

INSURABLE CATEGORIES	<p>1st CATEGORY: This category includes private passenger and commercial vehicles with four or more wheels whose total weight under full load does not exceed 3,500 kg.</p> <p>3rd CATEGORY: This category includes vehicles with two or three wheels. This comprises scooters, motorcycles, three-wheeler cars, mopeds, and the like.</p>
COVERAGE OPTIONS (1st CATEGORY)	<ul style="list-style-type: none"> • Third Party = RCO, RCV, DEF, OCU, ASI, INC. • Third Party + Windscreens + Theft • Total Risk with Deductible • Total Risk <p>Insurance against Driver's License withdrawal is optional. All the options include Roadside Assistance coverage.</p>
COVERAGE OPTIONS (3rd CATEGORY)	<p>Third Party RCO+RCV+DEF+ASI+OCU+FIRE</p> <p>The breakdown assistance cover for motocross, trial and enduro bikes is excluded.</p> <p>RPC will be available optionally.</p>
INSTALMENTS	<p>If the premium is paid in instalments, automatic bank withdrawal will be mandatory, and no instalment plan will be granted for premium amount under €120.</p> <p>Charges for the service: by semester = 3% – by trimester = 6%.</p>

<p>EXCLUDED RISKS</p>	<p>A) General Exclusions:</p> <ul style="list-style-type: none"> - Temporary Insurance. - transformed and/or prepared vehicles, prototypes, sports vehicles. - rental vehicles, ambulances, taxis, police vehicles, fire department, and any vehicle carrying out urban cleaning. - public use vehicle. - vehicles with foreign, tourist, or diplomatic license plate. - Buses, campers and micro-buses. - Drivers without a driver's license recognised by Spain. - Men drivers under the age of 25. - vehicles over 30 years old. - vehicles whose value exceeds 90,000 €. - vehicles with test or transport plates. - Quad-runners or micro-cars that do not require a driver's license. - tow trucks. - vehicles whose normal circulation is within ports or airports. - vehicles carrying merchandise that is flammable, toxic, dangerous, etc. - vehicles involved in distribution. - reinforced vehicles. - Trial policies. - Mopeds. <p>B) Specific exclusions by coverage area:</p> <p>Agricultural Liability: Any vehicle other than an agricultural tractor or cultivator.</p> <p>Liability for Load: Any vehicle other than a van, lorry, or articulated lorry.</p> <p>Damage to first party and theft:</p> <ul style="list-style-type: none"> - vehicles over 15 years old. - Tractors, agricultural and forestry machinery, buses. - industrial vehicles. - Mopeds, motorcycles, quad-runners. <p>Windscreens: agricultural vehicles, industrial vehicles, mopeds and motorcycles.</p> <p>Occupants: Trailers, semi-trailers, agricultural and industrial vehicles.</p> <p>Roadside assistance: Trailers, semi-trailers, agricultural, industrial vehicles and motocross, trial and enduro bikes.</p>
<p>NORMS FOR INSURANCE CONTRACTING AND POLICY OF SUBSCRIPTION</p>	<p>WITHOUT CODIFICATION: vehicles for which any coverage option is available.</p> <p>CODE "A": Until July 2005: Total Cover (without deductible) is limited. No limit after July 2005, without limitation.</p> <p>CODE "B": VEHICLES WHOSE WEIGHT/HORSEPOWER RATIO IS HIGH, INCLUDING COMMERCIAL TYPES DERIVED FROM ALL-TERRAIN: excludes coverage for drivers under 30 and less than 5 years in possession of their license.</p> <p>CODE "C": VEHICLES WHOSE WEIGHT/HORSEPOWER RATIO IS LOW AND VALUE HIGH: Cover for damages without deductible and/or drivers under 30 years old and less than five years in possession of their driver's license.</p> <p>CODE "D": VEHICLES WHOSE WEIGHT/HORSEPOWER RATIO IS VERY LOW: Excluded</p> <p>CODE "E": VEHICLES WHOSE WEIGHT/HORSEPOWER RATIOS IS VERY LOW AND VALUE HIGH: Excluded.</p> <p>CODE "F": COMMERCIAL VEHICLES SUSCEPTIBLE OF BEING TRANSFORMED: Excluded from damage with and without deductible and from theft.</p>

