

Product Datasheet

Auto Insurance

Formulas and Coverage

Coverage		S	M	L
Civil Liability (€7,750,000 ¹)		•	•	•
Basic Roadside Assistance - Roadside Assistance and Towing - Punctured tyre replacement - Transport of occupants (including pets) - Assistance adapted to electric		•	•	-
Occupant Protection ²		•	•	•
Isolated window breakages		-	•	•
Impact, Collision and Rollover		-	-	•
Extra Pack	Theft or Robbery ³	-	Option	•
	Fire and Catastrophic Risks			
	Acts of Vandalism			
	Comprehensive Roadside Assistance - Roadside Assistance and Towing - Punctured tyre replacement - Transport of occupants (including pets) - Assistance adapted to electric - Assistance to people - Legal protection - Accident Care			
VIP Pack	New value (up to 24 months)	-	-	Option
	Complement CL Compensation			
	No deductible			
Replacement Vehicle		Option	Option ⁴	•
Optional Civil Liability (€50,000,000)		Option	Option	Option

¹ Of which €1,300,000 property damage and €6,450,000 personal injury)

² All occupants, including pets - dogs and cats

³ Includes Theft or Robbery of electric charging cables

⁴ Included with purchase of Extra Pack

Compensation Limits

Coverage		S	M		L
				COM Extra Pack	
Civil Liability		€7,750,000 ¹	€7,750,000 ¹		€7,750,000 ¹
Basic Roadside Assistance		See Roadside Assistance coverage		-	-
Occupant Protection	Death or Permanent Disability	€10,000			€25,000
	Treatment Expenses	€1,000			€2,500
	Pet Treatment Expenses ²	€250			€500
Isolated window breakages		-	Replacement Value ³		
Impact, Collision and Rollover		-	-	Market Value	
Extra Pack (Formula M)	Theft and Robbery	-	Market Value		
	Separate of car radio and CD player	-	€500 ⁴		
	Separate of components (rims, tyres and fog lights)	-	€750		
	Electric charging cables	-	€500		
	Fire and Catastrophic Risks	-	Market Value		
	Acts of Vandalism	-	Market Value		
	Comprehensive Roadside Assistance	-	-	See Roadside Assistance coverage	
	Complement CL Compensation	-	-	-	
VIP Pack (Formula L)	Vehicle up to 24 months (inclusive)	-	-	Difference for new value on the date of the accident ⁵	
	Vehicle over 24 months	-	-	20% Market Value	
	New Value (up to 24 months)	-	-	New Value on the date of the accident	
Replacement Vehicle ⁶	Limit in case of Accident ⁷	15 days/claim/year, consecutive or non-consecutive			
	Limit in case of Breakdown	5 days/claim and 3 occurrences/year			
	Limit in event of a total loss	5 days/claim/year			
	Limit in case of Theft or Robbery ⁷	-	-	60 days/claim/year, consecutive or non-consecutive	
	Limit in case of Acts of Vandalism and Fire and Catastrophic Risks ⁷	-	-	15 days/claim/year, consecutive or non-consecutive	
Optional Civil Liability (option)		€50,000,000			

¹ including: €1,300,000 material damages; €6,450,000 personal injury

² Includes dogs and cats as defined in the General and Special Terms and Conditions

³ Depending on the market value of the vehicle on the date of the accident

⁴ Depreciation from 1.5% per month up to 80%. Notes: Extras and options limit: 5% on the previous market value and towing limit: €1,500 (except Formula S and Formula M without Extra Pack)

⁵ For used vehicles, the compensation will correspond to the difference from the acquisition value on the date of the accident

⁶ Option for an alternative mobility voucher with a limit of €200

⁷ Whenever an occurrence involves a repair, there is a maximum limit of 5 days between the vehicle immobilisation date and the start of the repair

Notes: Compensation limit per claim.

Deductibles

Coverage		Vehicle value at time of subscription ¹				
		up to €25,000	€25,001 to €35,000	€35,001 to €50,000	€50,001 to €75,000	€75,001 to €120,000
Occupant Protection		No deductible				
Isolated window breakages						
Replacement Vehicle						
Complement CL Compensation						
New value						
Theft and Robbery	Formula M ² w/ Extra Pack	€250	€500	€750	€1,000	€1,000
Acts of Vandalism		€500	€750	€1,000	€1,500	€1,500
Fire and Catastrophic Risks		€750	€1,000	€1,500		
	Formula L ²	€1,000	€1,500			
Impact, Collision and Rollover	Formula L w/ VIP Pack	€1,500	€0			

¹Vehicle market value on the date of subscription (obtained from an independent entity – Eurotax)

²Exemption from deductible on the 1st claim for policies held for 3 years with 35% bonus.

Grace Period

Coverage	
New value	30 days*
Acts of Vandalism	
Impact, Collision and Rollover	
Theft and Robbery	
Fire and Catastrophic Risks	

* Period applies when the **subscription or inclusion in the policy is not done at the time the vehicle is purchased**, in **new** or **used** condition, and not in a transfer situation from another insurance company with the same coverage.

