

#### Disclaimer:

This document does not address individual specific needs. The information contained in this document is not exhaustive. Full information on the rights and obligations of the insurance company and the insured can be found in the General Terms and Conditions of the selected insurance product. If you still have questions, please consult Arval Belgium LT.

#### What is this type of insurance?

Legal assistance insurance is an insurance whereby the insurer undertakes to provide services and to cover costs (experts, lawyers, bailiffs, etc.) in order to enable the insured to assert his rights, either as a plaintiff or as a defendant, either in judicial, administrative or other proceedings or independently of any proceedings. The insurer will assist the insured in finding an amicable solution for the dispute. The solution reached is always presented to the insured.



#### What is insured?

We protect the policyholder, the lessee, the persons who drive the insured vehicle with the permission of the lessee, as well as every person to whom the vehicle is entrusted and who comply with all the legal requirements to drive a vehicle, against unexpected expenses in the event of a legal dispute relating the use of the insured vehicle.

This is more specifically about:

- ✓ **The criminal defence** (traffic violations, unintentional assault, involuntary manslaughter, ...).
- ✓ **The recovery of vehicle damage** caused by the fault of a third party.
- ✓ **Your physical integrity** (compensation for personal injury).
- ✓ **Insolvency** in the event of an unintentional accident caused by an insolvent, identified third party.



#### What is not insured?

- ✗ Fines and settlements with the prosecution.
- ✗ Court costs in criminal cases.
- ✗ Contractual disputes.
- ✗ The criminal defence of the driver who does not meet the legal requirements to drive the vehicle.
- ✗ Participation in speed competitions and paid competitive sports.
- ✗ The costs and fees of a lawyer or expert without our prior consent. We can pay these costs or fees if they were incurred for urgent and emergency measures.

The complete list of limitations is included in the General Terms and Conditions of the policy.



#### Are there any restrictions on cover?

- ! The maximum payment per dispute is €40.000. For the guarantee 'Insolvency', the sum insured is € 10.000.



### **Where am I covered?**

- ✓ The guarantee is acquired in the countries where the civil liability insurance of the insured vehicle is acquired.



### **What are my obligations?**

- You must correctly answer the questions that we ask you as a candidate insured.
- You must inform us as soon as possible during the term of your contract if you become aware of new or changed circumstances that permanently increase the risk we insure in the policy.
- You must inform us of any claim as soon as possible. You must provide us with all useful information, the correct circumstances and the desired solution.



### **When and how do I pay?**

The gross premium is payable monthly. It is composed of the net premium, plus applicable taxes and contributions. The gross premium is included in the rent you pay to Arval. The rent is due from the date of delivery of the leasing vehicle.



### **When does the cover start and end?**

The starting date of the insurance is stated in the lease agreement with Arval. The insurance lasts until the end of the lease agreement.



### **How do I cancel the contract?**

Arval is responsible for the insurance of the lease car in accordance with the lease agreement. Consequently, you cannot cancel the legal assistance insurance for the leased vehicle yourself.

## **Legal information:**

### **Insurer:**

Euromex nv - Prins Boudewijnlaan 45 - 2650 Edegem (corporate headquarters) & Rue E. Francqui 1 - 1435 Mont-Saint-Guibert  
RPR Antwerpen - VAT BE 0404.493.859 - Insurance company authorised under code 0463, under the supervision of the National Bank of Belgium, Boulevard de Berlaimont 14, 1000 Brussels.