

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 documentation, your policy and any other relating document.

### 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 as a result of using the insured motor vehicle (Tesla Model 3, Model S, Model X and Model Y). In addition to the basic liability coverages, the insurance can also include the following optional coverages: Mini-Omnium, Omnium and Assistance.



### What is insured?

The Mini-Omnium, Omnium and InsureMyTesla extensions are only granted if expressly mentioned in the policy schedule.

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

- ✓ The Civil Liability covering bodily injury and/or property damage caused to third parties in the event of an accident caused by the insured vehicle.

#### Additional guarantees following the chosen formula and plan

Our financial intervention ceilings depend on the plan subscribed to and are specified in the general terms and conditions and/or policy schedule.

	Underwritten plan		
	Essential	Preferred	Complete
<b>Mini-Omnium</b>			
Fire	✓	✓	✓
Theft	✓	✓	✓
Glass breakage	✓	✓	✓
Natural disasters	✓	✓	✓
Collision with animals	✓	✓	✓
Material damages	✗	✗	✗
<b>Omnium</b>			
Fire	✓	✓	✓
Theft	✓	✓	✓
Glass breakage	✓	✓	✓
Natural disasters	✓	✓	✓
Collision with animals	✓	✓	✓
Material damages	✓	✓	✓
Assistance	✗	✓	✓

The vehicle is insured at actual value or replacement value depending on the plan chosen and mentioned in the policy schedule.

#### Extensions InsureMyTesla following the chosen plan

Our financial intervention ceilings depend on the plan subscribed to and are specified in the general terms and conditions and/or your policy schedule.

	Underwritten plan		
	Essential	Preferred	Complete
Battery cover	✓	✓	✓
Key replacement	✓	✓	✓
New Value Compensation	✗	✓	✓
Glass cover Plus	✗	✓	✓
Tesla charging equipment	✗	✓	✓
Tire damage	✗	✗	✓



### 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 liable for the accident and damage to the insured vehicle.
- ✗ for Material damages: damage resulting from lack of maintenance of the vehicle, 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 Assistance : services that have not been arranged by us or done without our agreement.



- ✘ In all guarantees except MTPL : 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.



## Are there any restrictions on cover?

Coverage restrictions are defined in the policy schedule and general terms and conditions. Here are a few examples:

- ! Deductible: amount to be paid by you. The deductibles are listed in the policy schedule of your contract.
- ! Compensation amount :
  - For Motor Third Party Liability: limited to the ceiling foreseen by the Law.
  - For the other guarantees : limited to the chosen plan mentioned in the policy schedule.
- ! Coverage applies only if you take all possible measures to limit the extent of the damage.
- ! The insurance applies to persons domiciled in Belgium.



## Where am I covered?

- ✓ **For the Motor Third Party Liability, Mini-Omnium and Omnium:** In all countries for which the guarantee is granted according to the insurance certificate.
- ✓ **For Assistance :** Andorra, Austria, Bosnia-Herzegovina, Belgium, Bulgaria, Denmark, Finland, France (including Monaco), Gibraltar, Greece, Ireland, Italy, Croatia, Liechtenstein, Luxembourg, the former Yugoslav Republic of Macedonia, the Netherlands, Norway, Poland, Portugal, Romania, San Marino, 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?

- You must provide us with the exact information and circumstances at the time of the conclusion of the insurance contract.
- 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 notify any claim to the insurance intermediary as soon as possible and no later than 8 days from the time it becomes known. In the event of a claim, the user must take all necessary measures to limit the extent of the claim.
- You must pay the premium(s) due.



## When and how do I pay?

You pay the premium annually. You will receive an invitation to pay from your insurer at renewal. 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 the policy schedule. The contract is concluded for a period of one year and is tacitly renewed from year to year.



## How do I cancel the contract?

- You can cancel the insurance contract in full on the main due date. To do so, you must notify us in writing at least 3 months before the expiry date by registered letter, by bailiff's writ or by handing in the letter of cancellation against receipt.
- You can cancel the insurance contract if we make changes to the rates or amend the general terms and conditions. In this case, we will apply the statutory provisions and applicable notice periods.
- You can also cancel the insurance contract after a claim. You can terminate the contract no later than 1 month after payment or refusal to pay compensation. The insurance contract will terminate 3 months after notification. You must inform us by registered letter, by bailiff's writ or by handing in the letter of cancellation against receipt.
- You may cancel the insurance contract within 14 calendar days of receiving the policy schedule and general terms and conditions without charge or penalty. Cancellation takes effect immediately after notification. If the insurance contract has already started, you will be required to pay the premium for the period started.