Allianz Auto

Prior Informative Note - In compliance with applicable Law and in force on the date the policy is acquired.

Why purchase a Motor Insurance?

Because if you have a car accident, Allianz Portugal will pay for the damages, according with to the level of protection you choose:
- Third Party Liability (TPL): Allianz Portugal bears the cost of the damage caused to other people, property or vehicles, in case of accidents for which you are responsible (pursuant to the Law).
- Own Damage (OD): in addition to TPL Allianz Portugal also bears the cost of repairs to your car.

Is Motor Insurance mandatory by Law?

Yes, with regard to Third Party Liability for up to a maximum of € 6.000.000 per accident.

Why should I choose Allianz Auto?

Allianz Auto offers 6 modules, each one with a set of guarantees designed to meet different safety requirements.
1st module - Basic TPL (RC Base): in addition to responding to the legal obligation of obtaining Third Party Liability motor insurance, it also offers you:
- Occupants: Protection for you and for the people travelling with you. Or rather, in case of a road accident, people travelling with you in your car shall be entitled to payment of indemnity for death or permanent disability, treatment expenses and funeral expenses.
- Travel Assistance: Assistance for your car and occupants right from your house door, within the limits agreed upon in the contract.
- Legal Protection: Legal support for your defence in criminal or appeal procedures for damage in case of an accident.

2nd module - Plus TPL (RC Mais): offers you the same protection as Basic TPL and extends the Third Party Liability guarantee limit to € 50.000.000 and adds coverage of:
- Glass Breakage: Replacement or repair of your car's windows, when they break, except as a result of a road accident. This guarantee only covers the large windows of your car, not other glass items such as lights and mirrors.
3rd module - Total Loss TPL (RC Perda Total): offers you a bit more than required by Law. In addition to Basic TPL and Glass Breakage coverage, it also includes:
- Total Loss: If, as a result of an accident due to Crash, Collision or Rollover, Theft or Robbery, Fire, Lightning or Explosion, Natural Disasters and Aircraft Falls or Strikes, Riots, Civil Disturbance, Vandalism and Acts of Terrorism, in wich your car is totally destroyed, or the cost of repair exceeds its value, Allianz Auto shall indemnify you for the amount of Insured Capital.
4th module - Basic OD (DP Base): offers you even more efficient protection against serious risks to which your car is subjected. Basic OD offers the same guarantees as Basic TPL, plus Glass Breakage and Personal Injuries:
- Theft or Robbery;
- Fire, Lightning or Explosion (if your car is damaged by fire, so long as it is not intentional. Includes fires caused by lightning and explosions);
- Natural Disasters (if your car is damaged as a result of a natural phenomena such as: storms, floods, hailstones or earthquakes);
- Aircraft Fall;
- Deprivation of Use (for every day you are without

Coverage	Basic TPL	Plus TPL	Total Loss TPL	Basic OD	Plus OD	Plus OD no ded.
Third Party Liability	€ 6.000.000	€ 50.000.000	€ 6.000.000	€ 6.000.000	€ 50.000.000	€ 50.000.000
Occupants:						
Death and Permanent Disability	€ 5.000	€ 5.000	€ 5.000	€ 5.000	€ 15.000	€ 25.000
Treatment Expenses	€ 500	€ 500	€ 500	€ 500	€ 1.500	€ 2.500
Funeral Expenses	€ 500	€ 500	€ 500	€ 500	€ 1.500	€ 2.500
Travel Assistance	Yes	Yes	Yes	Yes	Yes	Yes
Legal Protection	Yes	Yes	Yes	Yes	Yes	Yes
Glass Breakage		€ 1.000	€ 1.000	€ 1.000	€ 1.000	€ 1.000
Crash, Collision and Rollover					Yes	Yes
Theft or Robbery				Yes	Yes	Yes
Fire, Lightning or Explosion				Yes	Yes	Yes
Natural Disasters and Aircraft Fall				Yes	Yes	Yes
Strikes, Riots, Civil Disturbance, Vandalism and Acts of Terrorism					Yes	Yes
Deprivation of Use due to an Accident				€ 25	€ 25	€ 50
Deprivation of Use due to a Fault		Yes		Yes	Yes	Yes
Total Loss			Yes			
New Replacement Value (New Vehicles)					Yes	Yes
Luggage and Transported Objects (except for Commercial Vans)						€ 500

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your vehicle as a result of an accident caused by one of the situations mentioned above, Allianz Portugal shall pay you € 25 a day in order to minimise the problem of having no vehicle, for up to a maximum of 30 days per annuity) - not applicable to Total Loss.

