

Who we are

We are EUROPCAR IB, S.A. We are a private limited company incorporated in Spain under company number A28364412 and our registered office is Avda. del Partenón 16-18, 28042 Madrid. We supply vehicle rental services under the brand of 'Europcar'.

Thank you for choosing Europcar to supply your rental vehicle needs. We hope everything will go very smoothly for you but, just in case it doesn't, we have set out below a summary of:

- insurance that we include as part of our rental service because there is a legal obligation upon us to do so (Third Party Liability insurance); and
- other protection products that we make available to you because we want to be able to give you peace of mind during your rental with us.

These insurance and protection products are designed to cover your potential exposure if any of the following circumstances occur whilst you are renting and using one of our Vehicles. Without them, you will be personally responsible for the financial consequences:

Liability to a Third Party means *other people's* bodily injury or death and / or damage to their property that occurs because of an accident or incident that you may cause. Damage to a third party's property could include buildings or their contents, machinery or personal possessions. The cost of any business interruption associated with either the third party's injury or death and/or the damage to their property will also form part of this liability.

Damage to or theft of the Vehicle the Vehicle itself may be damaged as a result of a collision or an attempted theft and need to be repaired or it may be so badly damaged that it is irreparable and we write it off; or it may be stolen and not recovered

You should be aware that if you are the driver of the Vehicle at the time of a collision and you are responsible for the collision taking place then whilst any injured Passengers will be covered by our Third Party Liability insurance your own injuries (together with the possible associated consequences of it) or death will not. You can, however, be protected from such circumstances if you purchase any of our Personal Accident Insurance protections separately. Details of how this Personal Accident protection can benefit both you and your Passengers can be found further on in this document under the section entitled 'Other Products'.

DEFINITIONS

For the purposes of this document we have given the following words or expressions particular meaning:

abnormal use: means that your use of the Vehicle whilst you are in charge of it doesn't comply with the Road Traffic laws that prevail and/or does not meet with the requirements of the Local Rental terms and conditions and/or does not meet with the standards of driving that would be expected of a reasonable and prudent driver

Accident Report means a full and complete signed statement (including any other document(s)) which records all of the facts of an accident or incident as they occurred (for example, how the event occurred, the nature of the damage to the Vehicle, the location where the incident took place, the dates and circumstances and any potential witness details)

Bodily Injury (or bodily injury) means any physical injury suffered by a person that is caused as the direct result of an accident; it is not something that is intentionally self-inflicted and it does not result from sickness or disease

Book value: means the value that a Vehicle is recorded to be worth to us on our books at the time of the incident.

collision means the impact of the Vehicle with another fixed or moving body or object

Excess amount is a specified sum of money that, provided you have complied with the Local Rental terms and conditions and have not committed a breach of any applicable laws, is the maximum amount we will charge you for the cost of any damage caused to the Vehicle as a result of a collision during the rental period or its attempted theft; or the

loss of a Vehicle if it is written off because it is irreparable or if it is stolen and we do not get it back. The Excess amount is a non-waivable sum that is governed by the conditions of the protection product you have purchased.

Local Rental terms and conditions means the document you will be asked to sign before you may rent any Vehicle from us and which sets out the rights and obligations that will apply to both you and us throughout the rental period

Loss of Use describes the circumstances where a Vehicle is unavailable for us to rent to another customer because, as a result of a collision during the rental period it was damaged and we need to take it off the road to have it repaired

Passenger means any person *other than the driver* that is being transported or is travelling in or on the Vehicle on a gratuitous basis. A Passenger would be viewed as a Third Party under the mandatory Third Party Liability insurance regimes

Protection (or protection) in this document applies to the means by which your financial liability for any damage to or loss of a Vehicle is limited to the Excess amount. . It should be noted that this protection is not provided by way of an insurance policy

Third Party means any party to an incident – other than the driver of the Vehicle. For the avoidance of doubt a Passenger is deemed to be a Third Party

Third Party Liability insurance means insurance that provides the driver of a Vehicle with protection against liability for another party's claims for damage to his/her property or for bodily injury or death arising out of an incident arising whilst you are using the Vehicle. Third Party Cover is a mandatory legal requirement and it is therefore an integral part of our rental service. The cost of it is included in the rental charge.

