

# Third Party Liability Insurance

## Insurance Product Information Document



**GREENVAL INSURANCE DAC**

**BNP PARIBAS GROUP**

Company: Greenval Insurance DAC

Registered in the Republic of Ireland. Authorised by the Central Bank

Of Ireland (registered number C45741) and subject to

German Conduct of Business Rules.

**Product: Third Party Liability**

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. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

### What is this type of insurance?

Third Party Liability insurance covers the legal liability for third party property damage, bodily injury or death caused by the insured driver arising from the use of the insured vehicle.



#### What is insured?

Only the standard coverage limits are displayed in this document. For full details of the coverage limits, please refer to your Policy Documentation:

- ✓ Covers the insureds Third Party liability for personal injury and damage to property pursuant to the German Road Traffic Act caused by use of the insured motor vehicle as a motor vehicle according to the provisions of the German Road Traffic Act:
- €100,000,000 Overall limit for Bodily Injury and Material Damage (including Environmental Damage)
- Limit Per injured person - €12,000,000
- ✓ Medical Expenses up to the value outlined in your advice form for injury to anyone in the insured vehicle.
- ✓ Motor Legal Protection
- ✓ Access to a 24 Claim Line.
- ✓ European travel, giving you the same level of coverage whilst driving your vehicle in the countries listed in "Where am I covered" overleaf.



#### What is not insured?

Only the standard exclusions are displayed in this document. For full details of the policy exclusions, please refer to your Policy Documentation:

- ✗ Claims arising from War, Civil War, Rebellion and/or Revolution, Act of terrorism, Ionising radiations or contamination by radioactivity;
- ✗ Claims arising from the use of vehicles on airport premises except in areas to which the public have free vehicular access;
- ✗ Claims arising from vehicles taking part in racing, rallies and/or speed trials;
- ✗ Loss to, damage of or liability for goods conveyed;
- ✗ Claims arising from the transportation of inflammable liquids, high explosives, chemicals or gases in liquid, compressed and/or gaseous form;
- ✗ Claims arising from Deliberate/intentional Acts;
- ✗ Claims arising from the use of the vehicle as a tool of the trade;
- ✗ Claims arising from fraud by you or on your behalf;
- ✗ Claims arising from Driving under the influence of alcohol, intoxicating substances or stimulants;
- ✗ Driving with no valid driving license;
- ✗ Accidental Damage or theft to the insured vehicle;
- ✗ Theft and/or Loss of Personal Belongings;
- ✗ Pollution unless it has arisen from a sudden unforeseen event;
- ✗ Wear and tear;
- ✗ Mechanical, electrical, electronic or computer failures or breakdowns or breakages;
- ✗ Damage to or theft of tailors;
- ✗ Damage caused by trailers attached to the insured vehicle;



### 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;
- ! All drivers must be eligible to driver the vehicle and must not be legally or medically restricted to do so;
- ! All drivers must hold a valid driving license;



### Where am I covered?

- ✓ Germany and any country which the Commission of the European Community approves as meeting the requirements of Article 7(2) of the European Community Directive on Insurance of Civil Liabilities arising from using motor vehicles (number 72/166/CEE). TPL insurance cover also extends to the non-European countries specified on the Greencard, insofar as Country designations are not crossed out.



### 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 keep your vehicle in a roadworthy conditions;
- You must pay the premium in line with the agreed timeframes;



### When and how do I pay?

Your insurance premium will be collected as part of your monthly leasing invoice unless agreed otherwise with the insurer.



### When does the cover start & end?

The cover starts when your leased vehicle has been delivered. The Policy is renewed yearly as per the 1<sup>st</sup> January and the insurance ends when the leasing contract has been terminated.



### How do I cancel the contract?

You can cancel your insurance by giving 30 days notice in writing to Arval Germany.