<p>VERIFICATION OF THE CURRENT STATE OF THE VEHICLE</p>	<p>A previous inspection of the vehicle will be mandatory, when:</p> <ul style="list-style-type: none"> - It is wished to obtain a Total Risk policy with or without deductible and the difference between the date of first registration and that of entry into vigour of the policy is more than five days. - A supplement providing increase of cover compared to that contracted initially is requested. <p>The previous inspection will be undertaken by an expert company or agreed workshop. It will be necessary to contact our Customer Service centre, where instructions will be given.</p>										
<p>AGENT HELP LINE (S.A.M.) 902 198 469 FROM: 8.30 to 20.00 hrs Monday to Friday.</p> <p>ACCIDENT HELP LINE (S.A.S.) 902 198 469 FROM: 8.30 to 20.00 hrs Monday to Friday</p> <p>ROADSIDE ASSISTANCE</p> <p>FROM SPAIN 902 33 77 66</p> <p>FROM ABROAD 34 91 594 94 22</p> <p>PREMIUM AND PENALTIES DEPT 902 210 382</p>	<p>1- Agent identification: To enable us to impart a personalised treatment to the Agent over the phone, he or she will have to identify himself or herself by name and Agent CODE.</p> <p>2 - Functions: The support and attention of CASER for the initiation, follow-up, and after-sales service will be delivered through our Agent Care Service (S.A.M.):</p> <ul style="list-style-type: none"> - Estimates - Production/Issuance - Consulting - Supplements - Cancellations - Reprints - Estimates/Memorization - Annulment Requests <p>3- Accident Report Reception: In case of accident, agents will be able to direct themselves by phone line to the S.A.S. unit, whose staff will open an accident file and request, in case of material damage, the standard accident report duly completed and signed jointly by the involved parties:</p> <p style="text-align: center;">Accident Management Fax Centres:</p> <table style="margin-left: auto; margin-right: auto;"> <tr> <td>BARCELONA:</td> <td>902 020 991</td> </tr> <tr> <td>MADRID (PHYSICAL):</td> <td>902 020 994</td> </tr> <tr> <td>MADRID (MATERIAL):</td> <td>902 020 995</td> </tr> <tr> <td>PAMPLONA:</td> <td>902 020 992</td> </tr> <tr> <td>VALENCIA:</td> <td>902 020 993</td> </tr> </table>	BARCELONA:	902 020 991	MADRID (PHYSICAL):	902 020 994	MADRID (MATERIAL):	902 020 995	PAMPLONA:	902 020 992	VALENCIA:	902 020 993
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<p>TO SEND SUBSTANTIATION DOCUMENTS TO THE PRODUCTION UNIT</p> <p>Fax Server: 902 020 996 E-Mail: produccion_auto@case r.es Address: Avda. Burgos, 109 28050 Madrid</p>	<p>DOCUMENTS NECESSARY TO ISSUE THE POLICY:</p> <ul style="list-style-type: none"> - National Identification Number (DNI) and Fiscal Identification Number (NIF). (*) - Driver's licenses of the declared drivers and vehicle registration. (*) - Vehicle Registration. (*) - Technical Report front and back and vehicle registration (from 4 years.) (*) - Previous Inspection. (*) - Bank Details. - Documents justifying the bonus. (*) - Transport permit (2nd category, except industrial vehicles for particular use). (*) <p>Documents bearing (*) must be sent to the Production Unit, duly accompanied with the relevant policy number.</p> <p>If the bonus is applied as a result of consulting the TIREASINCO file, it will not be necessary to send substantiation of the latter.</p>										