Automobile Insurance

Information document on the insurance product

Company: Baloise Assurances Luxembourg S.A. **Product: Drive**

This document is a generalised sheet (not personalised), non-comprehensively summarising the pre-contractual and contractual information on your insurance policy. Complete information concerning this product will be provided to you in other documents.

What type of insurance is it?

Non-life insurance, damage insurance type (I.A.R.D)

This automobile insurance is intended to cover an insured party against the consequences of property damage or bodily injury caused by his/her vehicle to third parties, and his/her civil liability. It also covers damage caused to the insured party by a third-party vehicle.

What is insured?

The insured parties:

- ✓ The insurance policyholder, the owner of the insured vehicle, the driver of the insured vehicle, the persons transported
- ✓ The vehicle designated in the special conditions

The insurance coverage:

- ✓ Civil liability
- ✓ Legal expenses cover
- ✓ Breakdown assistance
- ✓ Accident assistance
- ✓ Driver protection

Depending on the tariff and vehicle:

- Damage Package:
  - Theft
  - Fire
  - Glass breakage
  - Natural hazards (acts of nature)
  - Collision with animals
- Property Damage
- Compensation Package:
  - Protection of property damage bonus
  - Protection of the value of the vehicle / buy-back
- Mobility Package:
  - Replacement vehicle
  - Taxi
  - Transported baggage and goods
- Equipment Package:
  - Insurance of accessories and lettering
  - Insurance of specific adaptions

What is not insured?

- ✗ Fines and costs of criminal prosecution
- ✗ The judicial body for collection of amounts less than €250
- ✗ Appeals to the Court of Cassation brought by the beneficiary of the guarantee if the disputed amount is less than €2,500
- ✗ In damage or accidents occurring when the insured vehicle has been rented out
- ✗ The transport of flammable, corrosive or combustible materials under the conditions and with the exceptions specified in the general and special conditions of the policy
- ✗ If the vehicle is used for driver training
- ✗ The paid transport of persons

Are there any exclusions of coverage?

- ! Defence before a criminal court due to lack of a valid license
- ! Defence before a criminal court if the insured party has consumed alcohol at a rate greater than or equal to the rates fixed by the regulation on traffic on public highways
- ! In case of suicide or attempted suicide of the driver
- ! If the driver has not complied with the regulations on mandatorily wearing a helmet, for the resulting damage
- ! If the driver participates in wagers, challenges or reckless acts

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Where am I covered?

✓ The contract only applies if the incident occurred on the territory of the Grand Duchy of Luxembourg or of one of the countries mentioned on the International Insurance Card (green card).

What are my obligations?

Upon subscription to the contract, you must:

- Declare the exact circumstances enabling the risk to be assessed
- Supply the substantiating documents required by the insurer

During the period of the contract, you must:

- Declare any modifications likely to be relevant to the assessment of risk
- Pay the premiums

In case of an incident, you must:

- Limit your damage
- Report the incident to the competent authorities within the relevant deadlines specified in the general and special conditions
- Cooperate in sending information and documents requested by the insurer or the loss assessor and/or any lawyer who may be designated

When and how are payments made?

Premiums, expenses and legally recognised taxes are payable in advance at the domicile of the insurer or at the domicile of the representative designated for this purpose.

It is possible to pay the premium in instalments.

When does the coverage begin and when does it end?

The coverage takes effect on the date and at the time specified in the contract or after payment of the first premium, if specified in the contract.

The contract is renewed from year to year unless it is terminated by either party.

How can I terminate the contract?

By letter registered with the Postal Service, by notification served by a bailiff or by presenting the letter of termination against receipt for the cases in accordance with the notice period fixed by the law dated 27 July 1997 on insurance contracts, as amended by the law dated 7 December 2015 on the insurance sector and repeated in the special conditions or general conditions.

The general conditions concerning this product are available upon request from the client or on the site www.baloise.lu