# Auto Insurance

## Insurance Product Information Document

**Company:** Mudum-Companhia de Seguros, S.A.
Insurance Company authorised by the Insurance and Pension Funds Supervision Authority under no. 1134
**Product:** Auto Insurance

mudum
Companhia de Seguros
GROUPE CRÉDIT AGRICOLE

This document summarises the main coverage and exclusions of the product. The complete pre-contractual and contractual information on the product is provided in other documents.

### What kind of insurance?

The purpose of auto insurance is to cover the civil liability of an insured vehicle's owner or driver, compulsory by law, and optional for damages suffered by the insured vehicle and its occupants.

### What risks are insured?

**Compulsory Coverage**
- ✓ Civil Liability (Limit: €7,750,000)

**Optional coverages depending on the chosen Formula:**

**Formula S**
- ✓ Occupant protection (including driver) - (Limits: Death or Permanent Disability €10,000; Treatment Expenses €1,000; Pet Treatment Expenses €250)
- ✓ Basic Roadside Assistance
- ✓ Replacement vehicle (maximum 15 days/year) **(optional coverage)**

**Formula M**
Includes everything in Formula S plus:
- ✓ Isolated window breakages - (Limit: Market value of the insured vehicle)
- ✓ Theft or robbery of insured vehicle **(optional coverage)** - (Limit: Market value of the insured vehicle)
- ✓ Theft or separate robbery of car radio or CD player **(optional coverage)** - (Limit: €500 - Depreciation of 1.5% per month up to 80%)
- ✓ Separate robbery of components (rims, tyres and fog lights) **(optional coverage)** - (Limit: €750)
- ✓ Theft or robbery of electrical cables **(optional coverage)** - (Limit: €500)
- ✓ Fire and catastrophic risks **(optional coverage)** - (Limit: Market value of the insured vehicle)
- ✓ Acts of vandalism **(optional coverage)** - (Limit: Market value of the insured vehicle)
- ✓ Comprehensive Roadside Assistance **(optional coverage)**

**Formula L**
In addition to the coverage included in Formulas S and M, it also includes:
- ✓ Occupant protection (including driver) - (Limits: Death or Permanent Disability €25,000; Treatment Expenses €2,500; Pet Treatment Expenses €500)
- ✓ Theft or robbery of insured vehicle (Limit: Market value of the insured vehicle)
- ✓ Theft or isolated robbery of car radio or CD player - (Limit: €500 - Depreciation of 1.5% per month up to 80%)
- ✓ Separate robbery of components (rims, tyres and fog lights) - (Limit: €750)
- ✓ Robbery of electrical cables - (Limit: €500)
- ✓ Fire and catastrophic risks - (Limit: Market value of the insured vehicle)
- ✓ Acts of vandalism - (Limit: Market value of the insured vehicle)
- ✓ Impact, collision or rollover - (Limit: Market value of the insured vehicle)
- ✓ Comprehensive Roadside Assistance
- ✓ New value **(optional coverage)**
- ✓ Complement CL Compensation **(optional coverage)**

### What risks aren't insured?

**Main risks excluded from the Compulsory Coverage:**
- ✗ Any personal injuries incurred by the driver of the insured vehicle responsible for the accident, together with any damages arising therefrom, shall be excluded from the compulsory insurance cover;
- ✗ Also excluded from the compulsory insurance cover are any material damages caused to the Driver of the vehicle responsible for the accident; to the Policyholder; to the spouse, ancestors, descendants or adoptees of the above-mentioned persons, together with other relatives and kin up to the third degree (when they co-inhabit or live in their custody); to passengers, when transported in breach of the rules concerning the transport of passengers in the Highway Code;
- ✗ The compulsory coverage also excludes damages caused to the insured vehicle itself; damages caused to goods transported in the insured vehicle, whether during transport or during loading and unloading; any damages caused to third parties as a result of loading and unloading; any damages incurred during sporting events and official training sessions.