Vehicle means the vehicle you will be renting from us or you will be driving with our authorization.

We or we/ Us or us / Ours or ours means Europcar Spain

You or you / Yours or yours means any named driver

THIRD PARTY LIABILITY INSURANCE

We are mandated by the laws of all of the countries in which we operate our vehicle rental services to insure our Vehicles against liability for the claims or actions of Third Parties. We have purchased the best Third Party Liability insurance from the foremost insurers in the business and it is automatically included as part of our vehicle rental services. You will therefore, as a matter of course, be covered up to the level legally required by the country in which you are renting the Vehicle for the consequences *others* may suffer as a direct result of your actions whilst you are driving the Vehicle.

What am I covered for?

As provided by law you will be insured against liability for the financial cost of any of the following consequences that may arise as a result of an incident that you cause when you are using the Vehicle:

- bodily injury or death suffered by Third Parties; and
- property damage sustained by Third Parties and losses and costs arising as a consequence of the damage.

What is excluded from the cover?

Third Party Liability insurance does not cover:

- bodily injury or death that you (the driver at the time of the collision) may suffer; or
- any damage to or loss of your personal property or possessions; or
- any damage caused to the Vehicle

What is the amount of my financial exposure for Third Party Liability?

Provided you have not committed a breach of any applicable laws (including any relevant road traffic regulations) then you will be covered for the financial cost of any Third Party Liability arising as the result of a collision that you may cause up to the level legally required by the country in which you are renting the Vehicle.

However, if you didn't comply with those laws and/or regulations then, whilst our insurer will still fulfil its obligations to Third Parties under the Third Party Liability insurance policy, it may seek to recover from you some or all of the costs it may have paid to that Third Party as a result of the incident.

How to notify us?

In circumstances involving Third Parties it is important that you do your utmost to properly complete and sign an Accident Report form which gives us all relevant details of both the incident and of the Third Party. This will allow us to defend our case against the Third Party (if you are responsible for the incident) or to recover costs from the Third Party (if the Third Party is responsible for the incident). The Accident Report form should be transmitted to us within 24 hours of the incident except in cases of force majeure, and in any case before the end of the rental period.

PROTECTION PRODUCTS

COLLISION DAMAGE PROTECTION

Our *collision damage protection* product limits your financial exposure for damage caused to the Vehicle whilst it is in your care. If you purchase our standard collision damage protection product and comply with the applicable laws and the Local Rental terms and conditions then we will pay for the cost of damage to the Vehicle that exceeds the Excess amount. You can reduce or eliminate the Excess amount by purchasing our premium collision damage protection products instead of the standard collision damage protection offering.

This protection does not cover the loss or theft of or damage to objects or property, (including luggage or goods) that are deposited or kept or transported in or on the Vehicle by you or by any Passenger.

What does this protect me against?

This product protects you from liability for any amount greater than the Excess amount for the following combined costs related to:

- the cost of damage to or repair of the Vehicle or its book value if it is not repairable and must be written off; and
- our Loss of Use in the Vehicle whilst it is being repaired and / or written off; and
- the administration costs we incur in handling any claim if it is applicable

in circumstances where:

- you collide with a fixed or moving object; or
- the Vehicle is subject to an act of vandalism while you are driving or using it; or
- any glass or lights or reflectors are damaged or broken or tyres are damaged or punctured *during a collision*

What is excluded from the protection?

- You will be financially liable for the full cost of the damage to the Vehicle if the damage is caused:
 - by the wilful acts of the driver; or
 - by an explosion or fire in (or to) the Vehicle because you are using it to transport dangerous goods (dangerous goods being *any product or substance that, due to its nature and/ or main characteristics, is reasonably considered to be dangerous and which, if not transported with appropriate caution and safety, could cause harm to the Vehicle, and to any Third Party within a reasonable distance of the Vehicle*); or
 - by its total or partial theft or an act of vandalism whilst the Vehicle is left unattended.
 - by your negligence (*which is behaviour that falls below the standards expected of a reasonably sensible person in similar circumstances*) or the negligence of your Passengers (for example a fire caused by the use or disposal of cigarettes or cigars);
 - because the keys are lost or stolen
 - Any damage caused on the roofs or to any element or part of the Vehicle that occurs as a consequence of crashing into any object, or architectural element, due to an incorrect appraisal of its height by the driver; or
 - The damage is caused to the underneath parts of the Vehicle as a consequence of crashing into moving bollards located in areas of restricted access properly indicated.
 - The damage caused to the Vehicle occurs as a consequence of water flooding caused by weather or any other cause if the Vehicle has been parked in flood zones, dry riverbeds or non asphalted water courses and, in any case when the Vehicles are not duly parked in asphalted areas specifically assigned for Vehicle parking;

