

Zurich Light and Commercial Vehicle

Insurance product information document

Zurich Insurance Europe AG, Sucursal em Portugal, Product: Motor Vehicle Sector

This document introduces the essential features of the **Zurich Light and Commercial Vehicle** Insurance Solution and does not replace consultation of the General and Pre-Contractual Conditions for an exhaustive understanding of the cover and exclusions, as well as the contractual rights and duties of the parties relative to the contracting of the Solution.

What type of Insurance is it?

Zurich Light and Commercial Vehicle is motor insurance designed for the specific needs of light and commercial vehicles, which is based on Compulsory Third Party Liability Motor Insurance, to which a set of optional cover can be added, ranging from an optional amount of third party liability cover to coverage of own risks in relation to the insured vehicle, the persons transported in it and also assistance services



What are the insured risks?

O Zurich Auto Ligeiros e Comerciais oferece (ver quadro infra) um conjunto vasto e flexível de coberturas de entre as quais poderá escolher as mais adequadas às suas necessidades.

Compulsory cover	Sum insured
✓ Compulsory Third Party Liability	7 750 000€
Optional cover	
✓ Optional Third Party Liability	Capital to be agreed
✓ Family Third Party Liability	Capital to be agreed
✓ Theft or Robbery	Sum insured
✓ Impact, Collision, Rollover, Fire, Lightning and Explosion and Breakage of Glass	Sum insured
✓ Self protection	Sum insured
✓ Total Loss	Sum insured
✓ 'As new' Value	Sum insured
✓ Acts of God	Sum insured
✓ Acts of Terrorism, Vandalism, Malicious acts or Sabotage	Sum insured
✓ Strikes, Riots and Public Disorder	Sum insured
✓ Breakage of Glass	Capital to be agreed
✓ Temporary Deprivation of Usage	Capital to be agreed
✓ Replacement Vehicle in the Event of Accident	Capital to be agreed
✓ Additional Cover for Occupants	Capital to be agreed
✓ Roadside Assistance to People	Fixed capital
✓ Assistance to Vehicles and Occupants	Fixed capital
✓ Guarantee of Legal Defence and Claims Abroad	Fixed capital
✓ Guarantees of Telephone Guidance for Medical Symptoms and Queries	Fixed capital
✓ Legal Defence and Protection	Fixed capital



Which risks are not insured?

I—Third Party Liability

- ✗ Contractual Third Party Liability;
- ✗ Passengers transported in contravention of the Highway Code;
- ✗ Goods transported in the insured vehicle;
- ✗ Transport of items or participation in activities that put the stability and control of the vehicle at risk;
- ✗ Abandonment of the accident victim by the driver of the insured vehicle;
- ✗ Vehicles without a periodic inspection certificate.

II—Comprehensive Insurance

- ✗ Vehicles without a periodic inspection certificate;
- ✗ Construction, assembly or adjustment defects, inherent defects or poor maintenance of the vehicle;
- ✗ Blocked access zones or areas known to be unsuitable for use by vehicles.



Are there any cover restrictions?

- ! Personal injury suffered by the Driver of the vehicle responsible for the accident;
- ! Non-transfer of the insurance in the event of disposal of the vehicle;
- ! Loss or damage caused by wilful misconduct, gambling, challenges or suicide attempts;
- ! When the value of the vehicle is higher than the insured value, the policyholder will be liable for a proportional part of the damage;
- ! Loss or damage produced directly by mud, tar, or other materials used in road construction;
- ! Damage arising from the poor condition of the road or path when this fact does not cause impact, collision or rollover;
- ! Personal injury caused to a spouse.



Where am I covered?

✓ Compulsory Third Party Liability + Optional Third Party Liability	European Union Member States, the other member states of the European Economic Area (Iceland, Liechtenstein and Norway), and also Switzerland, Croatia, the Faroe Islands, the Channel Islands, Gibraltar, the Isle of Man, the Republic of São Marino, the Vatican State and Andorra, as well as the other countries whose national insurance services have adopted the Agreement between National Insurers' Bureaux and which are set out in the contract or in the respective documentary evidence.
✓ Family Third Party Liability	
✓ Theft or Robbery	
✓ Impact, Collision, Rollover, Fire, Lightning and Explosion and Breakage of Glass	
✓ Self Protection	
✓ Total Loss	
✓ Breakage of Glass	Portugal
✓ Acts of God	
✓ Acts of Terrorism, Vandalism, Malicious Acts or Sabotage	
✓ Strikes, Riots and Public Disorder	
✓ Temporary Deprivation of Usage	
✓ Replacement Vehicle in the Event of Accident	Worldwide
✓ Additional Cover for Occupants	
✓ Roadside Assistance for People	
✓ Guarantee of Legal Defence and Claims Abroad	
✓ Guarantees of Telephone Guidance for Medical Symptoms and Queries	Territorial scope of the policy.
✓ Legal Defence and Protection	
✓ Assistance to Vehicles and Occupants	Portugal, rest of the European countries and territory of non-European countries in the Mediterranean basin (Turkey, Syria, Lebanon, Israel, Palestine, Egypt, Libya, Tunisia, Algeria, Morocco), except for Replacement Vehicle for breakdowns and transport to events, which is only valid in Portugal.



What are my obligations?

- Payment of the Insurance Premium. Risk cover depends on the prior payment of the premium;
- Declaration of all the relevant risks within the scope of the insurance contract, whether they exist at the time of the insurance contract, or arise after it;
- Inform of the loss within 8 days, as well as providing all the information necessary for settlement, under the penalty of being held liable for any worsening of the damage;
- Take all the possible measures to avoid or limit the consequences of the accident;
- Not admit liability on behalf of Zurich without the express approval of the same.



When and must I pay how?

When it is a new insurance policy, before the contract becomes effective. In the event of extension, before the expiry of the policy or if the premium is eligible for payment by instalments, before the instalment payment dates.

Payment may be made at the office of the Broker, through ATM or through a Direct Debit.



When does the cover start and end?

The date and time for the start of cover are indicated in the Insurance Policy. You will also find the reference to the cover start and end date in Certificate of Insurance, known as the Green Card.

The contract may be extended for successive periods of one year if it is not terminated a minimum of 30 days beforehand and the subsequent premiums are paid.



How can I terminate the contract?

The Policyholder may terminate the contract (at any time) by agreement or for justified reasons, by means of a registered letter sent to the counterpart or by giving 30 days' prior notice of termination.