

For further information, contact your Zurich Insurance Mediator:



## Zurich Car Insurance



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# For those who truly love their car...

**Zurich Auto Light and Commercial Vehicles** is an insurance that offers an excellent protection to those who truly value security in their day-to-day lives.

Tailored to meet your needs in terms of cover and methods of payment, at the same time as maintaining the quality and efficiency of roadside assistance you can really count on.



**Zurich Auto Light and Commercial Vehicle** is an insurance of excellence for anyone looking to protect your car, its occupants and damages caused to third parties.

- Possibility of subscribing up to 50 million euros of civil liability
- Additional coverages for own damage to the vehicle
- Protection for the driver and occupants of the car
- Travel assistance for people, vehicles, luggage, bursting of tires and replacement in case of failure

For more information contact your Zurich Insurance Mediator or visit us at [www.zurich.com.pt](http://www.zurich.com.pt)

The coverage shown is subject to exclusions laid out in the policy conditions.

This communication does not replace the reading of the legally-required pre-contractual and contractual information, available at [www.zurich.com.pt](http://www.zurich.com.pt) and from and at any Zurich Insurance Mediator.

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## Basic Cover



### Civil liability

Legally-required insurance providing cover for damage caused to third parties. It is possible to increase the sum insured.



### Roadside assistance

This includes protection for the insured vehicle, its occupants and unexpected events during a journey.

#### Base

For those looking for the most complete essential protection, and a more attractive price.

#### Aide

For those looking for the most complete essential protection, with access to a replacement vehicle and compensation for any recovery truck.



### Legal defence and protection

Legal support in criminal or civil proceedings following an accident, claim for damages or fines, and in cases of payment of sureties.



### Occupants

Protection for all occupants including death, permanent disability and costs of treatment. The sum insured increases if the persons affected were wearing their seat belts.

## Optional Cover



### Family civil liability

This cover does away with the general exclusions of compulsory civil liability insurance and allows you to cover any physical injury caused to your family members.



### Breakage of glass

Covers the repair or replacement of the vehicle glass and is available in 3 options:

#### Basic

Replaces general glass, subject to maximum sum insured and the application of excess but at the lowest price.

#### Generic

Replaces general glass with no maximum of sum insured and no excess.

#### Brand

For those who prefer to replace branded glass, with no maximum sum insured and no excess.



### Additional cover for occupants

Additional protection for all occupants in cases of:

- Temporary incapacity/disability
- Funeral costs
- Destruction of clothing, footwear and luggage



### Comprehensive

For those who want to protect their vehicle from unexpected events which cause partial or total losses.



### Total loss

For those who want to protect their vehicle from unexpected events which cause total loss.



### 'As new' value

Covers the 'as new' value of the vehicle for the first three years of its life against partial or total losses.



### Temporary loss of use

Provides a daily sum for each confirmed day in the event of immobilisation of the vehicle after an accident.



### Replacement vehicle in case of accident

Provides a vehicle of the selected category in case of immobilisation, after an accident.

The various levels of protection of comprehensive insurance cover complement each other, which enables you to tailor the policy to meet your needs.

### Comprehensive I

- Theft (compulsory minimum)
- Acts of God

### Comprehensive II

- Collision, overturning, fire, lightning and explosion and breakage of glass
- Self-protection<sup>(1)</sup>

### Comprehensive III

- Acts of vandalism, malicious acts or sabotage
- Strikes, riots and public disorder

<sup>(1)</sup>Covers damage caused to the insured vehicle following a collision, overturning, fire, lightning and explosion and breakage of glass, provided that it is driven by a person legally qualified to drive for over five years.

This cover may be subject to an excess. | Cover subject to minimum excess. | Excess not applicable to third parties.

Cover not available for commercial vehicles