- Any possible damage caused to the undercarriages of commercial vehicles and cargo vans, except when they are consequences of track exits on paved roads that have taken place in circumstances not excluded by these general rental conditions or by the general conditions of Europcar insurances and protections.
- Loss of or damage to your own property that is being transported or kept in or on the Vehicle during the rental period

What must I do to benefit from the protection?

You must:

- purchase the protection;
- comply with Local Rental terms and conditions and all applicable law and local traffic regulation when you are driving the Vehicle,
- notify us within 24 hours of the date on which the incident took place and, in any event, before the end of your rental period. You must also return to us a full and complete Accident Report and/or any other document which you believe will be useful in support of it.

What is the amount of my financial exposure?

If during your rental the Vehicle is damaged and you have not purchased this protection you will have to pay for the total cost of the damage as well as compensation due its immobilization.

We will calculate the average cost of light damage from the table matrix that can be found at our pick-up stations. If the damage is not listed in the table matrix (because it does not fit in with what is considered to be 'light damage' or it is not feasible to calculate the average price) then an independent expert will evaluate the damage cost which may be as much as the full Book value

However, provided you have complied with the Local Rental terms and conditions and the applicable law and road traffic regulations then the maximum you will have to pay us is the Excess amount.

THEFT PROTECTION

Our *theft protection* products limit your financial exposure for loss of the Vehicle if it is stolen or if it is damaged because it is subject to an attempted theft or the Vehicle is subject to an act of vandalism during your rental. If you have purchased this product then, provided you have complied with the Local Rental terms and conditions, we will pay for the costs arising from the theft, attempted theft, or act of vandalism that are greater than the Excess amount.

What am I protected against?

This product protects you from liability for any amount greater than the Excess amount for the following combined costs related to:

- The cost of damage or repair of the Vehicle (if it is recovered) or the book value of the Vehicle if it is lost
- Our Loss of Use in the Vehicle whilst it is being repaired and / or written off; and
- the administration costs we incur in handling your claim if this is applicable

in circumstances of:

- the theft of the Vehicle and any accessories following an occurrence of breaking and entering (*accessories being any supplementary component that is installed in or on the Vehicle that improves its specification*)
- the attempted theft of the Vehicle and of any accessories
- any act of vandalism to the Vehicle whilst it is stationary and left unattended by you
- any glass or lights or reflectors that may be damaged or broken or tyres that are damaged or punctured *as a result of the theft*

What is excluded from the protection?

The product will not protect you in the following circumstances:

- If the Vehicle is stolen or damaged because of your negligence or more specifically (but without limitation) as a result of keys being left in the Vehicle whilst it is unattended or having been delivered to an unauthorised person; your failure to use the anti-theft system appropriately, any failure by you to return the keys to us or if you left the Vehicle unlocked when you weren't using it;
- Theft of or damage to personal and / or work related goods or possessions and any goods being transported in or on the Vehicle.

What must I do to benefit from the cover?

You must:

- purchase the product;
- comply with Local Rental terms and conditions as they apply to the theft or potential theft of a Vehicle
- notify the local police of any incident or event immediately or as soon as is reasonably practicable and provide us with the police report or evidence that the theft has been notified to the police.
- Notify the pick up station of the theft and return the keys.
- Notify us at pick up station, within 24 hours of the time you discover the Vehicle is missing and forward the keys to us at the place you picked the Vehicle up.

What is the amount of my financial exposure?

