



INSURANCE GUIDE

LIBERTY 01/12



WELCOME TO LIBERTY SEGUROS

Firstly, we would like to welcome you and congratulate you for choosing Liberty Seguros as your vehicle insurer.

To provide you with detailed information about the benefits and services your new insurance offers, we have put together this Customer Guide.

Please read this guide for information about the steps you will need to follow in the event of a claim. This will help us resolve the situation as quickly and as efficiently as possible.

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This guide is for information purposes only and does not constitute a part of the contractual documents.



The documents you have just received

If you have any doubts, please do not hesitate to contact your insurance agent

Thank you for trusting us to protect one of your most important investments, your vehicle. From now on, Liberty Seguros will offer you support, stability and one of the most comprehensive car insurance packages on the market.

We will provide you with quality services to resolve problem you may have. Whatever happens, it will feel like nothing actually happened at all.

You were sent a series of documents when you contracted your insurance. Please read all of these documents so that you are aware of the covers you have contracted.

You should have the following documents:

General conditions and the schedule

These documents detail all the cover you have taken out in your new vehicle insurance.

Remember, you must return the schedule and the additional clauses of the contract to Liberty Seguros, duly signed.

Receipt

This document proves you are the owner of the new policy and it certifies that your insurance is valid. It must always be with the general conditions and the schedule of the insurance, therefore we recommend you keep them all together.

Roadside assistance card

Keep it in a safe place as it'll be your best ally in the event of a claim or malfunction. It has our roadside assistance telephone numbers so that you can request tow truck or car workshop services whenever you need them. Remember, you can request these services at any time in Europe.

Mutual declaration

Use this if you have an accident to arrange all the paperwork quickly. It must be filled out and signed by the parties involved in the accident.



Tips to keep you safe

IN THE EVENT OF AN ACCIDENT

Protect

To avoid further accidents, park to the side of the roadway; switch on the emergency lights, put on your reflective vest and position the triangles, check to see if there is a risk of falling, flammable liquid, etc., disengage the damaged vehicle, lift the handbrake and assess the state of the victims (speak with them).

Notify

From an emergency S.O.S. telephone or a mobile phone, indicating where the accident took place (roadway, kilometre, etc.), type of accident, number of vehicles and victims and their apparent state.

Proceed

If people have been injured, our priority is to ensure they receive adequate and timely medical attention. Notify medical emergencies or the Civil Guard or Police directly, as they will take care of the corresponding notification. Injured individuals are not to be moved under any circumstance. However, we must remain aware of the habitual first-aid procedures.

In the event any of the individuals involved should perish, we must take special precaution not to alter their body position until the proper authority arrives.

IN THE EVENT OF A BREAKDOWN

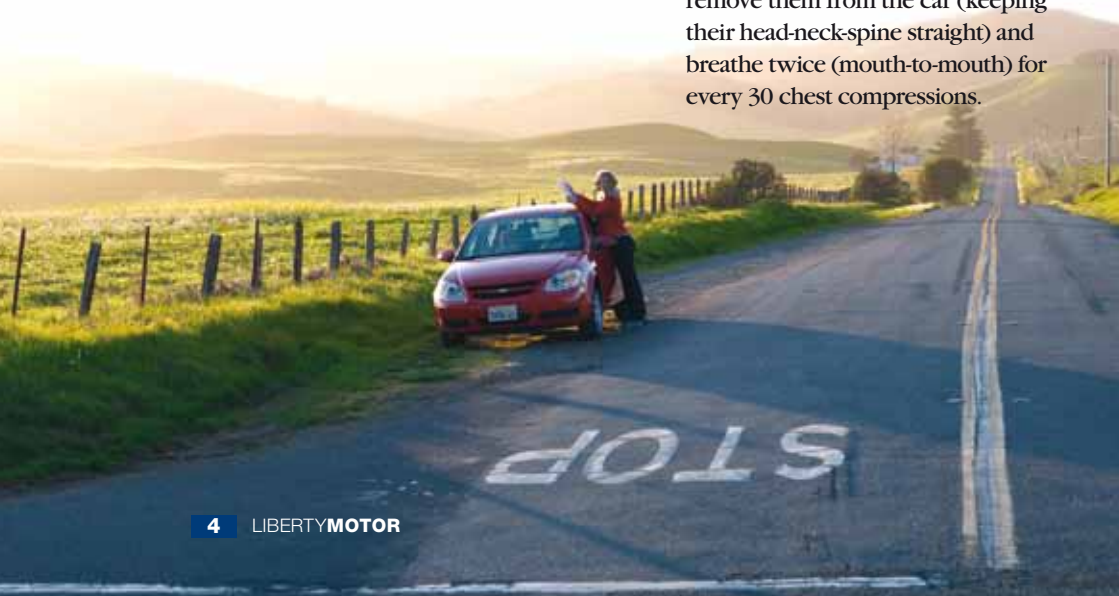
Use the warning triangles to alert your presence:

- **In two-way roads**, place one triangle in front of the car and another behind, at a minimum distance of 50m, whereby they are visible at least 100m beforehand.
- **In dual carriageways and motorways** one triangle will suffice, positioned at least 50m before the obstacle.