5th module Plus OD (DP Mais): offers you full protection for your car. In addition to the Third Party Liability and Occupants coverage, with higher indemnity limits, it also includes:

- Glass Breakage, Fire, Lightning and Explosion, Theft or Robbery and Deprivation of Use;
- Crash, Collision and Rollover: when you are involved in a road accident with one or several vehicles or if you run off the road when driving;
- Natural Disasters and Aircraft Fall
- Strikes, Riots, Civil Disturbance, Vandalism and Acts of Terrorism: when your car is damaged as a result of situations such as street protests and terrorist attacks;
- As New Replacement Value: (This guarantee is to new cars during their first two years counting from the date stated in the vehicle logbook)- If your car is completely destroyed as a result of an accident, Allianz Portugal shall indemnify you with the as new replacement value or for the Insured Capital, if the latter is lower than the former. Deductibles (a sum that the client has to pay for his vehicle to be repaired) shall be deducted from the damage resulting from Impact, Crash, Collision and Rollover, Riots and Civil Disturbance, Vandalism and Acts of Terrorism guarantees, applicable according to the As New Capital.

6th module Plus OD with no Deductible (RC Mais sem Franquia): offers you the fullest protection for your vehicle. Differences of Plus OD are:

- Absence of deductibles;
- Increased indemnity limits, above those for Occupants and Deprivation of Use coverage (€ 25,000 and € 50, respectively);
- It also includes additional coverage of Luggage and Transported Objects (accidents that may occur to luggage and personal property being transported in your car when an accident occurs are covered by the Insurance Policy guarantees).

As such, with regard to Theft and Robbery and as long as the police was informed of the occurrence, this guarantee shall operate:

- Together with the disappearance of the insured vehicle;
- Separately, only when this property is shut away in the trunk of the car.

(In either case, the maximum value of the indemnity per object is 30% of the total amount insured in this policy).

Note: Regarding the Own Damages (OD) covers and without prejudice of the "As New Replacement Value" cover, when contracted, you should be aware that:

In the subscription moment

- For new vehicles, the insured capital will be the same as the purchase value;
- For used vehicles, even if the Insured Person just bought it, the insured capital would be the lowest of the following values: the proved value of the purchase or the calculated value of the vehicle according to the data published by the Portuguese Insurers Association (APS - Associação Portuguesa de Seguradores); and
- For used vehicles, for the same Insured Person, the insured capital would be the lowest of the following values: the value stated in Eurotax/Automobile Guide or the calculated value based on the data published by the Portuguese Insurers Association (APS).

On the following annuities, the capital will be undervalued/updated according with the data published by the Portuguese Insurers Association (APS).

In the event of an accident the value to be consider is the Insured Capital.

What isn't included in the Motor Insurance Policy?

There are events that are not included in the contract you made with Allianz Portugal. For example, accidents that occur when the driver is under the effect of alcohol or drugs or when the former has no driver's license. In these situations, Allianz Portugal is under no obligation to pay indemnity.

In these cases, whenever Allianz Portugal has to pay indemnities to third parties, it shall subsequently request the Vehicle Driver to reimburse these amounts.

These are only 2 examples. The complete list of situations that do not warrant indemnity may be consulted in the Insurance Policy.

How long does the Allianz Auto Insurance last?

Allianz Auto usually lasts 1 year. During the first year, the contract may last slightly under or over a year, whereby you may choose to indicate the following date for renewal of the annuity:

- 1st day of the month in which you took out the insurance;
- 1st day of the month following that in which you took out the insurance.

If you do not indicate your preference, Allianz Portugal shall consider the 1st option.

After establishing the renewal date, the contract shall be automatically renewed for yearly periods in the following years, if neither party wishes to terminate the insurance. Insurance cancelation should be done in writing at least 30 days before the contract annuity expires.

Failure to pay the insurance before the final payment date implies non-renewal or automatic termination of the contract.

The contract may also be freely terminated by the client or by Allianz Portugal, so long as this is for a Just Cause.

How much does an Allianz Auto Insurance cost?

The amount payable for the insurance depends on the

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individual characteristics of each person, vehicle, the coverage option you choose and the County you live in. Before taking out the insurance, you should consult your mediator regarding the amount of insurance you need in your specific case.

How can I pay my Allianz Auto Insurance?

Your insurance may be paid on an Annual, Biannual, Quarterly or Monthly basis.
If you choose to pay your insurance annually through Direct Debit from Bank Account you will have a discount on your insurance premium.

Will insurance cost be increased or reduced depending on accidents occurred?

Yes. Allianz Auto rewards good drivers with discounts of up to 45%.
These discounts are attributed according to a scale that counts the number of years without accidents and the number of years with accidents, and attributes the corresponding discount or increase in each scale. This is called the Bonus/Malus scale. For example, if you have had motor insurance from another company for over 5 years and have never had any accident for which you were responsible, when you transfer your insurance to Allianz Portugal you will automatically be awarded a 45% discount.
Discounts/increases from the Bonus/Malus scale only affect the amount payable for Third Party Liability, Crash, Collision and Rollover, Fire, Lightning and Explosion and Theft or Robbery. For further information on the Bonus/Malus scale, you should consult the Insurance Policy.