If, during your rental, the Vehicle is stolen or is damaged in an attempted theft or due to vandalism and you have not purchased this protection product then you will be liable for the full cost of the damage to the Vehicle (if the Vehicle is recovered) or for the full Book value of the Vehicle if it is not recovered as well as compensation for the Loss of Use calculated according to the daily rental rate contracted by you multiplied by the number of days that the Vehicle has been stolen.

With theft protection, provided you have complied with the Local Rental terms and conditions, then the maximum you will have to pay us is the Excess amount.

OTHER PRODUCTS

You can choose to limit your financial exposure for damage to the Vehicle further by purchasing the following protection. Please be aware that there are nevertheless exclusions as described below.

GLASS, AND TYRE PROTECTION

This protection product will apply to any damage that occurs to glass, lights or tyres in circumstances of normal use of the Vehicle during your rental. If, and only if, such damage occurs as a result of a collision then the cost to repair or replace glass, lights or tyres will be covered by the collision damage protection

What am I protected against?

If you have purchased this product you will be protected against the financial liability for damage to:

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- the windscreen; or
 - any side or rear windows; or
 - lenses (reflection of light) and lights; or
 - rear view mirrors
- that are in or on the Vehicle if the damage occurs during your rental as a result of Tabaco burns or caused by stones.
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- punctures and damages to the tires and rims of the Vehicle, including the spare one, when they have been produced as a result of punctures or by blows against curbs during parking manoeuvres.
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What am I not protected against?

You are not protected under this product against the financial liability for damage to the Vehicle if it arises because of wilful acts or negligence that you commit whilst using the Vehicle and which causes damage.

You are not protected for the administration costs we incur in handling any damage file.

What must I do to benefit from the Protection?

You must:

- purchase it
- comply with Local Rental terms and conditions, all applicable laws and local traffic regulations when driving the Vehicle,
- notify us within 24 hours of the date on which the incident took place and, in any event, before the end of your rental period. You must also return to us a full and complete signed Accident Report or any other document which relates all of the facts as they occurred (nature of damage to the Vehicle, the location where

the incident took place, the dates and circumstances and the potential witness details). You may, of course, include any other document you believe will be useful in support of your Accident Report. .

What is the amount of my financial liability?

If during your rental any glass or lights on the Vehicle are broken and / or any tyres on the Vehicle are damaged and you have not purchased this protection then you will be liable for the full cost of the damage that is incurred by us.

If, however, you purchase this glass, lights and tyre protection (and provided you have complied with the Local Rental terms and conditions and the applicable laws and road traffic regulations) then you will have no financial liability for such damage.

ASSISTANCE PLUS PROTECTION

The Assistance Plus Protection is an optional service provided directly by Europcar that enables you to improve the coverage of the roadside assistance service included in your rental. This product offers the following protection: Exemption from the obligation to pay the flat charge set out in the Recommended Tariff Guide for those circumstances not covered by the roadside assistance service. In addition, purchasing this protection authorizes you to transport the vehicle for use between the peninsular territory of Spain and the Balearic Islands (except for Formentera Island) OR between the Balearic Islands (except for Formentera Island) OR between the Canary Islands – even if you decide to transport the vehicle sometime after making the booking and you didn't originally inform us. However, this protection does not cover the additional charges that would be implied in the event that you return the vehicle to a different Europcar office than the office it is collected from.

What am I protected against?

This Product protects you from liability for the flat charge set out in the Recommended Tariff Guide when the roadside assistance service is rendered in the following circumstances:

- -error, negligence or misuse of the vehicle by the Renter
- -loss of keys, breakage or locking them within the vehicle
- -lack of fuel or refuelling with the incorrect fuel
- -recovery of vehicles from places or routes which are not suitable for driving or are not paved
- -faulty installation of accessories in the vehicle by the Renter.
- Empty battery
- When the incident that renders the vehicle unusable has occurred on the mainland peninsula and has been leased on the Balearic Islands (except the island of Formentera) and vice versa or the incident takes place on a Balearic island other than the one where the vehicle has been leased (except the island of Formentera) or the incident takes place on an island in the Canary Islands other than the one where the vehicle was rented, and you have not told us at the time of booking that you plan to transport the car between these places and you haven't paid an RSA

- **What am I not protected against?**

You are not protected under this product against any damages produced to the vehicle or to its keys and / or accessories in any of the circumstances listed in the previous section or against the administration costs we incur in handling any damage file.

