

Zurich Operational Civil Liability Local Accommodation



Insurance Product Information Document

Zurich Insurance plc - Portuguese branch of the company registered in Ireland No. 13460 Product: Operational Civil Liability

This document introduces the essential features of the **Operational Civil Liability - Local Accommodation** Insurance Solution and does not replace consultation of the General and Pre-Contractual Conditions for an exhaustive understanding of the cover and exclusions, as well as the contractual rights and duties of the parties relative to the contracting of the Solution.

What is the type of insurance?

Zurich Operational Civil Liability for Local Accommodation is a mandatory insurance within the Non-Life Branch that aims to protect Operational Civil Liability for owners of Local Accommodation.



What risks are insured?

- ✓ As long as the Insured is found to be at fault, the following losses or damage, caused to third parties resulting directly from the exercise of the insured activity, are covered:

Property damage;
Personal injury;
Non-property damage;
Damage caused by illuminated advertisements;
Damage due to the existence of billboards or signs;
Damage due to the existence of antennas;
Damage caused by awnings.
Damage caused to guests
- ✓ The Policy also covers, regardless of fault, damage caused to third parties resulting exclusively in the unsuitability of the building where the local accommodation establishment is located.
- ✓ The policy also includes the framework for the joint and several liability of the local accommodation operator and the guests for damage caused by the latter in the building where the Local Accommodation Unit is located.
- ✓ Maximum mandatory indemnity limit per claim and annual term

€75,000.00 (seventy-five thousand euros)



Which risks are not insured?

The following are excluded, among others:

- ✗ Professional civil liability;
- ✗ Criminal, administrative or disciplinary liability, and/or any expenses or costs arising from these same processes;
- ✗ Any liability deriving from works, remodelling, modification, transformation, extension and/or repair of the property where the local accommodation unit is located;
- ✗ Damage or losses resulting from the application of taxes, deposits, fees, fines and/or other penalties of a punitive or fiscal nature;
- ✗ Risks subject to other types of mandatory insurance;
- ✗ Contractual Civil Liability.
- ✗ Damage caused to the property or part of the property and/or its contents, occupied by the Local Accommodation establishment.
- ✗ Damage resulting from food poisoning

- ! Occurrences outside the insurance period;
- ! Damage caused to third parties subject to the right of recourse;
- ! Value of the applicable excess set in the specific conditions not binding on injured third parties;
- ! The liability limit of the policy, per claim and annual term, is set out in the Specific Conditions, and, if indemnity is paid, the insured can replenish the capital by paying the respective extra premium.



What's my cover?

- Territorial scope: Portugal
- Jurisdiction: Portuguese



What are my obligations?

- Payment of the Insurance Premium. Risk coverage is subject to prior payment of the premium;
- Declaration of all the relevant risks within the scope of the insurance contract, whether they exist at the time of the insurance contract or arise afterwards;
- Inform of the loss within 8 days, as well as providing all the information necessary for settlement, under the penalty of being held liable for any worsening of the damage;
- To take the measures within my power to avoid or limit the consequences of the loss;
- Not to assume any liability on behalf of Zurich without the specific approval of the latter.



When and how should I pay?

When it is a new insurance policy, before the contract becomes effective. In the event of renewal, before the expiry of the policy or, if the premium is payable in instalments, before the instalment payment dates. Zurich will advise the amount to be paid at least 30 days before the expiry date, as well as the consequences of non-payment.



When does the coverage begin and end?

The date and time for the start of cover are indicated in the Insurance Policy. You will also find the reference to the cover start and end date on the receipt for the premium.

The contract may be extended for successive periods of one year if it is not terminated at least 30 days beforehand and the subsequent premiums are paid.



How can I terminate the contract?

The Policyholder may terminate the contract (at any time) by agreement or for justified reasons, by any means which leaves a written record, to be sent to the counterparty giving 30 days' notice of termination.

Outside these situations, by terminating at least 30 (thirty) days before the expiry date of the policy.