# Useful information and commendations



For Safer Driving and Better Claims Resolution, and Other Recommendations

### What information is needed for an accurate simulation of your TVDE Auto Insurance?



### START DATE FOR THE INSURANCE COVERAGE

### **VEHICLE IDENTIFICATIONIMPORTADA (YES OR NO)**

- Imported (Yes or No)
- First Registration Date
- License Plate
- Make
- Model
- Version
- Engine Displacement
- Number of Occupants
- Vehicle Value € (Only for own damage coverage option)

### IDENTIFICATION OF THE USUAL DRIVER (IF APPLICABLE)

- Name of the Usual Driver
- Tax Identification Number (NIF) of the Usual Driver
- Date of Birth
- Driver's License Issue Date of the Usual Driver

### INSURANCE OPTIONS

- Select the Type of Insurance You Want:
- Third-Party Insurance without Glass Breakage
- Third-Party Insurance with Glass Breakage
- Insurance with Theft or Robbery + Fire
- Own Damage Insurance
- Payment Plan (Annual, Semi-annual, Quarterly, or Monthly)

### TVDE COMPANY INFORMATION

- Corporate Tax Identification Number (NIF)
- Phone
- Email
- Full Address
- Postal Code
- City









### What is required for the TVDE activity?

#### #1 - TO BECOME ELIGIBLE FOR THE TVDE ACTIVITY

- Activity registered with a legal entity (e.g., a company with a VAT number starting with 5);
- · TVDE operator license;
- Required insurance for passenger transport activity;
- Vehicle(s) meeting the required specifications;
- Driver(s) who meet the required criteria.

### #2 - REQUIRED DOCUMENTS

- Commercial Registration Certificate;
- · TVDE Operator License;
- · Proof of Bank Account

#### #3 - INSURANCE

### 1. Corporate Insurance for the Company

- Commercial Liability Insurance with a minimum coverage of €50,000;
- Personal Accident Insurance with a minimum coverage of €15,000.

#### 2.Insurance for Each Vehicle

Auto Insurance with coverage for the commercial passenger transport activity (explicitly stated in the
insurance terms) and minimum coverage of €50,000,000 for Civil Liability and at least €10,000 for Occupant
Protection.

#### #4. VEHICLES

- Age under 7 years (from the date of the first registration)
- The vehicle owner must be the entity holding the passenger transport license (whether the vehicle is owned or leased/rented)
- For vehicles older than 1 year (from the date of the first registration), the Periodic Technical Inspection certificate must be submitted annually.

#### **#5 DRIVER**

- Obtain TVDE driver certification
- Have a criminal record with no prior convictions. This must be valid and requested for driver purposes, including the clause for regular contact with minors

### Required Documents:

- Identification Document
- Driver's License
- TVDE Driver Certificate
- Criminal Record



### What documents should you upload to the platforms?





- Automobile Specific Conditions and Receipt in the same PDF document
- · Updated Green Card

PERSONAL ACCIDENT INSURANCE



Personal Accident Insurance
Specific Conditions and Receipt in
the same PDF document





 Civil Liability Insurance Specific Conditions and Receipt in the same PDF document

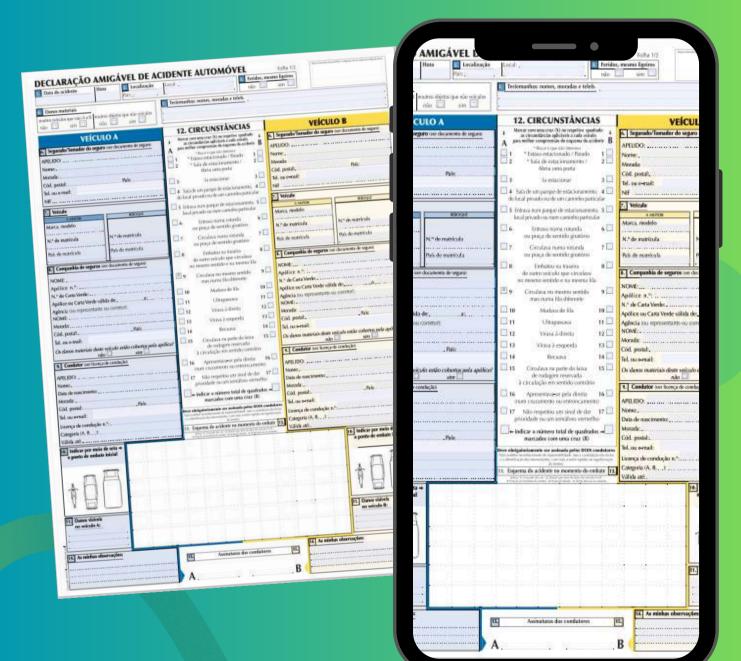
Note: Some insurers include accident and civil liability coverage in the same policy. In that case, for items 2 and 3, upload the same document.