What must I do to benefit from the Protection?

You must

- purchase it
- comply with Local Rental terms and conditions, all applicable laws and local traffic regulations when driving the Vehicle,
- When one of the circumstances described above happens during your rental you have to contact Europcar Roadside Assistance 24 HOURS A DAY, 365 DAYS A YEAR: 900 181 735 for calls from Spain. 91 594 0759 if calling from abroad

What is the amount of my financial liability?

If during your rental, the assistance of our roadside service assistance takes place due to an error, negligence or misuse of the vehicle by the Renter, loss of keys, breakage or locking them within the vehicle, lack of fuel or refuelling with the incorrect fuel, recovery of vehicles from places or routes which are not suitable for driving or are not paved or, faulty installation of accessories in the vehicle by the Renter and you have not purchased this protection, then you will be liable for the flat charge for our assistance set out in the Recommended Tariff Guide.

If you purchase this Assistance Plus Protection and provided that you have contacted our Service Assistance to the exclusion of any other service, you will not pay such charge.

PERSONAL ACCIDENT & BAGGAGE PROTECTION

The following details are for information only and do not replace or supersede the terms and conditions of the AXA XL (PAI FR00024381SP/ SPAI FR00024393SP) copies of which can be found at www.europcar.es

Whilst we automatically include Third Party Liability insurance as part of our vehicle rental services (for details of this insurance please see the section above entitled 'Third Party Liability Insurance') this does not cover the bodily injuries suffered by the person driving the Vehicle at the time of a collision which occurs as a result of that driver's actions (an 'at fault' driver). If you are the cause of a collision whilst you are driving a Vehicle you will therefore not be covered for the financial repercussions of:

- personal bodily injury or death; or
- any damage to or loss of your personal property or possessions.

In order therefore to minimise your financial exposure for such damage, loss or injury in such circumstances we are offering two separate products which you can purchase.

- The first product (**Personal Accident protection**) provides cover for medical expenses incurred as a result of injuries suffered; and /or a lump sum indemnity if you are disabled or you die as a result of a collision (or an accident).
- The second product (**Super-Personal Accident protection**) provides higher and best-in-class protection for medical expenses incurred as a result of injuries suffered; and /or a lump sum indemnity if you are disabled or you die as a result of the collision (or an accident) and incorporate baggage cover as well.

PERSONAL ACCIDENT PROTECTION

What am I covered for?

Under this protection product taken out with the entity AXA XL under policy no. XFR00024381SP you can claim for the financial cost of any of the following potential consequences resulting from your death or injury in a collision that occurs when you are driving the Vehicle:

- a lump sum payment of up to a **maximum of €50,000**

- in the event of your death (or presumption of death) within 24 months of the collision or incident; or
- if you ultimately remain partially or totally disabled from the consequences of the collision or incident;
- medical expenses of up to a **maximum of €2,500**(which includes hospitalisation, consultations and pharmaceutical costs; X-rays and relevant medical tests; dental treatment or any prosthetics) necessitated by the collision or incident.

If you and / or your Passengers are victims of a collision during the rental period then, provided you have purchased the product (in which case the protection will apply to you and all passengers in the Vehicle), a claim can be made against it irrespective of who is at fault. As a result:

Passengers and a 'not at fault' driver (both of whom are considered to be third parties in the context of the mandatory Third Party Liability insurance regime) can not only be indemnified by the Third Party Liability insurer but can also collect the lump sum indemnity they are entitled to under the Personal Accident protection product; or

Passengers travelling with an 'at fault' driver will be considered third parties in the context of the mandatory Third Party Liability insurance regime can be indemnified by the Third Party Liability insurer and can also collect the lump sum indemnity under the Personal Accident protection product. However, an 'at fault' driver will only be covered by the Personal Accident protection product

What is (mainly) excluded from the cover?

This Personal Accident protection does not cover:

- any of the costs set out above if the expense was not incurred as a direct result of the collision or incident occurring whilst you were in control of the Vehicle or if you intentionally caused or brought about the accident or collision; or
- any costs relating to treatment you were receiving or medical conditions you were suffering from before the accident or incident occurred; or
- any damage to or loss of your personal property or possessions; or
- any damage caused to the Vehicle

A more complete summary of the cover provided by this Personal Accident protection product can be found at www.europcar.es

What is the amount of my financial exposure?