What must I do if I have an accident?

Keep calm and be courteous.
If people are injured, even slightly, call 112 (or another valid emergency number) for help and inform the local authorities (in Portugal either PSP or GNR).
If you only have material damage, you should complete the European Accident Statement along with the other driver. If you have doubts as to how to complete this form, you may call our Car Accident Help line.
After total completion of the Statement, it should be sent to your mediator or to Allianz Portugal in a maximum of 8 days as from the date of the accident.
Where appropriate, enclose all indications and documents with the statement that may be useful for helping us to conclude who is responsible for the accident.

Do I have to go to the third party's Insurance Company to inform them of the accident?

If the Statement was completed and signed and the accident is considered covered by the Direct Indemnity of the Insurer protocol, the accident may be dealt with through Allianz Portugal, regardless of the type of insurance taken out: Third Party Liability or Own Damage. For insurance without Own Damage coverage and when the European Accident Statement has not been completed, the claim should be filed at the Insurance Company of the other person involved in the accident. In this situation, and despite the material impossibility of solving the accident, Allianz Portugal shall not cease to supply all the relevant clarifications with the intent of speeding up the process.

Does Allianz Portugal suggest a garage for repairing my car?

If you have taken out one of the Own Damage options, Allianz Portugal recommends you to use our Garage Network to repair your vehicle.
Our Garage Network guarantees you:
- Inspection of your vehicle at the time of delivery at the garage, thus reducing the time elapse before starting to reparation of your vehicle;
- A replacement vehicle for the period required for the repair;
- Reduction of the deductible value.

As mentioned above, the Deductible is the vehicle repair value which the Client must pay. The rest is payable by Allianz Portugal.
Deductibles are only applicable in the following Own Damage policies:
- Total Loss TPL: for coverage of Total Loss (see option 1 in the Deductible Table);
- Plus OD: for coverage of Impact, Crash, Collision and Rollover, Riots, Civil Disturbances, Vandalism and Acts of Terrorism.

There are two Deductible options. It value varies according to the vehicle value and the type of garage chosen:

Vehicle Value	Normal Garage	Network Agreed Upon
Up to a 12.000		
Option 1	€ 300	€ 240
Option 2	€ 2.000	€ 1.940
from € 12.001 to € 18.000		
Option 1	€ 300	€ 240
Option 2	€ 2.000	€ 1.940
from € 18.001 to € 30.000		
Option 1	€ 450	€ 360
Option 2	€ 3.500	€ 3.395
Over € 30.000		
Option 1	€ 600	€ 480
Option 2	€ 5.000	€ 4.850

If you have chosen one of the options that include Glass Breakage, Allianz Portugal, in partnership with Glassdriver, Carglass and Expressglass, offers you access to a damaged glass replacement and repair network. There is no need for written proof of the Accident in this network. A phone call will suffice. For further information on our Garage and glass Networks, contact us.

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What are the mechanisms of legal protection in case of complaint or litigation?

The law applicable to your contract will always be the Portuguese Law. If the interpretation of the content of the Insurance Policy is dubious, the sense most beneficial for the client prevails.
All complaints can be submitted by mail, by telephone to our Customer Contact Centre, or electronically through our website, in www.allianz.pt.
You can also appeal to the Allianz Client Ombudsman, after 20 days without having received an answer to the complaint, or if you disagree with the answer (this period is increased to 30 days in cases of particular complexity). The Allianz Client Ombudsman is an independent authority responsible for analyzing Clients' claims and giving impartial advice/opinions.
All the disputes that may arise regarding the application of this insurance contract may also be settled by arbitration in accordance with the law.
Without prejudice to appeal to the Arbitration Tribunals or Courts, the Policyholder and/or the Insured Person may also request assistance from the Instituto de Seguros Portugal - Authority for insurance activities supervision.
To learn more, please see the information on to our Quality Management System in www.allianz.pt, on the Apoio ao Cliente tab.

Note: This Prior Informative Note only sum up the main aspects of the insurance and does not dismiss the need to read the entire Insurance Policy.

Useful Telephone Numbers

213 108 300

(Customer Service from Monday to Friday, between 8.30 a.m and 7 p.m.)

- Information on your insurance and Allianz products
- Help for completing forms
- Claims

213 108 301

(Customer Service from Monday to Friday, between 8.30 a.m and 7 p.m.)

- Information on Accidents
- Garage Network Agreed Upon
- Glass Network Agreed Upon

800 201 833

(24 hours per day)

- Car Accident Help Line
- Travel Assistance

210 049 271

(Monday to Friday, between 9 a.m and 4.45 p.m.)

- Legal Protection

Allianz Portugal advises you to always contact your insurance mediator.

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