

Allianz Seguros

# Allianz **Auto** *Advantages*



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Allianz 





### Personalised rate

Rate according to the client's profile (age, number of years with driving license, etc.) and their background of claims.

### Different application according to km travelled with vehicle

Up to 8000 km, 8000 km to 16,000 km, and more than 16,000 km.

### Special treatment for new vehicles

Favourable handling for new vehicles.

### Discount for using garage

If you take out a damages cover and your insured vehicle is housed in a garage or car park with security during working hours, a discount is applied.

### Crossed sales

If you already have another Allianz insurance policy, when you insure your vehicle, you will receive a discount.

### Discount for ESC (Electronic Stability Control)

For vehicles with factory-installed ESC (Electronic Stability Control)

### For years of vehicle ownership

If you have owned your vehicle for over five years, a special discount will be established.

### Application of discount enjoyed at other companies for foreign clients

If you are a foreign client and have a positive background check with TIREA, you will receive the corresponding discount.

### Special treatment for our young drivers

After 1 year with no claims, the bonus/malus scale will drop by 2 levels, and after 2 years with no claims, you will be moved automatically into the neutral area (no surcharges).

### Special treatment for All Risk and All Risk with Deductible policies

Clients who take out these types of policies with receive better treatment in the Bonus-Malus scale in successive renewals, up to a reduction of 4 levels after 3 years with no accidents.



### Travel assistance with unlimited kilometres\*

Elimination of the kilometre limit for towing and 100% of rescue expenses paid. Cover for unsuitable roads accessible by tow truck.

### Replacement vehicle

Replacement vehicle in the event of accident where car is undrivable and transferred to one of Allianz Trusted Garage, from the first day with a maximum of 10 (All Risk with and without Deductible).

Replacement vehicle in Theft-Fire mode starting on the 3rd day until its recovery or settlement at a maximum of 31 days (Theft cover).

### Advisory service for traffic fines\*

Insured parties have a free advisory service and free downloads of complaint forms and administrative recourses against fines stemming from driving the insured vehicle. All standard covers at Allianz Auto.

### Courses for license recovery by points and settlement for loss of license due to points\*

The insured party will receive daily compensation of €12, with a cap at €2600, after losing their license for too many points. The cost of the course to partially recover points will also be partially covered, up to €250, and the cost of the course to recover driving license due to points up to €500. All standard covers with Allianz Auto.

### Subsidy for temporary loss of driving license\*

Payment, by months in advance, of a daily subsidy of €12, with cap at €4800, during the time when you have temporarily had your license withdrawn (decreed: by firm governmental sentence or decision, due to driving accident or infractions), for a maximum of one year.

\* Except for Allianz Auto Terceros.



### **Flat tyre replacement\***

In the event of punctures or blowouts, replacement of the bad tyre with the spare tyre.

### **National and international travel assistance network**

In the event of accident, by making a simple phone call, 24 hours a day every day of the year, we will place our assistance network -in Spain and internationally- at the insured party's disposal. From km 0.

### **Health care abroad even when not travelling in the insured vehicle**

Provision of health care (hospitals, doctors, medicines, etc.) for insured parties, which include: spouse, offspring, ancestors and other family members of the car owner.

### **Advance on compensations**

After friendly actions are undertaken by the company, you may be eligible to receive an advance on settlements that are formally recognised by the insurers of those responsible for the accident. The maximum per claim is €30,000.

### **Allianz Trusted Garage network**

Repair at Allianz Trusted Garages, where the first accident affecting the damages cover for being hit or vandalism is not calculated. For the All Risk with Deductible, the reduction is 20%.

### **Garage service for windows cover\***

With telephone service, no need to declare the accident, or to leave the vehicle at the garage for an appraisal.

\* Except for Allianz Auto Terceros.



### Child restraint devices

The cover for damages undergone as a consequence of an accident that causes damages to the insured vehicle (All Risk with and without Deductible).

### Cover of ITV (vehicle technical inspection) expenses

After an accident in which the competent authority determines the need to pass this inspection (All Risk with and without Deductible).

### Health care for the driver\*

In the event of accident, 100% of expenses with no accrued limit, for a 2-year period (at centres designated by the Company).

### Bodily damage to the driver

Capital for death and disability (up to €50,000 and €100,000 respectively). Higher than offered by the competition. Advance on account of up to €5000 in the event of death.

### Broken windows\*

Inclusion of tinted and screen-printed windows are another standard cover, provided that they are officially authorised. Likewise, repairing broken factory-installed sunroofs is always included with Allianz Auto.

### Damages for hitting hunted and domestic animals

The policy type with Theft+Fire+Natural phenomena includes a cover for damages due to hitting cynegetic species and/or domestic animals.

### Damages for natural phenomena

For the policy with Theft+Fire+Natural phenomena. Repair of material damages caused by: wind, hail, snow, rain, etc., other non-catastrophic or extraordinary phenomena, as well as their consequences, such as: falling trees, posts, etc.

### Market value

Replacement of book value for market value, in virtue of which the insured party shall be compensated with the amount needed to be able to acquire a vehicle with similar characteristics and in a similar condition.

### Non-standard accessories included

With no extra premium or express statement, fixed non-factory, approved accessories are included, up to €1500.

\* Except for Allianz Auto Terceros.

### Repatriation of foreigners in the event of death\*

Repatriation cover for the foreign driver / main policyholder in the event of death due to a traffic accident that takes place in Spain.

### Luggage repair and replacement

Occupants' luggage and personal belongings, up to €300 per person and €1500 per claim.

### Claim for damages

In the event of a traffic accident in which the vehicle owner or any family members who live with him or her were involved, as pedestrians or cyclists.

### Compensation for damages\*

Inclusion of cover for cleaning and reconditioning upholstery and interiors due to transferring injured persons, for the Basic policy.



### Claim for damages for parked vehicle

Claim for damages when vehicle is parked and not driving.

### Civil liability for minor child driving without license

Covers civil liability for the policyholder's minor child, as a driver of an insured vehicle when the child does not have his or her driving license.

### Civil liability driving a vehicle other than the insured vehicle

Covers civil liability due to driving a vehicle that is not the insured vehicle.

### Civil liability for passengers

Cover of civil liability for passengers while they are in the vehicle and cause a traffic accident.

### Civil liability for towing trailer

Covers civil liability for towing an authorised trailer with the same number plate as the insured vehicle.

### Damages during vehicle transport

Repair of damages occurring during transport in another medium by land, river, sea or air.

### SATellite\*\*

Travel assistance based on geolocation via a computer device installed in the vehicle.

\* Except for Allianz Auto Terceros.

\*\* Except for Allianz Auto Terceros and Allianz Básico policies