Provided you have not committed a breach of any applicable laws (including any relevant road traffic regulations and, in particular, relating to the wearing of seat belts and not exceeding the official passenger capacity of the vehicle –for instance if 7 people are injured in a 5 seater vehicle then the Personal Accident protection will simply not apply at all) then you will be entitled to the protection up to the indemnity limit shown above.

However, if you didn't comply with those laws and/or regulations then our insurer may refuse the cover altogether or, if it can be shown that you were partially responsible for the level of injury you suffered in the collision or incident, it may seek to reduce its liability for the costs.

How to notify us?

It is important that you do your utmost to properly complete and sign an accident Claim Form which will be made available on request. This gives us all relevant details of the incident and will allow us to ensure your claim is being handled as efficiently as possible. The accident Claim form should be transmitted to us within 24 hours of the collision or incident except in cases of force majeure, and in any case before the end of the rental period.

A more complete summary of the cover provided by this Super Personal Accident protection product can be found at www.europcar.es

SUPER PERSONAL ACCIDENT PROTECTION

What am I covered for?

Under this protection product taken out with the entity AXA XL under policy no. XFR00024393SP you can claim for the financial cost of any of the following potential consequences resulting from your death or injury or damage to or loss of your personal effects in a collision that occurs when you are driving the Vehicle:

- a lump sum payment of up to a **maximum of €200,000**
 - in the event of your death (or presumption of death) within 24 months of the collision or incident; or
 - if you ultimately remain partially or totally disabled from the consequences of the collision or incident;
- medical expenses of up to a **maximum of €10,000**(which includes hospitalisation, consultations and pharmaceutical costs; X-rays and relevant medical tests; dental treatment or any prosthetics) necessitated by the collision or incident.
- Loss, damage, theft or destruction of your travel bags and suitcases and the personal effects contained in them up to a **maximum of €5,000** as a result of a collision or theft. Personal effects include valuables worth €500 or more (for example, jewellery or furs) as well as computer equipment (laptops or tablets – subject to specific exclusions) cameras or personal hi-fi equipment.

If you and / or your Passengers are victims of a collision during the rental period then, provided you have purchased the product (in which case the protection will apply to you and all passengers in the Vehicle), a claim can be made against it irrespective of who is at fault. As a result:

- Passengers and a 'not at fault' driver (both of whom are considered to be third parties in the context of the mandatory Third Party Liability insurance regime) can not only be indemnified by the Third Party Liability insurer for injury, loss of or damage to personal property but can also collect the lump sum indemnity they are entitled to under the Personal Accident protection product; or
- Passengers travelling with an 'at fault' driver will be considered third parties in the context of the mandatory Third Party Liability insurance regime can be indemnified by the Third Party Liability insurer for injury, loss of or damage to personal property but can also collect the lump sum indemnity under the Personal Accident protection product. However, an 'at fault' driver will only be covered by the Personal Accident protection product.

What is (mainly) excluded from the cover?

This Super Personal Accident protection does not cover:

- any of the costs set out above if the expense was not incurred as a direct result of the collision or incident occurring whilst you were in control of the Vehicle or if you intentionally caused or brought about the accident or collision; or
- any costs relating to treatment you were receiving or medical conditions you were suffering from before the accident or incident occurred; or
- the cost of loss, or destruction of or damage to your baggage if it is
 - caused by fair wear and tear, depreciation or inherent defects or smokers accidents;
 - stolen as a result of your failure to secure and lock the Vehicle or if it is left in the Vehicle overnight or unattended in a public place. Loss of valuables and/or laptops will not be covered if they are left unattended in the Vehicle at any time;
 - a mobile phone
- any damage caused to the Vehicle

What is the amount of my financial exposure?

Provided you have not committed a breach of any applicable laws (including any relevant road traffic regulations and, in particular, relating to the wearing of seat belts and not exceeding the official passenger capacity of the vehicle – for instance if 7 people are injured in a 5 seater vehicle then the Super Personal Accident protection will simply not apply at all) then you will be entitled to the protection up to the indemnity limit shown above.

