

## Civil liability

Category: Insurance

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For the purposes of this insurance, THIRD PARTIES, also known as Injured, are any natural or legal person other than the Policyholder or Insured, their spouses and relatives within the fourth degree of consanguinity and second of affinity, people who live with the Insured or Policyholder, without any financial benefit, the partners, administrators, managers, employees and people who, in fact or in law, depend on the Policyholder or Insured, while acting within the scope of said agency.

### **Damage to a third party means:**

- Damages to the property of others: those accidentally caused by the insured vehicle to the property of third parties, up to the limit specified in the Particular Conditions.
- Bodily injury or death: those accidentally caused by the insured vehicle to third parties, up to the limit specified in the Particular Conditions.

### **Civil Liability for holders of driving licenses**

Aimed at all Cuban or foreign natural persons who have a valid driving license. It covers the civil liability for which the Insured is legally responsible, originated by death or bodily injury caused to other people and / or by damage to the property of others, caused when driving a motor vehicle.

The contracted risks will cover the vehicle driven by the insured regardless of the type, make and model of the vehicle, as long as it is not owned by the Insured, the load will also be covered in a complementary way as damage to the property.

### **Civil Liability for the Road Freight Automotive Service**

It applies to people who provide the service of freight transportation by road, with automotive means. It covers the insured for the civil liability to which he is exposed due to direct damages to third parties caused by the vehicles described in the Particular Conditions, namely:

- Injury or death to third parties, transported or not transported.
- Damage to the property of others.
- Damage to the cargo transported, from the moment it is received, until its delivery to the recipients.
- Damage for loading and unloading of merchandise

The premium depends on the tonnage of the vehicle, with a surcharge for the transport of dangerous goods and its capacity. When carrying out loading and unloading operations, the Insured must pay a premium surcharge to have coverage in that activity.

When the insured requests it, the coverage will be suspended for the time that the provision of the services ceases and until the moment it is rehabilitated, with modification of the validity.

### **Civil liability for the road passenger transport service**

Aimed at people who provide passenger transportation service with private service motor vehicles.

It covers the Insured for the civil liability to which he is exposed due to direct damages to third parties caused by the vehicles described in the Particular Conditions, the risks covered are:

- Injury or death to third parties, transported or not transported.
- Damage to the property of others.
- Damage to the checked baggage of the passengers transported, provided that it meets the established requirements and according to the limited liability of the carrier, up to the amount of two hundred pesos (\$ 200.00).

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### **Civil Liability for the Transport Service in self-propelled or animal-drawn means**

Aimed at people who provide the service of transporting cargo or passengers with self-propelled or animal-drawn means.

It covers the insured for the civil liability to which he is exposed due to direct damages to third parties caused by the vehicles described in the Particular Conditions, provided that the circumstances established in the transport regulations occur and as a consequence of:

- Injury or death to third parties, transported or not transported.
- Damage to the property of others.
- Damage to the transported cargo, excludes luggage.
- Damages due to loading and unloading of merchandise, where applicable.