

In this insurance, the main coverage is for material damage, and at least one of the risks that comprise it must be contracted: Fire, Lightning, Explosion and Transportation, Shock or Tipping, Subtraction and Comprehensive Covering.

1. Fire, Lightning, Explosion and Transportation: Except for exclusions, the material damage or loss that the insured vehicle may suffer, including its parts and pieces, the vehicle being in circulation, at rest or during its transportation, as a consequence of Fire, Lightning, Explosion and Transportation.

2. Shock or overturn: For the direct and violent collision with any vehicle, object, person, animal, unevenness of the public highway, as well as the overturning or landslide of the vehicle. Understand the Shock against unevenness of the public highway, those cases in which the vehicle during its trajectory is directly and abruptly impacted against any speed bump, ditch, hole, pothole, mound or sewer, among others, causing severe damage to it, generally in its bottom, front to back.

3. Subtractions: For theft, theft, misappropriation and theft of the insured vehicle to use it. Theft of the insured vehicle is excluded when it is a motorcycle, scooter or motor tricycle.

4. Comprehensive Cover: Due to the direct and immediate action of a cyclone, wind sock or whirlwind, tornado, sea level, hail, rain, flooding from previous events, earthquake, total or partial collapse of buildings, fall of aircrafts or objects, birds, public disorders, intentional or negligent actions of third parties and unevenness of the public road, which has not been classified as a risk of collision.

The additional Civil Liability coverage is conditional on the contracting of some of the risks contained in the basic Material Damage coverage, where the Insurer covers the Insured's civil liability for damages caused to a third person arising from an accident with the vehicle. insured.

For the purposes of this coverage, damage to a third party is understood to be:

- 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.

The ESEN will consider, as if it were the insured, any other person who driving the insured vehicle with the knowledge and consent of the latter, causes damage to third parties, provided that said driver observes, complies and is subject to the terms and conditions of the contract, thus How will it extend the Civil Liability coverage incurred by the insured in driving any other vehicle that is not their property.

Exclusions

The consequences of the following events will not be compensated:

1. Acts intentionally committed by the Insured, their representative, spouse or family members up to the fourth degree of consanguinity and second degree of affinity.
2. Material damages or losses produced before the Policy was concluded, or during the suspension of the effects of any coverage, or due to non-payment of the premiums on the established dates.
3. Material damage or loss derived from the mere action of time, or the deterioration of the insured vehicle due to lack of maintenance and conservation.

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4. Damage or loss caused to animals and objects owned by the Insured or third parties, while they are or are transported in the insured vehicle.

5. Accidents that occur while the insured vehicle is used in circuits, races or similar contests or in preparatory tests for said events, or while it is destined for training or learning practices, or when it is used for the perpetration of a crime, or in the transport of explosives, toxic or flammable materials, or used differently from that declared by the Insured or Policyholder when contracting the insurance.

6. Damage caused by loss of profits and other indirect damages of any kind.

7. Damages to the vehicle that, directly or indirectly, were caused or aggravated by nuclear reaction, nuclear radiation or radioactive contamination.

8. War declared or not, invasion, acts of foreign enemies, mutiny, civil commotion, insurrection, uprising, rebellion, sedition or events that the laws qualify as crimes against the State's Internal Security, as well as the application of the State of Emergency by consequence of the same.

9. Has not complied with the burden of proof or has done so insufficiently, in order to know reliably about the occurrence of the incident, its causes, degree of responsibility of the Insured or driver of the insured vehicle and any other element or concurrent circumstances in the harmful event.

In addition, the following events are excluded for the risks of Fire, Lightning, Explosion, Transport, Shock, overturning and Comprehensive Cover:

1. Driving the insured vehicle while intoxicated, or being affected to drive by having ingested alcoholic beverages, or being under the influence of drugs, toxins, narcotic drugs or hallucinogenic, hypnotic, narcotic or other substances with similar effects.

