



INSURANCE POLICY SUMMARY

TARONJA EDUCATION AND ACTIVITIES

TARONJA EDUCATION:

Insurance Policy Summary

- Policy Number: **87878266**
- Policyholder: VILLA HERBA, S.L.
- Insurer: **AXA Seguros Generales, S.A. de Seguros y Reaseguros**

CIVIL LIABILITY INSURANCE

SPECIAL CONDITIONS

- **INSURED:** The insured party in this contract is VILLA HERBA, S.L.
- **RISK LOCATION:** National territory
- **ACTIVITY COVERED BY THE INSURANCE:** Language Academy with Cultural and Recreational Activities
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The following conditions apply to this contract:

- General Conditions: Model 220003273
- Special Conditions as per the attached sheets

SUMS INSURED AND DEDUCTIBLES:

- **Operational Civil Liability: Included**
- **Limit for all personal, material damages, consequential damages, and all types of expenses:**
 - **Per claim: 600,000.00 Euros**

General deductible per claim, except for personal injury: 300.00 Euros

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TARONJA ACTIVITIES

Insurance Policy Summary

1. Policy Information:

- Policy Number: **87878266**
- Policyholder: **VILLA HERBA, S.L.**
- Insurer: **AXA Seguros Generales, S.A. de Seguros y Reaseguros**
- Policy Type: **Civil Liability Insurance**

2. Covered Risks:

- **Operational Civil Liability:**
 - Covers the policyholder's liability for personal, material, and consequential damages unintentionally caused to third parties during the course of business operations.
 - Limit per Claim: €600,000
 - General Deductible per Claim: €300 (except for personal injury)
- **Locative Civil Liability:**
 - Covers liability for damages to rented properties used by the policyholder, excluding normal wear and tear.
 - Sublimit per Claim: 30% of the operational civil liability limit.
- **Subsidiary Civil Liability for Employee Vehicle Use:**
 - Covers subsidiary liability when employees use their own or rented vehicles for company tasks.
- **Civil Liability for Damages to Third-Party Goods:**
 - Covers damages to goods held in the policyholder's custody, such as items in cloakrooms, parking, or safety deposit boxes.
 - Sublimits:
 - Cloakroom Service: €10,000
 - Safety Deposit Boxes: €15,000

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- Parking/Garage/Valet Service: €60,000
- **Civil Liability for Damages to Third-Party Vehicles:**
 - Covers damages to third-party vehicles entrusted to the policyholder for repair, maintenance, or safekeeping.
 - Sublimits:
 - €30,000 per claim
 - €60,000 per insurance year
- **Professional Technical Civil Liability:**
 - Covers the professional liability of the insured's technical personnel for actions related to the company's operations.

3. General Exclusions:

- Intentional acts, contractual non-performance, slow and progressive pollution, and damages due to war, terrorism, or nuclear incidents are excluded from coverage.
- Specific exclusions apply to damages from the use of motor vehicles, aircraft, and watercraft, unless specifically included in the policy.

4. Legal Defense and Bail Bonds:

- The insurer covers legal defense costs in the event of a claim, even for unfounded claims, provided the claim falls under the policy's coverage.
- Bail bonds required in legal proceedings are also covered, within the limits specified in the policy.

5. Policy Duration and Renewal:

- The policy is annually renewable, and the premium is subject to adjustment based on the actual turnover declared by the insured at the end of each insurance period.

6. Geographical Coverage:

- The policy covers incidents occurring within the national territory and excludes coverage in the USA and Canada unless otherwise stated in specific clauses.

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