



### Company: Greenval Insurance DAC

Registered in the Republic of Ireland, authorised by the Central Bank Of Ireland (registered number C45741) and providing insurance products in Luxembourg on a freedom of services basis.

**Claims Handler :** Crawford & Company Belgium NV Belgium, whose registered office is at JanOslagerslaan 41 | 1800 Vilvoorde, Belgium , company registration number HRA 269.489

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions and is not personalised to your specific individual needs in any way. The complete (pre)contractual information about the product is provided in your Policy Conditions.

### What is this type of insurance?

This Insurance covers your legal liability for third party property damage, bodily injury or death caused by the insured driver arising from the use of the insured vehicle including Driver & Legal Expenses Coverage.



#### What is insured?

##### Motor Third Party liability

- ✓ **Unlimited:** Third Party Bodily Injury and Property Damage.
- ✓ €12.5m sublimit for damage resulting from acts or terrorism or resulting from participation car races.
- ✓ €2.5m sublimit for damage resulting fire, flame, explosion or contamination to the natural environment.

##### Legal Expenses

- ✓ The coverage compensates the driver with the costs and fees of all procedures, investigations, expert opinions and proceedings following a traffic accident in which the vehicle designated under the special conditions of the contract is involved.
- ✓ Maximum limit €10,000

##### Driver insurance

- ✓ The coverage compensates the driver of the insured vehicle for personal injury or death suffered by the insured person resulting from a traffic accident.
- ✓ Maximum limit €750,000



#### What is not insured?

##### General Exclusions

- ✗ Claims arising from war, civil war, rebellion
- ✗ Losses caused intentionally or fraudulently by the insured

##### Motor Third Party Liability

- ✗ For death of, or bodily injury to, any person or damage to property directly or indirectly caused by an explosion, the release of heat, irradiation, resulting from the transmutation of atoms or radioactivity
- ✗ If a vehicle is subject to civil or military requisition

##### Legal Expenses

- ✗ Disputes in which you do not have a justified reason in having your case tried.
- ✗ Disputes that are not related to insurance contracts with Greenval.

##### Driver Insurance:

- ✗ Damages which are the result of notoriously reckless acts bets or challenges,
- ✗ Damages resulting from a suicide or suicide attempt after one year of concluding the Policy,
- ✗ Damages resulting from races or competitions for speed, regularity

**Disclaimer:** This list is not exhaustive. For more information, please consult all contractual documentation.



### Are there any restrictions on cover?

- ! Your vehicle can only be used for the purposes agreed at the inception of the contract;
- ! Driving of other cars is restricted to vehicles leased by your employer;
- ! Damages occurring in countries where the International Certificate is not valid

**Disclaimer:** This list is not exhaustive. For more information, please consult the contractual documentation.



### Where am I covered?

- ✓ Luxembourg and any country which the Commission of the European Community approves as meeting the requirements of Article 8(2) of the European Community Directive on Insurance of Civil Liabilities arising from using motor vehicles (number 2009/103/EC). TPL insurance cover also extends to the non-European countries specified on the Greencard.



### What are my obligations?

- ✓ You have a duty to make a fair representation of the risk which you wish to insure;
- ✓ You must notify us of any changes to your personal/business circumstances as outlined in the policy wording, including any driver on the policy who has had their licence revoked/cancelled and/or if they're no longer legally or medically allowed to drive the insured vehicle;
- ✓ You or your Legal Representatives must report to us as soon as possible after an accident;
- ✓ You must be honest and accurate in all information you have given us, don't make a fraudulent or exaggerated claim;
- ✓ You must take reasonable steps to keep your vehicle from been lost or stolen;
- ✓ You must keep your vehicle in a roadworthy condition;
- ✓ You must pay the premium in line with the agreed timeframes;



### When and how do I pay?

The insurance premium will be invoiced monthly to the Policyholder.



### When does the cover start & end?

The Commencement Date of the Policy is the date indicated in the Master Lease Agreement. The Period of Insurance is the twelve month period from the Commencement Date, specified in the Master Lease Agreement. The insurance policies are valid for one insured period at a time and shall be automatically renewed on the 01<sup>st</sup> January annually, unless terminated by either party and remain valid.



### How do I cancel the contract?

The insured can inform Arval Luxembourg directly and the policyholder can cancel the contract by registered letter at the post office, by deed of bailiff or by delivery of the registered notice of termination subject to the requirements set out in the Policy Conditions.