of the vehicle;
- Fire, lightning or explosion;
- Robbery or theft;
- Acts of vandalism;
- Phenomena of nature;
- Legal protection;
- Isolated breakage of glass;
- Shock, collision, or rollover;
- Replacement vehicle in case of breakdown;
- Travel assistance;
- Electrical vehicles assistance.

The amount insured for each coverage is agreed on by the parties and described in the Specific Conditions.



Which risks are not insured?

Main risks excluded on mandatory coverage:

- x Injury of the driver of the insured vehicle responsible for the accident;
- x Material damage caused:
 - in the insured vehicle itself;
 - in goods carried in the insured vehicle, during transport and in loading and unloading operations;
 - to passengers, when the rules on the carriage of passengers have not been complied with;
 - to the driver of the vehicle responsible for the accident;
 - to the policyholder;
 - to the spouse, ancestors, descendants or adopted, as well as other relatives up to the 3rd degree (in the latter case, only when they cohabit or live under their charge) of all those whose responsibility is guaranteed under the law.

Main risks excluded in optional coverage:

- accidents in which the vehicle is driven by a person not authorised by law;
- damage intentionally caused by the policyholder;
- accidents in which the driver has a blood alcohol level higher than permitted by law or drives under the influence of narcotics, drugs or toxic products;
- accidents caused by vehicles without valid compulsory periodic inspection.



Are there any coverage restrictions?

- ! Under certain coverage, in case of an accident, the policyholder may be responsible for payment of an amount specified in the contractual conditions, known as the deductible;
- ! Changes to the contract may require additional amounts payable, and the change takes effect only after payment;
- ! The insurance contract is non-transferable, terminating its effects at midnight on the day the vehicle is sold.



Where am I covered?

- ✓ In the Member States of the European Union, the other members of the European Economic area (Iceland, Liechtenstein and Norway) and Switzerland, Croatia, Faeroe Islands, Channel Islands, Gibraltar, Isle of Man, Republic of San Marino, Vatican State, Andorra, or others referred to in the specific conditions of the policy.
- ✓ On the path directly connecting two territories of the European Economic Area, when there is no national insurance service at the accident site.



What are my obligations?

- Before signing the contract, the insured must accurately state all known circumstances that should be reasonably significant for the insurer's risk assessment;
- Pay the premium in a timely manner;
- During the contract, inform the insurer of risk-aggravating situations within 14 days of the date from when the insured person became aware of such;
- In the event of a claim, inform the insurer in writing within 8 days.



When and how should I pay?

Unless otherwise agreed, the first instalment or premium payment must be made on the date the contract is signed. The following instalments, subsequent annuities and successive instalments must be paid on the dates established in the contract. Payment may be made by direct debit or bank transfer. Annual, biannual, quarterly or monthly payment may be agreed.



When does the coverage begin and end?

The contract begins on the date specified in the contractual conditions. Contracts concluded at midnight on the final day of fixed period coverage. Contracts with an initial period of 1 year are renewed for equal periods.



How can I rescind the contract?

Contracts concluded for one year and following may terminate the contract by communicating this intention to the insurer 30 days prior to the date of extension of the contract, by written declaration. The contract may be terminated by the parties at any time with just cause. In contracts concluded from a distance, the policyholder who is an individual person may terminate the contract without just cause within 14 days of the date of receipt of the policy.

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.