Instalment charges

Instalment Types	Charges without financing	Charges with financing
Monthly	10%	0%
Quarterly	10%	
Half-yearly	5%	
Annual	0%	

Roadside Assistance

Vehicle Roadside Assistance		
Coverage	Maximum eligible for compensation	
	Basic	Comprehensive
Roadside Assistance at the location or Towing of the Vehicle due to Breakdown, Accident, Theft or Robbery	€250	
Towing of the Insured Vehicle due to fuel shortage, fuel change or battery failure 	€250	
Broken keys, loss or robbery of keys, or keys locked inside the vehicle	-	€250
Tyre replacement in the event of a punctured or flat tyre in Portugal	€250	
Transport or Repatriation of the Vehicle or Collections - Transport - Collections	Unlimited €250/48h	
Transport, repatriation or continued travel of occupants of the crashed, broken down, stolen or robbed vehicle - Transport - Vehicle Rental (Maximum compensation/Maximum period)	Unlimited €250/48h	
Subsistence costs in a hotel while waiting for the Insured Vehicle to be repaired Per person per day/Maximum compensation	-	€40/€120
Transport, repatriation or continued travel of occupants of the Insured Vehicle due to battery failure or lack of fuel - In Portugal - Abroad 	Unlimited To the nearest charging or fuelling point	
Transport of the occupants of the Insured Vehicle due to punctured tyre	Unlimited	
Travel costs to recover the Insured Vehicle	-	Unlimited
Dispatch of Professional Driver	-	Unlimited
Sending of Replacement Parts	-	Unlimited
Transport of pets	Unlimited	
Return of Luggage (up to 100 kg per vehicle)	-	Unlimited
Towage delay of more than 60 minutes	€60	
Towage delay of more than 120 minutes	€120	
Access to Accident Care service	-	Not applicable
Defence and Legal Complaint (minimum amount to file a lawsuit: €125) - Defence of the Insured Person in criminal proceedings - Legal complaint (fees, taxes and expenses included)	-	€6,000
Advance of bail funds - Court costs - Provisional release	-	€750 €2,500

 Assistance adapted to electric vehicles

Personal Roadside Assistance		
Coverage	Maximum eligible for compensation	
	Basic	Comprehensive
Medical Transportation or Repatriation of the Injured and Sick	-	Unlimited
Accompaniment During Medical Transportation or Repatriation	-	Unlimited
Accompanying the Hospitalised Insured Person - Transport - Per day/Maximum compensation	-	Unlimited €40/€400
Round-Trip Transportation Ticket for one family member and respective stay - Transport - Stay (Per day/Maximum compensation)	-	Unlimited €40/€400
Hotel Stay Extension Stay (Per person per day/Maximum compensation)	-	€40/€400
Medical transportation or repatriation of other Insured Persons	-	Unlimited
Medical, Surgical, Pharmaceutical and Hospitalisation Expenses Abroad Per Insured Person Per Trip	-	€6,000
Transport or Repatriation of the Deceased and Accompanying Insured Persons - Transport - Stay (Per person per day/Maximum compensation)	-	Unlimited €40/€400
Early Return	-	Unlimited
Assistance for the theft, robbery or loss of luggage abroad (up to 100 kg)	-	Unlimited
Advance of Funds Abroad	-	€1,000
Transmission of Urgent Messages	-	Unlimited

Advantages of Auto Insurance

Simplicity ➤ Fixed deductibles in euros, with the ability to choose the deductible best suited to the customer's needs; ➤ Add extras and options with no need for statements or updates; ➤ Occupant protection coverage in all formulas; ➤ Exemption from deductible on 1st claim for Mudum customers with a bonus of at least 35% for more than 3 years.	Quality ➤ Gradual bonus up to a maximum of 60% from the first year without claims; ➤ Coverage for isolated window breakages without deductible; ➤ Comprehensive Assistance, including a basic replacement vehicle in the Extra Pack and Formula L, with the option to use other means of alternative mobility; ➤ Coverage for Theft or Robbery and assistance adapted to electric vehicles (theft or robbery of electric cables, assistance in the event of battery failure); ➤ Product adapted for pets including transport and treatment expenses; ➤ In the event of a total loss, compensation of the new value up to 2 years of the vehicle's age, and a supplement of +20% on the market value from that date onwards (VIP Pack).
Transparency ➤ Compensation in the event of a towage delay of more than 60 minutes; ➤ Compensation of the vehicle in the event of a total loss, according to the quotations of an independent entity, Eurotax (European reference in this branch); ➤ No increase in premium due to claims for theft, vandalism, fire, occupant protection and glass breakage, and Complement CL Compensation.	Promptness ➤ Easy to contact, with fast responses to questions in the event of a claim - 800 200 418 (toll-free); ➤ Option request and digitally monitor the tow truck in real time (novobanco app) or by dialling 21 385 55 60 (call to national landline); ➤ Track the status of your claim via SMS.