

AUTO INSURANCE



Insurance Product Information Document
ALL RISK WITH EXCESS & ADVANCED ACCIDENT

ADMIRAL EUROPE COMPAÑÍA DE SEGUROS, S.A.U. (C0805)

ESTADO MIEMBRO: ESPAÑA

This Information Document is a summary of the main terms of your insurance. Full pre-contractual and contractual information relating to the product is provided in other documents, such as the Specific and General Conditions of the contract.

What does this type of insurance consist of?

This insurance provides your vehicle with Compulsory and Voluntary Civil Liability coverage, as well as guarantees for Fire, Theft, windscreen Breakage, All risk with excess and advanced accident cover.

Details of coverage and sums insured with Qualitas Auto Classic*

Coverages	Included
Compulsory Civil Liability	✓
Voluntary Civil Liability (up to €50,000,000 per claim)	✓
Vehicle Theft	✓
Vehicle Fire	✓
Breakage of windows	✓
Collision with game animals	✓
Direct damage to the vehicle due to atmospheric phenomena: hail	✓
Own damage (Excess: 290€)	✓
Death (50.000 €)	✓
Total permanent disability (100.000 €)	✓
Permanent partial disability up to (50.000 €)	✓
Healthcare expenses up to (5.000 €)	✓
Double capital death of spouse	✓
€5,000 advance upon death	✓
International coverage	✓
Daily income after hospitalisation.	✓
Max 365 days (Daily income of €20 a day and a waiting period of 7 days)	✓
Travel assistance: Integral with unlimited towing in national	✓
Legal defence. Guarantee with a limit of € 1500per claim, except for the situations indicated in the General Terms and Conditions, "Claims Processing" section.	✓
Exceptions are made from the previous limit: Deposits: Limit of €24,000 per claim.	
Advance of compensation: Limit of €6,000 per claim. Insolvency: Limit of €12,000 per claim	
Fines and licence	✓
Replacement vehicle: breakdown, accident, fire, theft or attempted theft.	✓

**All guarantees are subject to applicable limitation clauses*

Additional specifications

- Any driver > 25 years y > 2 years driver's license younger driver have to be added additionally
- Vehicles < 30 years old accepted models: Cars, All terrain, Minivans, Pickups, electric cars....
- **Book value plus 30%** in case of total loss compensation from the third year and throughout the life of the vehicle. The first two years, value to new.
- All extras and Modifications installed by the Factory or Dealer are included without the need for specific mention, as well as the factory solar roof included under the windscreen coverage.