However, if you didn't comply with those laws and/or regulations then our insurer may refuse the cover altogether or, if it can be shown that you were partially responsible for the level of injury you suffered in the collision or incident, it may seek to reduce its liability for the costs.

How to notify us?

It is important that you do your utmost to properly complete and sign an accident Claim Form which will be made available on request. This gives us all relevant details of the incident and will allow us to ensure your claim is being handled as efficiently as possible. The accident Claim form should be transmitted to us within 24 hours of the collision except in cases of force majeure, and in any case before the end of the rental period.

PERSONAL INSURANCE OF ACCIDENTS (PIA)

What kind of coverage do I have?

Under the protection of this protection product signed with the entity AXA XL through policy XFR00024381SP, you can claim the economic cost of any of the following possible consequences resulting from your death or injuries suffered in a collision or traffic accident that occurs when drive the leased Vehicle:

- Compensation of a single payment for a maximum capital of € 50,000:
 - in the case of your death (or declaration of death) occurred within 24 months from the date of the Collision or traffic accident; or
 - if it is finally partially or totally incapacitated as a result of the Collision or traffic accident.
- medical expenses for a maximum amount of € 2,500 (including hospitalization, consultations and pharmaceutical costs, radiographs and relevant medical tests, dental treatment or prosthetics) required as a result of the collision or traffic accident.

If you and / or your Passengers were victims of a traffic accident or collision with the leased Vehicle during the rental period and had previously contracted the product (in which case, the protection will apply to the driver and all passengers of the Vehicle), you can claim the provision of coverage regardless of who was responsible for the traffic accident. Therefore:

- The Passengers and the driver who is not responsible for the traffic accident (all of which will be considered "third parties" in the context of the Compulsory Automobile Liability Insurance scheme), not only they can be compensated by the insurer of the Vehicle whose Driver is responsible for the traffic accident, but they may also collect the single payment of compensation in the form of capital to which they will be entitled in case of having contracted Personal Accident Insurance; or
- Passengers traveling on the leased Vehicle will be considered third parties vis-à-vis the driver of the same when the latter is responsible for the traffic accident, in the context of the mandatory Obligatory Civil Liability insurance system of the automobile, and therefore in such cases they may be compensated by the insurer of the leased Vehicle, and also may receive the single payment of compensation in the form of capital to which they will be entitled in case of having contracted Personal Accident Insurance. In these cases, the driver of the leased Vehicle may only receive compensation under the Personal Accident Insurance.

What are the main coverage exclusions?

This Personal Accident Insurance does not cover:

- none of the costs listed above when the corresponding expense was not incurred as a direct consequence of the Collision or traffic accident suffered when driving the leased Vehicle or had caused or caused such accident or Collision intentionally; or
- the costs related to treatments that were already being received or those derived from medical conditions suffered before the traffic accident; or
- damage or loss of your own personal effects and belongings; or
- Damage suffered by the Vehicle

You can consult a more detailed summary of the coverage provided by this personal accident insurance at www.europcar.es

What is the amount of my economic risk?

You will enjoy protection up to the compensation limit indicated above, only if you have not infringed any applicable regulations (including the corresponding Traffic regulations, and more specifically the one that regulates the use of the seatbelt, and that has not exceeded the authorized capacity of passengers of the Vehicle. - for example, if 7 people were injured in a 5-seater Vehicle, then Personal Accident Insurance will not be applicable).

If, on the other hand, you have not observed these rules and / or regulations then our insurer may deny coverage or may also seek to reduce the compensation in case the direct responsibility of the driver or the occupants of the Vehicle can be proven in the aggravation of the injuries suffered in the traffic accident.

How should you inform us in case of a traffic accident?

It is important that you do everything that is possible to complete correctly and sign an accident report that we will provide you when you request it. This part will provide us with detailed and relevant information about the accident and will allow us to ensure that your claim is handled in the most efficient way possible. You must send us the accident report within a maximum period of 24 hours from the date of the Collision or traffic accident, except in cases of force majeure and always before the end of the Vehicle rental period.

