

## Vehicle Insurance

Information document for the insurance product Passenger Car Insurance

**Company:** ZAVAROVALNICA TRIGLAV D.D., **G.E.M.I.:** 172932760001, Headquarters: Kifissias 280, 152 32 Chalandri, Athens **Exclusive Product Distribution Partner:** Apeiron Insurance Project Representation of Foreign Insurance Companies I.K.E., **Chamber of Commerce Registration Number:** 6395

Full pre-contractual and contractual information about the product is provided in the Insurance Application, the Insurance Contract, the Insurance Terms and Conditions as well as in any relevant company document.

### What is this type of insurance?

Third Party Liability Insurance, from vehicle traffic and additional risks covering the insured vehicle and the driver.



### What is insured?

**By Standard/Advance Insurance program it is insured.**

- Civil Liability against third parties for Bodily Injuries (up to €1,300,000 per victim)
- Civil Liability against third parties for Material damages (up to €1,300,000 per accident)
- Material damage from an uninsured vehicle
- Accident Care (recording incident conditions and transporting a vehicle from an accident)

**Optional coverages are provided:**

- Personal Accident of the driver up to €10,000 (compensation up to the agreed amount for total or partial disability or loss of life of the driver due to an accident)
- Legal Protection up to €1,500 (covering legal costs for your defense)
- Roadside Assistance (in case of breakdown)
- Plate Glass cover up to €1,000 (from an external cause)
- Bonus Malus protection (in case of fault in two damages)
- Material damage from a vehicle at fault with foreign plates

**By Value program, you are insured in addition to the above coverages.**

- Fire (compensation according to the current value of the vehicle)
- Natural Phenomena deductible 5% min €100
- Hailfall up to €1,000
- Total Theft (compensation according to the current value of the vehicle)
- Partial Theft

**By Full program, you are insured in addition to the above coverages.**

- Own Damages deductible €500 (compensation according to the current value of the vehicle)
- Malicious damages of the same damages up to €1,000



### What is not insured?

- ✗ Covering third-party damages from the operation of the vehicle as a tool
- ✗ Vehicles that fall under undesirable risks according to the company's technical instructions



### Are there any restrictions on coverage?

Liability coverage limitations:

- ! The maximum limit of liability is limited to the amount stated in the insurance policy per cover
- ! A driver who does not have the legally required driving license is not covered.
- ! No coverage is provided when the driver of the car is under the influence of alcohol or intoxicants
- ! No cover is provided when the vehicle is used for a purpose other than that specified in the registration
- ! No cover is provided when the insured vehicle takes part in demonstrations, festive parades, official or unofficial competitions, competitions of speed or skill and related test runs
- ! Damage from or to special vehicles, tools or machinery is not covered when the damage does not come from their movement but from their operation as tools.

Coverage limitations on optional coverages:

- ! Theft cover (total or partial) is not granted,
- ! without simultaneous fire coverage and a minimum value of €2,000
- ! Simple Roadside assistance coverage is not granted on vehicles over 3.5 tonnes (empty load) with single wheels on the rear axle, total vehicle length of 5,500 mm, width of 2,050 mm and wheelbase up to 3.50 meters.
- ! No cover is provided for fraud or gross negligence on the part of the Policyholder or the insured or the driver of the insured car.
- ! No cover is provided for raid, invasion, act of foreign enemy, hostilities or warlike operation, whether before or after declaration of war, civil war.
- ! No radiation or nuclear coverage is provided.



### What are my obligations?

The prospective client or insured should:

- ✓ To notify the Company of all the details of the insured vehicle, as well as anything that will have an effect on the acceptance of the insurance and the calculation of the insurance premiums.
- ✓ To declare to the Company within 8 days from the time it came to his knowledge, any element or incident, which may bring about a significant increase in risk.
- ✓ To notify the Company, in writing, immediately, at the latest within eight (8) working days from the time he became aware of the damaging event.
- ✓ To take any action with the aim of avoiding or limiting the damage.
- ✓ To cooperate and provide all possible assistance to the Company's representatives or experts, to ascertain the accident and assess the damages.
- ✓ NOT to take any form of action, which would mean acceptance or recognition or compromise or settlement of the covered risk, without the written consent of the Company.



### Where am I covered?

- The coverage of compulsory civil liability to third parties is valid within Greece, the member states of the European Union and the Single Economic Area and the other states whose National Offices of International Insurance are committed to apply section III of the Consolidated Agreement and have subscribed to the "Polimeri Agreement of Guarantee between National Offices of International Insurance", issued on 15 March 1991.
- The optional coverages are valid within Greece, unless otherwise specified in a relevant insurance term.



### When and how do I pay?

€ The payment of the amount due can be made, with the payment methods mentioned in the payment notice, upon selection and in accordance with the current legislation, indicatively by cash or electronic transaction through a Bank.

The premium is payable by the due date stated in the payment notice.



### When does coverage start and end?

In order for the insurance to take effect, the due amount of the premium must have been paid. The duration of the insurance (date and time of start - end) is indicated in the Insurance Contract.



### How can I cancel the contract?

- by exercising the right of withdrawal within fourteen (14) calendar days from the day the contractual terms of insurance and the relevant information were delivered to me, by sending a written statement, either by fax or electronically, to the contact details listed by Company, on its official website and in its publications,
- by exercising the right to object, by sending a registered letter to the Company, within one month of receipt of the insurance policy, in the event that its content deviates from the insurance application and within 14 days in the event of non-receipt of the information and/or conditions of insurance,
- by written agreement of the contracting parties at any time,
- following a complaint by you, which is made by sending a written statement, either by fax or electronically, to the contact details listed by the Company, on its official website and in its forms,
- upon complaint by the Company, only for breach of an essential term of the contract, by the Policyholder or the Insured. With the declaration of the complaint, made by registered letter or on receipt, it is notified that non-compliance with the essential condition that was violated, within thirty (30) days from the service of the complaint, results in the termination of the insurance contract.
- The cancellation of the main contract that insures the risk of Civil Liability to third parties also cancels the special contracts that insure the additional risks.