

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

Insurance product information document – Motor Insurance

Helvetia Global Solutions Ltd – Insurance company under Liechtenstein law, registered with the National Bank of Belgium under number 2499 and authorised to insure Belgian 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 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 as a result of using the insured motor vehicle. In addition to this legally mandatory liability coverage, the insurance can also include the following optional 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 as a result of using the insured vehicle.

Mini-Omnium Insurance

- ✓ Covers damage to your vehicle:
 - ✓ 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



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 (Roadside) 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 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.



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. The excesses are listed in the Policy Schedule of your contract.

Compensation amount:

- ! For the MTPL:
 - Limited to the ceiling foreseen by the 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, 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.
- ! 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 insurance certificate.



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.
- 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.
- Pay due premium(s) on time.



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 your Policy Schedule. The contract is concluded for a period of one year and is tacitly renewed from year to year.



How do I terminate 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 General Terms and Conditions and your Policy Schedule 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.