



PRESS RELEASE

#VivazSafeGo

Línea Directa Aseguradora launches "Vivaz Safe & Go", the first pay-per-use insurance for users of Personal Mobility Vehicles

- Línea Directa Aseguradora S.A. launches "Vivaz Safe & Go", the first insurance covering users of Personal Mobility Vehicles (PMV) such as scooters, bicycles or segways, among others, with no need for a vehicle registration number or licence plates of any kind.
- The new insurance product, which thanks to being 100% digital, can be taken out for seconds, minutes or for a whole year, is the first insurance of its kind in Spain, and is known as "On/Off" or pay-per-use insurance, since it can be activated and deactivated using a *smartphone* and can be managed without any phone calls, schedules or intermediaries.
- "Safe & Go" will be marketed through Vivaz, the health insurance brand of Línea Directa Aseguradora and in addition to covering damages caused to third parties, it will also cover any physical damages suffered by users themselves and even the costs for legally defending a claim.
- In the event of an accident with a PMV, the "Vivaz Safe & Go" customer can geolocate the scene of the accident through their App, which makes it easier to get them help and reduce the response time of the emergency services. In addition, customers can submit reports and send photos, text and documents related to the incident and benefit from immediate compensation, without waiting.
- The new product is offered at an unbeatable price: The pay-per-use rate is 2 cents per minute while the annual option can be taken out from just 4 cents per day (taxes and fees included).

To see the types of accident that can occur with PMVs, you can download videos [here](#).

Madrid, 13 September 2021. Mobility in the 21st century is changing rapidly. High levels of pollution, the closure of urban centres, the Covid-19 pandemic, the change in vehicle buying habits and new ways of getting around, have all caused a rise in popularity of new Personal Mobility Vehicles (PMV), which have become the drivers of a new reality that is changing the appearance of large cities. It is also worth adding that these PMV users have become **the latest vulnerable road users**: they do not wear helmets and are uninsured, which has a dangerous consequence: **If they cause an accident, they are liable for any damages caused to third parties and must pay using their own resources.**

Aware of this, **Línea Directa Aseguradora** has launched "**Vivaz Safe & Go**", the first **100% digital** insurance aimed at **PMV users: scooters, bicycles, skates, segways, unicycles and hoverboards**. The new product, which will be marketed through Vivaz, the Group's Health insurance brand, revolutionises the concept of insurance in Spain, since **it covers individuals and their mobility** and can be **taken out at the customer's request** under the revolutionary concept of "on/off" or pay-per-use insurance. for seconds, minutes or for a whole year. To do this, the user can activate and deactivate their insurance through the **Safe & Go App**, paying only for the actual time they use their PMV on each trip. In addition, they can also **check their routes and manage their policies** digitally **and without having to make any phone calls**, 24 hours a day. This includes taking out insurance, registering an accident or consulting payments, among other options.

For **David Pérez Renovales, Managing Director of Vivaz**, "in a fast-changing society, Línea Directa Aseguradora seeks to provide effective, sustainable and digital solutions. In this regard, "**Vivaz Safe & Go**" **represents a real shift of approach in the world of insurance**, since it is not linked to the vehicles but to users and therefore protects their mobility regardless of the vehicle they are using. Unlike traditional insurance, a licence plate and vehicle registration number are not required, and it is not necessary to fill in details or make a telephone call to register the insurance. It is all very straightforward and can be done at the click of a mobile phone. Once again, at Línea Directa Aseguradora we are changing the landscape of insurance in Spain, adapting to new 21st century modes of transport".

Unique coverage in the insurance industry


As the use of PMVs increases, the rate of accidents is becoming a serious problem for public administrations and for road safety. Specifically, in the last 3 years there were around **1,300 accidents with PMVs** and at least **16 people died in accidents** involving PMVs. This is an issue that shows no signs of improving in the short term due to increased traffic, the vulnerability involved when using this method of transport, the fact that helmets and insurance are not compulsory and the general inexperience of many users who can use PMVs without a driving licence (they are often used by minors).

In light of this situation, **Vivaz Safe & Go** offers unique coverage in its category, since **it not only covers damage to third parties**, but also **physical injuries suffered by users themselves and even legal defence**, which covers the expenses involved in litigation or an out-of-court claim under the terms of the contract. In addition, in the event of an accident, the insurance App **geolocates the scene of the accident**, which may reduce the response times of the emergency services and allow them to provide help more quickly. It can also be used to allow customers to open a report and send texts, photos and documents

related to the incident in real time. Compensation for the customer, once accepted, is paid immediately to their current account, which avoids waiting and long claims.

An unbeatable price: annual insurance from 4 cents per day

Vivaz Safe & Go stands out for its ease-of-use and clarity and offers **two options for signing up** at the discretion of users: **pay-per-use and annual**. The **pay-per-use** plan has a flat rate of **2 cents per minute**. All prices **include taxes and surcharges** from the Insurance Compensation Consortium (CCS). For the annual option, there are three different *packages* based on different levels of coverage, which range from **€16.35 euros** for the most basic product **to €33.20** for the most comprehensive product, which means that any PMV user can rely on **annual insurance for just 4 cents per day**, which is an unbeatable price.

TARIFAS ANUALES		PAGO POR USO
PACK 1 FALLECIMIENTO O INCAPACIDAD <6.000€ GASTOS MÉDICOS <1.000€ DEFENSA JURÍDICA <500€	16,35€ año	 <p>0,02€ minuto</p> <p><small>*En el primer trayecto se abonará 1€ al inicio.</small></p>
PACK 2 RESPONSABILIDAD CIVIL <100.000€	16,85€ año	
PACK 3 RESPONSABILIDAD CIVIL <100.000€ FALLECIMIENTO O INCAPACIDAD <6.000€ GASTOS MÉDICOS <1.000€ DEFENSA JURÍDICA <500€	33,2€ año	

About Línea Directa Aseguradora

Línea Directa Aseguradora is the 5th largest insurer of cars in Spain, specialising in direct sales of insurance for cars, motorbikes, companies, the self-employed, and homes Línea Directa is among the 100 Spanish companies with the best reputations, according to the MERCOS Companies ranking. In 2017, it joined the health insurance sector with a new brand built on digitisation and rewards for policyholders.

For **more information**: <https://lineadirectaaseguradora.com/> // <https://www.vivaz.com/safe-and-go/>

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