Notify the roadside assistance company and explain your situation in detail, helping them to locate you as soon as possible.

HOW TO DEAL WITH THE INJURED

- Do not give them water, food or medicine.
- Do not remove them from the vehicle (unless it is on fire, or about to be run over, etc.) or alter their position inside the vehicle; if they are wearing a helmet, do not remove it.
- If haemorrhaging occurs, cover the wound and press firmly with a clean bandage or handkerchief (do not apply tourniquets, unless limbs have been amputated).
- If they are not breathing, check that their tongue or a foreign object is not blocking their air passage and perform artificial respiration, without moving them from the seat.
- If they are unconscious, not breathing, and have no pulse, remove them from the car (keeping their head-neck-spine straight) and breathe twice (mouth-to-mouth) for every 30 chest compressions.



What does your vehicle insurance cover?

Here is a short summary of each cover to make it easier to understand.

MANDATORY PUBLIC LIABILITY

Indemnity that may be paid to you, as the driver or owner of the vehicle, for damage caused to third parties deriving from road-traffic accidents the vehicle was involved in.

En España la cuantía establecida para esta cobertura es la que legalmente esté en vigor en el momento del siniestro.

VOLUNTARY LIABILITY INSURANCE

Indemnity which complements compulsory liability insurance for the purpose of covering the material and personal damage sustained by third parties, with the limits stipulated in the schedule.

The following are also included:

- Liability insurance for fires in insured vehicles.
- Trailer and caravan liability insurance.

LIABILITY INSURANCE FOR CARGO

Indemnity for damage sustained by third parties due to the transporting, loading and/or unloading of objects or merchandise being transported by the insured vehicle.

OWN DAMAGE

Partial damage or the total loss of the vehicle as a result of an accident, whether the vehicle is in transit or at rest.

We insure damage due to:

- The vehicle overturning, falling, colliding with other vehicles or any other moving or stationary object.
- The collapse of terrains, bridges or roadways.
- Malicious damage from third parties.
- Damage to the interior upholstery sustained while assisting accident victims.
- Damage caused by hail or wind.

FIRE

Fire, lightning or the total or partial explosion of the insured vehicle, whether in transit or at rest or during transport.



THEFT

Damage to or loss of the insured vehicle derived from third-party theft with violence.

The insurer also guarantees the damage sustained to the insured vehicle during the time in which, as a consequence of the theft with violence, it is in the possession of others, as well as those caused by attempted robbery.

WINDOW BREAKAGE

Accidental breakage of the vehicle's windows. The insurer will pay to substitute or repair the windows.

PERSONAL ACCIDENTS

Bodily injuries sustained by the driver of the vehicle or its occupants, according to the contracted option, in an accident covered in the policy.

- Accidental death.
- Accidental permanent disability.
- Health care.

LEGAL DEFENCE

This covers the defence of the insured vehicle driver and any other driver authorised by him/her if there is a road-traffic accident, and includes the following:

- Criminal defence
- Lawyer and solicitor
- Posting bonds in criminal proceedings

CLAIM FOR DAMAGES

This covers amicable or legal claims for damage (material damage or personal injuries) caused by a third party due to the following reasons:

Personal injuries

- Damage from injuries or death in a road-traffic accident.
- Defence of the legal interests of the vehicle users.
- As a pedestrian (both the insured party and his/her direct family members, provided that they live with him/her).

Material damage

- Damage caused to the insured vehicle.
- Objects and merchandise transported in the insured vehicle.

Liberty Seguros services

24-hour roadside assistance

In the event of a claim, from km 0, 24 hours a day, 365 days a year, we offer you a series of vehicle and occupant assistance and individual assistance services, which include:



VEHICLE AND OCCUPANT ASSISTANCE

- Technical roadside support from the moment you step out the door.
- Hotel Expenses.
- Transportation or repatriation of insured individuals.
- Transportation of the insured to collect vehicle.
- Dispatch of a professional driver.
- Shipment of replacement parts.
- Obtaining and sending copies of keys.

INDIVIDUAL ASSISTANCE

- Health care transportation and repatriation of injured individuals.
- Long-distance medical consultations.
- Travel expenses for a family member in the event of hospitalisation.
- Shipment of medicines.
- Convalescence in a hotel.
- Transportation or repatriation of the deceased.
- Search and transport of luggage and personal effects.

REPLACEMENT VEHICLE DUE TO ACCIDENT

When the repair will immobilise the vehicle for over 24 hours, we will give you a group C rental vehicle or similar (such as a Renault Mégane or Opel Astra) for a maximum of 7 days.

REPLACEMENT VEHICLE TELEPHONE NUMBER

902 193 740

24 HOURS - 365 DAYS

LEGAL HELPLINE

Legal assistance for administrative traffic, transit and road safety offences. With this coverage, the following services are available:

- **Legal consultations via telephone.**
- **Report drafting.**
- **The formalisation of documents in opposition, defence depositions and appeals to higher courts.**
- **Submission of documents.**
- **Telephone assistance if you lose your licence or points.**

The territorial scope of this coverage is limited to Spanish territory.