2. The lack of driver's license of the insured vehicle, or that having it, does not correspond to the category of the insured vehicle; as well as the violation of the sanction of deprivation or suspension of the driving license.

3. Violation of current legal provisions regarding requirements and number of people transported according to the capacity of the insured vehicle, the weight, size or passengers in places not suitable for this purpose, or in vehicles not officially authorized to provide that service. .

4. Damages that occur during the transportation of cargo or passengers in places not suitable for this purpose, or in vehicles not officially authorized to provide this service.

5. Violation of current legal provisions regarding the efficient technical condition and safety of the vehicle when driving it on public roads.

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6. Damage to tires and tubes as a result of punctures and blowouts, unless it is the direct result of an accident that has also affected other parts of the vehicle.

Excluded for the risk of Comprehensive Coverage:

1. Damage or loss caused by meteorological phenomena to the vehicle subject to insurance when the Insured or Policyholder has not taken sufficient preventive measures in advance to preserve the property, avoid damage or lessen its consequences, in accordance with the guidelines and regulations established by the traffic authorities, the Civil Defense and the Meteorological Institute, as appropriate.
2. Damage due to water intake in the engine, when parked or when traveling with the insured vehicle through a flood.
3. Damage caused to the engine and mechanical aggregates, due to the consumption of contaminated fuel.

The following are excluded for Civil Liability coverage:

1. Driving the insured vehicle while intoxicated, or being affected to drive by having ingested alcoholic beverages, or being under the influence of drugs, toxins, narcotic drugs or hallucinogenic, hypnotic, narcotic or other substances with similar effects.
2. The lack of driver's license of the insured vehicle, or that having it, does not correspond to the category of the insured vehicle; as well as the violation of the sanction of deprivation or suspension of the driving license.
3. Violation of legal provisions

Contract forms

This insurance can be contracted both in national currency (CUP) and in freely convertible currency (CUC).

Recruitment at CUC

All vehicles will be insured regardless of year of manufacture, make, or model, as long as the technical inspection carried out on the vehicle has previously obtained the rating of Good.

Cuban natural persons may only contract the basic coverage of Material Damage. The R / C in currency or Cuban pesos will not be admitted under this policy.

Foreign natural persons must pay the premiums for both coverages (Material Damage and R / C), in convertible pesos.

The insured value of the vehicles and their accessories will be the amount reflected in the corresponding sales invoices. If you do not have an invoice for the sale of the vehicle or it has a value of less than 6000, the minimum insured value is 6000 CUC. Calculate your insurance

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If you wish to purchase this insurance in Cuban pesos, you can choose one of the following three modalities:

COVERAGE BASED ON INDEMNIFICATION

Under this modality, the Insured will only receive compensation, either total or partial, in Cuban pesos. Calculate your insurance in this modality

REPLACEMENT BASED COVERAGE

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This modality is NOT intended to compensate the Insured in the event of partial damage or loss (minor damage), but its function is to REPLACE the damaged vehicle when it is declared technical loss or its bodywork is not repairable and all the requirements to access are met. to the Replacement. However, the Insurer gives the possibility that if all the required requirements are not met, the Insured has the right to receive the corresponding compensation for appraisal, provided that an exclusion from the policy is not established.

Under this modality, the Insured may contract additional Civil Liability coverage and the injured third party may be indemnified by The Insurer up to the contracted limits. Calculate your insurance in this modality

ALL RISK COVERAGE

It is a more complete insurance, a combination of the two previous modalities, which provides coverage for partial losses, technical losses and non-repairable bodies, with the right to replacement, if the required requirements are met. Calculate your insurance in this modality

In any of these three modalities, the values ??to be insured will have a minimum limit of 9,400 and a maximum of 12,000 Cuban pesos.

Insurance coverage will not be provided to car accessories such as audio equipment (radios, cassette players or CD players), audio horns, alarm systems and all those elements of improvement or decoration incorporated into the vehicle after leaving the center selling.