

Civil Liability Insurance

Category: Liability Insurance

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Written by redpinar

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This insurance covers the Civil Liability that the Insured may incur as a result of damages caused to third parties. Damages can be caused to people causing bodily injury or death and property of others (including animals).

For the purposes of this insurance, any natural or legal person other than the Policyholder or Insured, their spouses and relatives within the fourth degree of consanguinity and second degree of affinity, persons who live with the Insured or Policyholder without an economic benefit, partners, administrative staff, directors, employees and persons who, de facto or de jure, depend on the Policyholder or Insured, while acting within the scope of said dependency, is considered a THIRD PARTY, also known as Harmful.

Damage to a third party:

- Damage to the property of others: that 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 caused accidentally by the insured vehicle to third parties, up to the limit specified in the Particular Conditions.

Civil Liability for holders of driving licences

Aimed at all Cuban or foreign natural persons who have a valid driver's license. Covers civil liability for which the Insured is legally responsible, arising from death or bodily injury caused to other persons and/or damage to property of others, caused while driving a motor vehicle.

The risks contracted shall cover the vehicle driven by the Insured regardless of the type, make and model of the vehicle, provided that the vehicle is not owned by the Insured, the cargo shall also be covered in a complementary manner as damage to the property.

Civil Liability for the Automotive Road Freight Service

It applies to people who provide the service of transporting cargo by road, with automobile means. It covers the insured person for the civil liability to which he is exposed due to the direct effects on third parties caused by the vehicles described in the Particular Conditions, namely:

- Injury or death to third parties, transported or not.
- Damage to the property of others.
- Damage to the cargo transported, from the moment it is received

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until the moment it is delivered to the receivers.

- Damage due to loading and unloading of goods

The premium depends on the tonnage of the vehicle, with a surcharge for the transport of dangerous goods and their capacity. When loading and unloading, the Insured must pay a premium surcharge to cover this activity.

When the Insured requests it, the coverage will be suspended for the time the services are rendered and until the moment it is rehabilitated, with modification of the validity.

Civil Liability for the Passenger Road Transport Service

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

Covers the Insured for the civil liability to which they are exposed due to direct effects on third parties caused by the vehicles described in the Particular Conditions, the covered risks are:

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

Civil Liability for the transport service in self-propelled or animal traction means.

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

Covers the insured person for the civil liability to which he is exposed due to direct effects on third parties caused by the vehicles described in the Particular Conditions, provided that the circumstances established in the transport regulations concur and as a consequence of:

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