

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 comprehensive insurance (Tesla Model 3, Model S, Model X and Model Y).



What is insured?

The vehicle and its parts against:

- ✓ Damage caused by lightning, rockfall, rockslides, landslides, avalanches, roof avalanches, snow pressure, hail, floods, storms and flooding;
- ✓ Damage due to fire (including scorching damage) or explosion;
- ✓ Theft, robbery or unauthorized use;
- ✓ Collision of the moving vehicle with furred animals, feathered animals and domestic animals;
- ✓ Animal bites to hoses, cables, cladding and insulation materials and antennas;
- ✓ Breakage damage to front, side and rear windows.

In addition, in the full comprehensive insurance:

- ✓ Damages caused by accident (collision);
- ✓ Damages due to vandalism;
- ✓ Damages to own vehicle due to collisions.

In addition, coverage extensions can be agreed in the insurance contract. Possible coverage extensions are:

- Battery coverage,
- Key replacement,
- New value compensation,
- Glass cover plus,
- Tesla charging equipment,
- Damages to the parked vehicle,
- Tyre damages,
- Assistance coverage.

Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG compensates for:

- ✓ Repair costs
- ✓ Current value of the vehicle less the residual value if the sum of estimated repair costs and the residual value exceed the current value (Total damage)
- ✓ Current value of the vehicle, if the vehicle was stolen or robbed and is not found again (Total theft)

The insured sum can be taken from the insurance contract.



What is not insured?

- ✗ Use of the vehicle at a motor sport event or associated practise, test and trail drives;
- ✗ Driving on closed, cordoned-off facilities including facilities built exclusively for motor sports events including driving courses and safety training or associated practise, test and trail drives on the entire grounds of such facilities;
- ✗ Drives for which special safety precautions must be observed and are required for participation (eg. helmet obligation);
- ✗ Damage to the vehicle due to riots, civil commotion, war as well as orders from high authorities;
- ✗ Earthquake damage;
- ✗ Nuclear Damage.

Further exclusions apply depending on the coverage extension(s) agreed upon in the insurance contract, if any.



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.
- ! For an optional equipment not specified
- ! The insurance benefit is reduced:
 - by the agreed deductible as listed in the policy schedule of your contract.
 - proportionally, if you declared the vehicle value too low.
- ! The insurance applies to persons domiciled in Austria.



Where am I covered?

- ✓ **For the Comprehensive insurance:** In Europe – in the geographical sense.
- ✓ **For Assistance (if agreed):** Andorra, Austria, Bosnia-Herzegovina, Belgium, Bulgaria, Cyprus, Denmark, Estonia, Finland, France (including Monaco), Germany, Gibraltar, Greece, Ireland, Italy, Croatia, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, the Netherlands, Norway, Poland, Portugal, Romania, San Marino, Slovenia, Sweden, Switzerland, Serbia, Montenegro, Slovakia, Spain (including Canary and Balearic Islands), Czech Republic, Turkey, Hungary, Vatican City, United Kingdom or Northern Ireland.



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 term of the contract period.
- The contractual agreements must be complied with.
- Any damage must be kept small. Any damage, the initiation of any related administrative or judicial proceedings must be reported to the insurer within 1 week.
- Participate in the determination of the damage and its consequences.
- In case of damages due to fire or explosions, theft, robbery or unauthorized use, collision with animals or vandalism as well as in case of damages to the parked car, the nearest police station must be informed without delay.
- Before starting the repair or before disposing of the damaged vehicle you must obtain the consent of Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG.
- 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: for example, with direct debit authorization or online - as agreed in the contract.



When does the cover start and end?

Start: 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.

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



How do I cancel the contract?

You can cancel the insurance contract at the end of the contract term - with a notice period of one month. In addition, the insurance contract may also be cancelled prematurely for other reasons, for example, in the event of a claim.