

# Motor Third Party Liability Insurance and (Mini-) Omnium Insurance

## Insurance product information document – Motor Insurance

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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. For further information concerning your insurance and your obligations, please consult the contractual and pre-contractual conditions relating to this insurance product.

## What is this type of insurance?

This is a comprehensive insurance policy covering your Motor Third Party Liability (MTPL) for damage caused to third parties by the insured motor vehicle. In addition to this legally mandatory liability coverage, the insurance can also include the following coverages : Mini-Omnium Insurance, Omnium Insurance and Additional Coverages.



### What is insured?

The Mini-Omnium Insurance, Omnium Insurance and the Additional Coverages are only granted if expressly mentioned in your Policy Schedule. The financial intervention ceilings are also specified in the Policy Schedule of your contract.

#### Compulsory coverage Motor Third Party Liability (MTPL)

- ✓ Covers bodily injury and/or property damage to third parties caused by the insured vehicle.

#### Mini-Omnium Insurance

- ✓ Covers damage to your vehicle by:
  - ✓ Fire
  - ✓ Theft
  - ✓ Glass breakage
  - ✓ Forces of nature
  - ✓ Collision with animals

#### Omnium Insurance

- ✓ Includes all the coverages of the Mini-Omnium Insurance. In addition, it also covers Material damage to your vehicle, due to vandalism or an accident.

#### Additional Coverages

- ✓ Other Additional Coverages may also be included in the policy. These possible extensions are:
  - ✓ Battery coverage
  - ✓ Key replacement
  - ✓ Charging equipment
  - ✓ Glass Cover Plus
  - ✓ New value compensation for total loss
  - ✓ Tire damage
  - ✓ (Roadside) Assistance
  - ✓ Replacement vehicle



### What is not insured?

The complete list of exclusions can be found in the **General Terms and Conditions**, here are a few examples :

- ✗ For MTPL : bodily injury of the driver and damage to the insured vehicle.
- ✗ For Omnium : damage resulting from lack of maintenance of the vehicle and damage to transported objects.
- ✗ For Theft : theft committed with a lost key or one left on the vehicle and theft committed by the family or staff of the policyholder or an insured person.
- ✗ For (Roadside) Assistance : services that have not been arranged by us or done without our agreement.
- ✗ For all guarantees : damage resulting from an intentional act of the insured, gross negligence of the insured (such as drunkenness), a speed or skill contest, the failure of the vehicle to comply with the technical inspection regulations and damage when the vehicle is driven by an additional driver younger than 25 years who drives the vehicle more than 24 days per year and who is not registered in the contract.



## Are there any restrictions on cover?

Coverage restrictions are defined in the **General Terms and Conditions and the Policy Schedule**. Here are a few examples :

Excess :

- ! The excess is the amount to be paid by you in case of some type of claims. The amounts of the excesses are listed in the Policy Schedule of your contract.

Compensation amount:

- ! For the MTPL :
  - Limited to the amount foreseen by Law.
- ! Compensation value in case of total loss for the (Mini-) Omnium Insurance:
  - Have you chosen the Additional Coverage 'New value compensation in case of total loss'? Then we will compensate the new value for 12 or 24 months as from the vehicle's first registration date, depending on what you have chosen and on what is stated on your Policy Schedule.
  - In all the other cases, the compensation value is equal to the current value of the insured vehicle at the time of the claim.
- ! Coverage applies only if you take all possible measures to limit the extent of the damage.
- ! The insurance applies to persons and companies having their domicile/registered office in Belgium.



## Where am I covered?

- ✓ For all the coverages: In all countries for which cover is granted according to your international insurance certificate (formerly Green card).



## What are my obligations?

- When you apply for the insurance, you must provide us the correct and complete details and circumstances, and answer our questions honestly.
- Report as soon as possible changes in your situation or in the details you communicated, such as an address change, an additional driver, etc.
- You must notify us any claim as soon as possible and no later than 8 days from the day you became aware of it. In the event of a claim, you must take all necessary measures to limit the extent of the damage.
- Pay due premium(s) on time.



## When and how do I pay?

You pay the premium annually. At renewal you will receive an invitation to pay from your insurer.  
You can choose to split your premium with a possible additional cost.



## When does the cover start and end?

The start date and duration of the insurance are indicated in your Policy Schedule. The contract is concluded for a period of one year and is tacitly renewed from year to year if you do not oppose to it. You will be notified in time of the upcoming renewal.



## How do I terminate the contract?

- You may cancel the insurance contract within 14 days of receiving the General Terms and Conditions and the Policy Schedule, without any costs or penalties. Cancellation takes effect immediately after notification. If the insurance contract has already been activated, you will be required to pay the pro rata premium for the period started.
- You may cancel the insurance contract on the main expiry date, by notifying us at least 2 months before that date.
- Provided the contract has been in force for at least one year, you as the policyholder also have the option of cancelling your contract at any time. In this case, you must observe a notice period of 2 months.
- There are also other specific situations in which you may cancel. Please refer to the General Terms and Conditions for more details.
- You may cancel your contract by registered delivery, by bailiff's writ or by handing in the letter of cancellation against receipt. You may also cancel via a digital environment ("My personal space") provided by the insurer or insurance intermediary, by signing the cancellation with a qualified electronic signature.
- You may also ask your insurance intermediary or your new insurer to carry out the cancellation procedure for you.