

Insurance Product Information Document

Zurich Insurance Europe AG, Sucursal em Portugal Product: Zurich Náutica

This document introduces the essential features of the **Zurich Náutica** 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 relating to the contracting of the Solution.

What is the type of insurance?

Zurich Náutica is an insurance policy within the Non-Life Sector that aims to protect pleasure craft. It offers a set of coverages that, in addition to the Civil Liability base, include protection cover for the vessel, its occupants and assistance.



What risks are insured?

Zurich Nautica offers the following coverage:

Coverages	Sum insured
Basic coverage	
✓ Compulsory third party liability	250.000 €
Optional coverages	
✓ Assistance	c.c.g
✓ Death or permanent disability	5.000 € / 15.000 € / 25.000 €
✓ Treatment and repatriation expenses	500 € / 1.500 € / 2.500 €
✓ Funeral costs	250 € / 750 € / 1.250 €
✓ Damage to the vessel	b.v.e
✓ Personal Items	1.000 € / 2.500 €
✓ Optional Third Party Liability	250.000 € / 500.000 €
✓ Public disorder	b.v.e
✓ Seismic phenomena	b.v.e

c.c.g: according to the general conditions
b.v.e: based on the value of the vessel



Which risks are not insured?

Losses arising directly or indirectly from:

- ✗ War declared or not, invasion, foreign enemy act, strikes, riots, acts of vandalism, civil or military uprisings or decisions of authority or forces usurping authority, assaults or acts of piracy
- ✗ Acts of terrorism
- ✗ Explosions, release of heat or radiation resulting from nuclear fission or fusion, artificial particle acceleration or radioactivity
- ✗ The use of the Pleasure Craft for unlawful purposes, involving criminal liability
- ✗ Damage caused to the environment, particularly when directly or indirectly caused by pollution or contamination of the soil, water or atmosphere
- ✗ Damage caused to persons whose civil liability is also covered by this policy, to the Policyholder and/or the Insured, as well as to the spouse, ascendants, descendants or adopted children, or other persons who live with them or are dependent on them
- ✗ All risks covered by any exclusion applicable to any of the contracted coverage



Are there any restrictions on coverage?

- ! Acts or omissions carried out by the Policyholder or the Insured Person under the influence of non-prescribed narcotics, when drunk or when a higher degree of blood alcohol than permitted by law is detected
- ! Intentional or seriously negligent acts or omissions committed by the Policyholder, the Insured or Insured Persons, the Beneficiaries or by persons for whom they are civilly responsible
- ! Losses or damages that directly or indirectly result from an agreement, private contract or commitment, to the extent that the resulting liability exceeds that which the Insured would be legally obliged to in the absence of such an agreement, contract or commitment



Where am I covered?

- ✓ Civil liability
- ✓ Optional Third Party Liability
- ✓ Material Damage to the Pleasure Craft
- ✓ Seismic phenomena
- ✓ Strikes, riots and public disorder
- ✓ Personal Items

The guarantees of this contract are valid throughout Portuguese territory, covering the exclusive economic zone, the territorial sea and Portuguese inland waters, according to the navigation zones that the vessel is authorised to operate in and which are included on the vessel's own registration.

- ✓ Occupants of vessel
- ✓ Assistance for pleasure craft

Contractually agreed navigation areas.



What are my obligations?

- Payment of the Insurance Premium. Risk coverage is subject to 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 afterwards
- 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
- To take the measures within my power to avoid or limit the consequences of the loss
- Not assume any liability on behalf of Zurich without the express approval of the same



When and how should I pay?

When it is a new insurance policy, before the contract becomes effective. In the event of renewal, before the expiry of the policy or, if the premium is payable in instalments, before the instalment payment dates.

Payment may be made at the office of the Broker, at an ATM or by Direct Debit.



When does the coverage begin 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 on the receipt for the premium.

The contract may be extended for successive periods of one year if it is not terminated at least 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.