

## **INSURANCE POLICIES LINKED TO THE FINANCING OF THE PURCHASE OF MOTOR VEHICLES TIPS FOR CONSUMERS**

- 1. IF YOU INTEND TO ACCEPT A COMMERCIAL OFFER FOR THE PURCHASE OF A MOTOR VEHICLE BY INSTALMENTS, PAY ATTENTION TO ANY PROPOSALS FOR INSURANCE POLICIES FOR CREDIT PROTECTION LINKED TO THE FINANCING.**

**KNOW THAT YOU HAVE THE RIGHT TO REFUSE THE SIGNING OF INSURANCE POLICIES LINKED TO THE LOAN AND THAT ACCEPTING THE INSURANCE PROPOSAL IS ONE OF YOUR OPTIONS AND NOT AN OBLIGATION.**

**IF YOU THEN WANT TO PROTECT YOURSELF FROM THE RISK OF NOT BEING ABLE IN THE FUTURE, FOR REASONS INDEPENDENT OF YOUR WILL, TO REIMBURSE THE DEBT THAT YOU ARE ABOUT TO CONTRACT, YOU CAN ALSO CONCLUDE A DIFFERENT POLICY TO PROTECT THE PAYMENT OF THE DEBT (PPI) WITH AN INSURER OF YOUR CHOICE, THAT COULD OFFER YOU MORE FAVOURABLE INSURANCE CONDITIONS.**

- 2. IF YOU CHOOSE TO SIGN THE POLICY LINKED TO THE FINANCING, KNOW THAT YOU HAVE THE RIGHT, BEFORE SIGNING THE CONTRACT, TO BE INFORMED OF THE CHARACTERISTICS, COSTS, NATURE AND EXTENT OF THE COVER, MAXIMUM INSURED AMOUNT, ANY DEDUCTIBLES, EXCESS, ETC...**

**VERIFY IN THE INFORMATION DOSSIER THAT THE CONDITIONS ARE APPROPRIATE TO YOUR NEEDS: YOU CAN, ALSO IN THIS CASE, COMPARE THEM WITH THOSE OF OTHER SIMILAR POLICIES PRESENT ON THE MARKET.**

- 3. EVEN AFTER SIGNING THE INSURANCE POLICY, IF YOU THINK THAT YOU HAVE NOT MADE THE RIGHT CHOICE, YOU HAVE THE RIGHT TO WITHDRAW FROM THE CONTRACT GENERALLY WITHIN THE FOLLOWING 60 DAYS.  
HOWEVER, ALWAYS CHECK THIS TIME LIMIT IN THE POLICY CONDITIONS.**

- 4. ASK THE CAR DEALER TO GIVE YOU A DETAILED BREAKDOWN OF THE COSTS FOR THE PURCHASE OF THE MOTOR VEHICLE, OF THOSE ARISING FROM THE FINANCING OPERATION AND THOSE RELATED TO THE INSURANCE POLICY.**

**ONCE YOU HAVE OBTAINED THIS INFORMATION, ASSESS WHETHER THE DISCOUNT ON THE PRICE OF THE VEHICLE ADVERTISED BY THE PROMOTIONAL OFFER IS ADVANTAGEOUS: I.E., IF IT ALLOWS YOU TO OBTAIN ACTUAL SAVINGS, OF AN AMOUNT GREATER THAN THE SUM OF THE FINANCIAL CHARGES AND COMMISSIONS RELATED TO THE LOAN AND TO THE POLICY PROTECTING THE PAYMENT OF THE DEBT.**