**Main risks excluded under Optional Coverage:**
- ✗ Damages caused intentionally with the vehicle and to the insured vehicle by the driver and other occupants, by the Policyholder, the Insured Person or by persons for whom they are civilly liable or who live with them in the same household;
- ✗ Claims arising from the dementia of the driver of the vehicle, or when the driver is driving in beach of legislation applicable to driving under the influence of alcohol, narcotics, other drugs or toxic products;
- ✗ Arising from accidents in which the vehicle is driven by a person who is not legally qualified to do;
- ✗ Personal injury or material damages caused by transported objects;
- ✗ Damages caused by excessive or poorly secured cargo;
- ✗ Arising from accidents when provisions on compulsory inspection, or other provisions related to the vehicle's approval, have not been complied with;
- ✗ All risks not covered by the contracted coverage;
- ✗ All risks covered by any exclusion applicable to any of the contracted coverage.

## What risks are insured? (continued)

**Optional Coverage (regardless of the formula subscribed):**

- ✓ Optional Civil Liability (Limit: €50,000,000)

## Are there any restrictions on coverage?

**Main restrictions**

- ! Where omissions or inaccuracies occur in the risk statement;
- ! In the event of a claim, optional coverages may be subject to deductibles under the responsibility of the Policyholder, as set out in the Specific Terms and Conditions;
- ! In the event of a claim, a grace period may apply to certain optional coverages;
- ! Coverage is subject to the limits set out in the Specific Terms and Conditions.

## Where am I covered?

- ✓ In all territories of the countries whose national insurance bureaus are a party to the agreement between national insurance bureaus, specifically the European Union Member-States, other countries belonging to the European Economic Area (Iceland, Liechtenstein and Norway), and Switzerland, the Faeroe Islands, Channel Islands, Gibraltar, Isle of Man, Republic of San Marino, Vatican City and Andorra, together with other countries whose national insurance bureaus are parties to the above-mentioned agreement and are referred to in the contract or respective supporting documentation;
- ✓ In the pathway directly connecting two territories subject to the Agreement on the European Economic Area, when lacking a national insurance bureau;
- ✓ The contract may also cover civil liability arising from the vehicle's use in other territories beyond those referred to in the previous points, provided that it is guaranteed by an international insurance certificate ("green card") valid for driving in these countries;
- ✓ The assistance coverage for persons is valid throughout the world, unless stipulated to the contrary in the Specific Terms and Conditions;
- ✓ The coverage for assistance to vehicles and their occupants is valid in Portugal, Europe and the countries of the Mediterranean coast, unless otherwise stipulated in the Specific and/or Special Terms and Conditions.

## What are my obligations?

- Declare, prior to signing the contract, all known circumstances deemed reasonably significant for the Insurance Company's risk assessment;
- Communicate to the Insurance Company all circumstances which aggravate the risk of the contract within 14 days of becoming aware of the fact;
- Notify the insurance company in writing of the vehicle's sale, within 24 hours of the sale, accompanied by the provisional insurance certificate, civil liability certificate or notice/receipt and international insurance certificate ("green card");
- In the event of a covered claim, report this in writing to the Insurance Company as soon as possible, never more than 8 days from the day of occurrence or the day on which you become aware of it, providing all relevant clarifications, documentary proof and/or witness statements, and take the measures within your power to avoid or limit the consequences of the claim.

## When and how should I pay?

Unless agreed otherwise, the initial premium or its first instalment shall be due on the date of signing the contract. The payment of the premium is annual, and may be half-yearly, quarterly or monthly, according to the applicable instalment charges. The method of payment is by account debit.

## When does the coverage start and end?

The risk coverage depends on the prior payment of the premium, starting on the date and time indicated in the policy.

The contract shall have a duration of one year renewable for equal periods.

## How can I terminate the contract?

The contract may be terminated by the parties at any time, with just cause, via registered mail.

The contract may be terminated at least 30 days before the renewal date.



**This document is available in portuguese, english and in french. In the event of any inconsistencies, the portuguese-language version shall apply.**