Our free legal helpline number is indicated on the service card:

LEGAL DEFENCE SERVICES

900 123 077

Monday to Friday, 9:00 a.m. to 9:00 p.m.

ROADSIDE ASSISTANCE AND WINDOW REPAIR AND SUBSTITUTION

Spanish territory:

900 101 369

Other countries:

+34 934 955 125

reverse charge

How to proceed in the event of a claim

Send us a copy of the accident report through your insurance agent

THE FOLLOWING DETAILS ARE EXTREMELY IMPORTANT

Accident details:

- **Place, date and time of the accident.**
- **Accident description.**
- **If any of the drivers leave the scene, try and write down their registration number.**
- **Description of the damage sustained by your vehicle and the opposing vehicle.**

Collect details from all implicated drivers and vehicles. Above all, remember to write down name, surnames and a contact telephone number, along with the registration number, make and model of the vehicles.

Do not forget the opposing party's insurance company.

If someone has been injured, regardless of the severity, alert emergency services. This should be indicated in the report, and thus you will need to collect all of their details.

PROCEDURE TO FOLLOW IN THE EVENT OF A CLAIM

Bear in mind that the accident report will help make the process quicker and more efficient. What's more, if the accident is the opposing party's fault, a correctly completed accident report signed by both parties could simplify and speed up the procedure.

It is important you write down the details of the other driver and a pedestrian who witnessed the accident, in case a witness needs to declare later on.

In the event you are injured or you notice that the opposing driver is under the influence of alcohol or does not accept his/her liability and refuses to give you his/her details or insurance details, or s/he admits to not having insurance, **call the police and have them take the corresponding statement, which will also be used as evidence.**

Do not modify any information once the 2 carbonless copy sheets have been separated and, within 7 days, send us your sheet through your insurance agent.

HOW TO FILL IN THE ACCIDENT REPORT

Once the accident report has been completed, you should send it to Liberty Seguros, through your insurance agent, within 7 days.

Include the details from all implicated vehicles. If one report does not suffice, use as many as are required.

- 1
- 2 Day, time and place of the accident.
- 3 Indicate if anyone has been injured. Write the personal details of the injured parties on the back of the report.
- 5 Write down the name, surnames, address and telephone number of any possible witness.

4 In addition to the affected vehicles, indicate all other material damage. Explain on the back.

6 7
8 9 To avoid errors that may slow down the claim resolution, make sure all details are correct.

12 Check the boxes which best match the accident's circumstances. Make sure the other driver also completes this section.

13 Sketch how the accident occurred, marking the initial contact point between the vehicles.

10 Use an arrow to indicate the parts of the vehicle which have been affected.

11 Describe the damage sustained by the vehicle.

Make sure all details are correct and sign. This information cannot be modified once the copies have been submitted.

14 Do you need to add anything else? Please do so here. Add other registration numbers that were possibly involved.

Let us know where you repair your vehicle

How to speed up my vehicle's repair by choosing a trustworthy repair shop



We understand that being without your car can alter your daily rhythm. That's why, at Liberty Seguros, we offer you a wide selection of trustworthy repair shops, who will give you preferential service and make your repair work a priority, along with many other services, while you remain free to bring your vehicle to the dealership or any other repair shop.

SERVICES

- Proximity (based on geographic location).
- Quick and efficient expert assessment.
- Repair priority.
- Repair guarantee.

CONSULT THE REPAIR SHOPS CLOSEST TO YOU

BY CALLING

902 102 745

Monday to Friday, 8 a.m. to 8 p.m.

OR AT

www.libertyseguros.es

Inform us of your decision and, within 24 hours, we will send an expert to estimate the damage. Liberty Seguros will be responsible for authorising the repair shop to begin working and will pay the invoice directly. You will only be charged the corresponding excess amount, should this apply.

It is important to bear in mind that, in the event the opposing party is liable for the accident, repair work will not begin until Liberty Seguros receives the Liability Acceptance document from the opposing party's company.

ADDITIONAL SERVICES*

- Vehicle cleaning.
- Vehicle pick-up and delivery.
- Courtesy vehicle.
- Flexible opening hours.

* Subject to repair shop availability.



How to notify us of an incident or your dissatisfaction

In keeping with our commitment to quality, at Liberty Seguros, we offer you a new service which enables you to forward us suggestions or indicate your dissatisfaction with decisions we have made regarding your policy or an incident. That way, you get a second opinion.

Our Customer Service team will consider your comments and contact you once they have reached a decision.

You may contact Liberty Seguros via the following email address:
buzondequejas@libertyseguros.es

Postal mail may also be sent to the following address:

COMPLAINTS BOX

C/ Zamora 54, 08005 Barcelona

You can also fill in a comments or complaints form, which is available on our website:

<http://www.libertyseguros.es>

In your letter, please indicate:

- **Your policy number.**
- **The incident number or the date your incident occurred, should this apply.**
- **A description of the events.**
- **A contact telephone number.**
- **An email address, if you have one.**
- **An updated postal address.**

Thank you for placing your trust in Liberty Seguros.

