Motor Third Party Liability and (Limited) Comprehensive insurance

Insurance product information document – Motor Insurance

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

This information document only summarises the main cases where you are and are not insured. It is not tailored to your specific needs and the information contained herein is not exhaustive. For further information concerning the details that apply specifically to your situation and your rights and obligations, please consult the remaining documentation, the General Terms and Conditions and your Policy schedule.

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. In addition to this legally mandatory liability coverage, you can also choose the following optional coverages: Limited Comprehensive insurance, Comprehensive insurance and Additional coverages.

What is insured?

MTPL cover is required by law. The coverages Limited comprehensive insurance, Comprehensive insurance and Additional coverages 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.

Limited comprehensive insurance

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

Comprehensive insurance

- ✓ The Comprehensive insurance includes all the coverages of the Limited comprehensive 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
  - ✓ 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 and/or property damage to the driver and his belongings, 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.
- ✗ (Roadside) Assistance.
- ✗ In all coverages except MTPL: an intentional act of the insured, gross negligence of the insured (such as drunkenness), 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 if he is not registered in the contract or if the journey is not considered as an occasional one.

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Are there any limitations on the cover?

Coverage restrictions are defined in the Policy schedule and General Terms and 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

! Compensation value in case of total loss for the (Limited) Comprehensive insurance:
- Have you chosen the additional coverage 'New value compensation in case of total loss'? Then we will compensate the new value, during resp. the first or the first two insurance years, 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.

! The insurance applies to persons and companies having their domicile/statutory seat in the Netherlands.

Where am I covered?

✓ **For all the coverages:** in all countries for which cover is provided according to your International nsurance 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 e-mail to motor-insurance@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 Terms and 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.

Insurer: Helvetia Global Solutions Ltd is an insurance company, with registered office at Aeulestrasse 60, FL-9490 Vaduz, Liechtenstein, and is subject to the control and supervision of "Financial Markets Authority of the Principality of Liechtenstein (FMA)".

Helvetia Global Solutions Ltd is authorised under the freedom of services to provide insurance distribution services in the Netherlands and is registered in the Netherlands under the code number 12047601.