You can consult a more detailed summary of the coverage provided by this personal accident insurance at www.europcar.es

SUPER PERSONAL INSURANCE OF ACCIDENTS

What kind of coverage do I have?

Under this protection product, you can claim the economic cost of any of the following possible consequences resulting from your death or injuries suffered and / or damage or loss of personal effects in a collision or traffic accident that occurs when Drive the Leased Vehicle:

- Compensation of a single payment for a maximum capital of € 200,000
 - in the case of your death (or declaration of death) occurred within 24 months from the date of the Collision or traffic accident;
 - if it is finally partially or totally incapacitated as a result of the Collision or traffic accident;

- Medical expenses up to a maximum of € 10,000 (including hospitalization, consultations and pharmaceutical costs, X-rays and relevant medical tests, dental treatment or prosthetics) required as a result of the Collision or traffic accident.
- loss, damage, theft or destruction of your bags and luggage and the personal effects contained in them, up to a maximum amount of € 5,000 as a result of a traffic accident or collision or in case of theft. Personal effects include valuables valued at € 500 or more (such as jewelry or furs), as well as computer equipment (laptops or tablets - subject to specific exclusions), cameras or high-fidelity portable equipment.

If the driver and / or his Passengers are victims of a traffic accident or collision with the Leased Vehicle during the rental period and had previously contracted the product (in which case, the protection will apply to the driver and all passengers of the Vehicle), you can claim the provision of coverage regardless of who was responsible for the traffic accident. Therefore:

- Passengers and the driver who is not responsible for the traffic accident (all of which will be considered "third parties" in the context of the Compulsory Automobile Liability Insurance scheme), not only can be compensated by the insurer of the Vehicle whose Driver is responsible for the traffic accident, but they may also collect the single payment of compensation in the form of capital to which they will be entitled in case of having contracted Personal Accident Insurance; or
- Passengers traveling on the leased Vehicle will be considered third parties vis-à-vis the driver of the same when the latter is responsible for the traffic accident, in the context of the mandatory Obligatory Civil Liability insurance system of the automobile, and therefore in such cases they may be compensated by the insurer of the leased Vehicle, and also may receive the single payment of compensation in the form of capital to which they will be entitled in case of having contracted Personal Accident Insurance. In these cases, the driver of the leased Vehicle may only receive compensation under the Personal Accident Insurance.

What are the main coverage exclusions?

This Super Personal Accident Insurance does not cover:

- none of the costs listed above when the corresponding expense was not incurred as a direct consequence of the Collision or traffic accident suffered when driving the leased Vehicle or had caused or caused such accident or Collision intentionally; or
- the costs related to treatments that were already being received or those derived from medical conditions suffered before the traffic accident; or
- the cost of loss, destruction or damage suffered by your baggage when it is:
 - caused by normal wear and tear, depreciation of value, inherent defects or burns and damage resulting from tobacco use;
 - stolen as a result of not having properly closed the Vehicle or having left the luggage inside it during the night, or when the baggage and personal belongings are unattended in a public place. The loss of valuables and / or laptops will not be covered when left unattended within the Vehicle at any time;
 - mobile phones
- Damage suffered by the Vehicle

What is the amount of my economic risk?

You will enjoy protection up to the aforementioned compensation limit, only when you have not infringed any applicable regulations (including the corresponding Traffic regulations and more specifically the one that regulates the use of seat belts, and that does not exceed the authorized capacity of passengers of the Vehicle - by example, if 7 people were injured in a 5-seat vehicle, then the Super Personal Accident Insurance will not be applicable).

If, on the other hand, you have not observed these rules and / or regulations then our insurer may deny coverage or may also seek to reduce the compensation in case the direct responsibility of the driver or the occupants of the Vehicle can be proven in the aggravation of the injuries suffered in the traffic accident.

How should you inform us in case of a traffic accident?

It is important that you do everything as possible to complete correctly and sign a part of accidents that we will provide when you request it. This part will provide us with detailed and relevant information about the incident and will allow us to ensure that your claim is handled in the most efficient way possible. You must send us the accident report within a maximum period of 24 hours from the date of the Collision, traffic accident or theft, except in case of force majeure and always before the end of the Vehicle's lease period.