

# MOTOR THIRD PARTY LIABILITY AND (LIMITED) COMPREHENSIVE INSURANCE

## Insurance product information document – InsureMyTesla Insurance

Helvetia Global Solutions Ltd is an insurance company registered in the Netherlands under number 12047601 and authorised to insure Dutch risks.

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 tailored to your specific needs and the information contained herein is not exhaustive. For further information concerning your insurance and your rights and obligations, please consult the remaining documentation, your insurance policy and any other relating documents.

## What is this type of insurance?

This is a Comprehensive Insurance policy. It covers your motor third party liability (MTPL) for bodily injury and/or property damage to third parties as a result of using the insured vehicle (Tesla Model 3, Model S, Model X and Model Y). In addition to this legally mandatory liability coverage, you can also choose the following optional coverages: Limited Comprehensive, Fully Comprehensive insurance, InsureMyTesla–extensions and (Roadside) Assistance.



### What is insured?

MTPL cover is required by law. The coverages Limited and Full Comprehensive Insurance, InsureMyTesla–extensions and (Roadside) Assistance are only granted if they were expressly chosen by you and therefore appear in your Policy Schedule.

#### Mandatory MTPL:

- ✓ MTPL covers bodily injury and/or property damage to third parties as a result of using the insured vehicle.

#### Additional coverages following the chosen formula and plan:

Our financial intervention ceilings depend on the plan you subscribed and are detailed in the General Conditions and/or your Policy Schedule.

	Plan subscribed to		
	Essential	Preferred	Complete
<b>Limited Comprehensive Insurance</b>			
Fire	✓	✓	✓
Theft	✓	✓	✓
Glass Breakage	✓	✓	✓
Forces of Nature	✓	✓	✓
Collision with Animal	✓	✓	✓
Material Damage	✗	✗	✗
<b>Full Comprehensive Insurance</b>			
Fire	✓	✓	✓
Theft	✓	✓	✓
Glass Breakage	✓	✓	✓
Forces of Nature	✓	✓	✓
Collision with Animal	✓	✓	✓
Glass Breakage	✓	✓	✓
(Roadside) Assistance	✗	✓	✓

The vehicle is insured at actual value or replacement value depending on the plan chosen and detailed in the Policy Schedule.

### InsureMyTesla–extensions depending on the chosen plan:

Our financial intervention ceilings depend on the plan you subscribed and are detailed in the General Conditions and/or your Policy Schedule.

	Plan subscribed to		
	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 Conditions, here are a few examples:

- ✗ For MTPL: bodily injury and/or property damage to the driver, damage to the insured vehicle and damage due to (inter)national conflict situations.
- ✗ For Material damages: damage resulting from an evident lack of maintenance of the vehicle and damage caused by transported objects.
- ✗ For Theft: theft committed with a lost key or a left on the vehicle and theft committed by the family or staff of the policyholder, or by an insured person.
- ✗ For Assistance: services that have not been arranged by us or done without our agreement.
- ✗ In all coverages except MTPL and Assistance: damage resulting from an intentional act of the insured, gross negligence of the insured (such as drunkenness), a speed or skill contest, a nuclear risk, the failure of the vehicle to comply with the technical inspection regulations.



## Are there any limitations on the cover?

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

**Excess:**

- ! The excess is the amount you pay yourself in case of damage. It does not apply to MTPL.

**Compensation amount:**

- ! For the MTPL:
  - Bodily injury: €7.5 million per claim
  - Material damage: €2.5 million per claim
- ! For the (Limited/Full) Comprehensive insurance:
  - Have you chosen for the 'New Value Compensation' in the InsureMyTesla- Extensions? Then the compensation value is calculated as explained in Article 19 of the "(Limited) Comprehensive" title in the General Conditions.
  - In all the other cases, the compensation value is equal to the actual value of the insured car at the time of the claim.
- ! The insurance applies to persons and companies having their domicile/statutory seat in the Netherlands.



## Where am I covered?

- ✓ For the coverages MTPL, Limited, Full Comprehensive insurance, InsureMyTesla-extensions and (Roadside) Assistance: in all countries for which cover is provided 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 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 a change in address, an additional driver, etc.
- Do you have damage? Please report it as soon as possible and try to limit the damage and its consequences as much as possible. We also expect you to cooperate fully with us and answer our questions honestly.
- Pay due premium(s) on time.



## When and how do I pay?

You pay the premium monthly or annually. At renewal of the policy, we will send you in good time an invitation to pay. You can split the premium payment against possible additional charges.



## When does coverage start and end?

The start date and period of the insurance is specified in the Policy Schedule. It runs for 1 year. We will automatically renew your insurance each year thereafter by 1 year and will notify you by e-mail in good time before the renewal. Do you not pay on time? Then we may terminate the policy.



## How do I terminate the policy?

- You can cancel the policy on a daily basis without notice by email to [contact@qover.com](mailto:contact@qover.com). The cancellation will take effect at midnight on the day of your e-mail. We will then refund the excess premium paid pro rata.
- In any case, you dispose of a legal withdrawal right enabling you to revoke the policy without any cost through the revocation form within 14 calendar days of receiving the General Conditions and the Policy Schedule. The revocation will take effect immediately after its notification. If the insurance contract has already been activated, you owe us the premium for that started period.