

Insurer: Helvetia Schweizerische Versicherungsgesellschaft Liechtenstein AG is an insurance Company, with registered office located Aeulestrasse 60, FL-9490 Vaduz, Liechtenstein, and is subject to the control and supervision of the "Financial Markets Authority of the Principality of Liechtenstein (FMA)". Helvetia Schweizerische Versicherungsgesellschaft Liechtenstein AG is authorised to provide services in Austria on a freedom to provide services regime, under the code 61

The purpose of this information document is to give you an overview of the main coverages and exclusions of your insurance policy. This document is not customized to your specific needs and the **information contained herein is not exhaustive**. Complete pre-contractual and contractual information on the insurance product is provided in the agreed insurance terms and conditions and your policy.

What is this type of insurance?

Motor vehicle third party liability insurance (Tesla Model 3, Model S, Model X and Model Y).



What is insured?

The fulfilment of justified compensation obligations and the defence against unjustified compensation claims

- ✓ in case of personal injury
- ✓ for property damage
- ✓ in the case of pecuniary loss

which are caused by the use of the vehicle, within the scope of the agreed sum(s) insured.

The insurance covers all claims asserted against the vehicle owner, the vehicle keeper, the authorized driver, the occupants or persons instructing the driver may be claimed.

The benefits and sums insured are agreed in your insurance contract.



What is not insured?

The complete list of exclusions can be found in the general terms and conditions, here are a few examples:

- ✗ Damage to the insured vehicle;
- ✗ Damage to transported items – except items for personal use;
- ✗ Use of the vehicle at a motor sport event or associated training drives;
- ✗ The part of the damage exceeding the sum insured;
- ✗ Damage caused intentionally;
- ✗ Damage claims of the vehicle owner or the vehicle keeper against insured persons that do not result from personal injury or property damages ;
- ✗ Nuclear Damage;
- ✗ Deductibles payable by you as agreed and stated in the policy schedule.



Are there any restrictions on cover?

There is no insurance coverage, only limited insurance coverage and/or a possibility for a recourse claim if, for example:

- ! The driver is driving under the influence of alcohol or narcotics.
- ! The driver does not have a driver's license.
- ! Agreements on the use of the vehicle are not complied with.
- ! More people are transported than permitted or agreed.
- ! In the case of interchangeable license plates, the vehicle to which no license plates are attached is used.
- ! The insurance applies to persons domiciled in Austria.



Where am I covered?

- ✓ In Europe – in the geographical sense. The geographical scope of the insurance can be extended by contract.



What are my obligations?

- Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG must be fully and honestly informed about the insured risk – before the contract is concluded and during the contract period.
- The provisions stated in the terms and conditions or in the insurance contract must be complied with.
- Any damage must be kept small. Any damage or compensation claim, the initiation of administrative or of judicial criminal proceedings must be reported to the insurer within 1 week.
- Participate in the determination of the damage and its consequences.
- If claims are asserted against you, you must not acknowledge them. If claims are asserted in court, you must follow all instructions issued by the insurer and grant power of attorney to insurer's lawyer.
- In the event of personal injury, assistance must be provided or outside help must be arranged and the nearest police station must be notified immediately.
- You must inform us of any changes that occur during the term of the insurance contract that affect the items and statements mentioned in the policy.
- You must pay the premium(s) due.



When and how do I pay?

When: You must pay the premium in advance – as agreed in the contract: annually or monthly.

How: as agreed in the contract.



When does the cover start and end?

The start date and duration of the insurance are indicated in the policy schedule. The cover only starts if you pay the first premium on time. The issuance of a confirmation of insurance pursuant to sec. 61 para 1 Motor Vehicle Act 1967 (KFG) has the effect of provisional coverage being assumed.

If the contract term is less than one year, the insurance cover ends at the agreed time without cancellation.

The insurance contract is concluded for a period of one year and is tacitly renewed for another year unless you or Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG cancels the insurance contract.



How do I cancel the contract?

- You can cancel the insurance contract after one year from the start of the insurance – with a notice period of one month.
- In addition, you can also cancel the insurance contract prematurely for other reasons, for example in the event of claim or an increase of the premium.