

**Policyholders have the right to receive prompt and fair treatment.**  
The insurance company must make a reasonable effort to resolve claims  
**within a reasonable time period**.

### **Refusal of coverage**

The insurance company has the right to refuse coverage on the basis of specific information or if they believe that it is reasonable to do so. This includes things like bad driving history or the history of non-payment of premiums. If the insurance company refuses to cover a claim, they must provide a clear explanation of why. They also have the right to refuse to cover certain types of risks, such as terrorism or certain types of property damage.

### **Liability limits**

The insurance company has the right to limit their liability for certain types of damages. This might include things like medical expenses or property damage.

### **Communication by the claim manager**

The law requires that the insurance company keep the claim manager informed about the status of the claim. This means that the insurance company must provide regular updates on the progress of the claim and any developments.

**III. Insurance companies' obligations towards customers**  
**Customer satisfaction and service**

The law requires that the insurance company provide good customer service. This means that they must respond quickly to customer requests.

### **IV. Prohibited practices**

The law prohibits insurance companies from engaging in certain practices. These include things like refusing to pay valid claims or charging excessive premiums.

### **V. Regulation of insurance**

The law also regulates the insurance industry. It sets out rules and regulations that insurance companies must follow to ensure that they operate fairly and transparently.

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autores, 1000 páginas, 100 ilustraciones y magníficos.

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