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**Insurance for TVDE Activity** 

### Recommendations



In case of an accident, always take a photo of the first page of the Friendly Declaration.

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### Learn the 3 Rules of Defensive Driving



Observing the road environment at a certain distance allows you to anticipate any setbacks and adapt your driving, always maintaining a safe distance from other vehicles.



 Using rearview mirrors allows you to know what's happening around you. The act of checking the mirrors should be brief, but frequent.



 Be cautious of blind spots. These invisible areas when driving can be reduced by slightly turning your head or using driving aids, such as cameras and sensors.



### 7 Tips for Safe Driving

### ADAPT YOUR DRIVING TO THE WEATHER CONDITIONS

Weather and road conditions are key factors to consider for safe driving. Weather can affect visibility, braking time, traffic density, and other factors that increase the risk on the road.

In adverse weather or poor road conditions, reduce your speed, increase your distance from other vehicles, and make sure you're visible (by turning on your headlights or fog lights as needed). Stay especially alert.

### DON'T DRINK AND DRIVE

It's likely not the first time you've read this phrase. Alcohol and drugs impair alertness, reduce reflexes, increase reaction time, distort sensory abilities, and decrease resistance to fatigue. These factors make driving under the influence a danger to you, your passengers, and others. Consider alternatives like getting a ride from a friend or calling a taxi, or staying put until you're fit to drive.

### BE MINDFUL OF CHILDREN

Safety on the road is always crucial, but when it comes to children, extra caution is required. If you have children in the car, always use appropriate safety mechanisms. When driving in residential areas, pay extra attention near schools, parks, or other areas with heavy pedestrian traffic. Children can be unpredictable.

### AVOID USING YOUR MOBILE PHONE WHILE DRIVING

Using a phone while driving decreases your attention and awareness, increases reaction time by about 50%, and quadruples the likelihood of an accident. To resist the temptation, set your phone to silent during your drive. Nothing is more important than reaching your destination safely.

### WATCH OUT FOR FATIGUE

If you're taking a long trip, rest well before you start. Keep the vehicle well-ventilated, and take regular breaks every 2-3 hours for light meals, refueling, or even a quick nap if you're feeling tired.

### FOLLOW SPEED LIMITS

In addition to reducing wear on your car, adhering to speed limits increases safety and predictability, decreasing the risk of accidents—and avoiding fines for speeding.

### ALWAYS WEAR YOUR SEATBELT

Regardless of the trip distance, always wear your seatbelt and make sure all passengers are using theirs correctly. Seatbelts are not only a preventive measure but also a way to reduce the risk of serious injury in the event of an accident



### **Exercises to Do Inside the Car**

### **Neck Rotation**





Rotational Shoulder Movement





Spinal Mobility



Rotação externa de ombros



Lateral Neck Stretch



**Lateral Neck Rotation** 



Lateral Spinal Flexion



SEQUENCE: 1 TO 2 TIMES OF 10 REPETITIONS.





### TVDE INSURANCE

- **1 COMPETITIVE INSURANCE**
- 2 PERMANENT SUPPORT
- **3.CLAIMS MANAGEMENT**
- 4 DOCUMENTATION
- 5 EBOOK OFFER

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## OUR TEAM TO ASSIST YOU

















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