

Vehicle Insurance

Information document about the Insurance Product Terrestrial Vehicles Insurance

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Full pre-contractual and contractual information about the product is provided in the Insurance Application, the Insurance Policy, the Insurance Terms and in every other relevant company document.

What is this type of insurance?

Third Party Liability Insurance, from the circulation of vehicles and additional risks covering the insured vehicle and the driver.



What is being insured?

The insurance program Simple/Advance insures

- ✓ Third Party Liability for Bodily Injury (up to 1.300.000 € per victim)
- ✓ Third Party Liability for material damage (up to 1.300.000 € per accident)
- ✓ Material damage from an uninsured vehicle
- ✓ Accident Care (recording event conditions and transport of vehicle from accident)
- ✓ Bonus Malus Protection (in the case of culpability in two damages)

The following coverages are optional:

- ✓ Driver's Personal Accident (compensation of up to the agreed amount for total or partial incapacity or driver's loss of life from an accident) with the exception of the use of two-wheel vehicle.
- ✓ Legal Protection/Arag Legal Protection (coverage of legal expenses for your defense)
- ✓ Road Assistance (in the case of breakdown)
- ✓ Glass Breakage (from an external cause)

With the program Value you get the following coverages in addition to the above

- ✓ Fire
- ✓ Natural Phenomena + Natural Disasters with the exception of the use of a two-wheel vehicle.
- ✓ Hailstorms with the exception of the use of two-wheel vehicle
- ✓ Total Theft (compensation according to the current value of the vehicle)
- ✓ Partial Theft with the exception of the use of a two-wheel vehicle

The program Full covers the following only in the case of a Private Passenger Vehicle in addition to the above

- ✓ Own damage
- ✓ Malicious breakdown from own damage



Are there limitations to the coverage?

Coverage Limitations to Liability:

- ! The maximum liability amount is limited to the amount included in the policy per coverage
 - ! A driver who does not have the driving permit provided by the law is not covered
 - ! There is no coverage when the car driver is under the influence of alcohol or toxic substances
 - ! There is no coverage when the vehicle is used for a different use than that determined in the registration
 - ! There is no coverage when the insured vehicle takes part in shows, celebratory parades, official or unofficial races, speed or driving ability contests and relevant test journeys
 - ! There is no coverage for damage from or to special type vehicles, tools or machines, when the damage is not caused by their movement but by their operation as tools.
- ### Coverage limitation in the optional coverages:
- ! No theft coverage is provided (total or partial) without simultaneous fire coverage and minimum value of 2.000€
 - ! There is no Road assistance coverage for vehicles of over 3,5 T gross weight, 5,5m length, 2,05m width and 3,50 m axle distance
 - ! There is no coverage from malice or gross negligence of the insurance recipient or the insured person or the driver of the insured car.
 - ! There is no coverage from invasion, raid, acts by a foreign enemy, aggression or war operation, either before or after declaration of war, civil war.
 - ! There is no coverage from radiation or nuclear power.



What is not insured?

- ✗ Coverage of third-party damage from the operation of the vehicle as a tool
- ✗ Vehicles included in undesirable risks according to the technical instructions of the company



Where am I covered?

- The coverage of obligatory third party liability is valid in Greece, in the member countries of the European Union and the European Economic Area and in the other countries where National Bureaus of International Insurance are committed to apply part III of the Unified Agreement and have signed the “Multilateral Guarantee Agreement between National Insurers’ Bureaus” issued on March 15, 1991.
- The optional coverages apply outside of Greece, unless otherwise determined in a relevant insurance term.



Which are my obligations?

The future client or insured person must:

- ✓ Communicate to the company all the details of the insured vehicle, as well as anything that might affect the acceptance of the insurance and the calculation of the premium.
- ✓ Declare to the Company within 8 days from the time he became aware, every detail or event which may lead to significant risk increase.
- ✓ Notify the Company in writing immediately, within eight (8) working days at the latest, from the time he became aware of the damage-causing event.
- ✓ Do whatever is necessary in order to avoid or limit the damage.
- ✓ Cooperate and provide every possible help to the representatives or specialists of the Company for establishing the accident and the calculation of damage.
- ✓ Not to proceed to any kind of action which could mean acceptance or acknowledgement or compromise or settlement of the covered risk without the written consent of the Company.



When and how do I pay?

€ The payment of the amount due may be done in the payment methods mentioned in the payment notice, by selection and according to the law in force, indicatively in cash or by electronic transaction at a Bank.

The premium is paid up to the due date included in the payment notice.



When does the coverage start and when does it end?

For the coverage to become valid, the premium amount due must have been paid. The duration of the insurance (date and time of start – end) is stated in the Insurance Policy.



How can I cancel the contract?

- By exercising the withdrawal right within fourteen (14) calendar days from the day the contractual insurance terms and relevant information were delivered to me, by sending a written statement, either by fax, or electronically, to the contact details mentioned by the Company in its official website and its printed material.
- By exercising the withdrawal right, by sending a registered letter to the Company, within a month from receiving the policy, in case its content varies from the insurance application and within 14 days in the case of non-delivery of the information details or/and the insurance terms,
- By written agreement of the parties at any time,
- Following termination on your part, either by sending a written statement, either by fax, or electronically, to the contact details mentioned by the Company in its official website and its printed material
- By termination by the Company, only because of breach of a material term of the contract by the insurance Recipient or the Insured Person. At the statement of the termination, which is done by registered letter or by proof of receipt, it is made known that non-compliance with the material term breached within thirty (30) days from delivery of the termination, this results in the termination of the insurance contract.
- The cancellation of the main contract insuring the Third-Party Liability risk also cancels the special contracts insuring the additional risks.
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