

MOTOR VEHICLE INSURANCE

Information document on the insurance product

Greenval Insurance DAC

Motor vehicle third-party insurance

The purpose of this document is to provide you with an overview of the main cover and exclusions relating to this insurance. The document is not tailored to individual specific needs and the information it contains is not exhaustive. Full information on the rights and obligations of the insurance company and of the insured can be found in the General Terms and Conditions of the selected insurance product. If you have any questions, please consult Arval Belgium NV. A copy of the General Terms and Conditions can be obtained from the e-mail address: drivercare.be@arval.be.

What type of insurance is this?

This insurance is **mandatory third-party liability insurance**. You can only take the leased car on the road if you have such insurance. Have you caused a traffic accident with a vehicle insured by us and are you liable (at fault)? Has anyone else suffered damage as a result or has something been damaged that does not belong to you? Then you have to pay for that damage. If you have this insurance, we will pay for the damage.



What is insured?

Whose liability do we insure?

- ✓ The policyholder, the owner, the custodian and the driver of the described vehicle.

For which vehicles do we insure your liability?

- ✓ Your leased vehicle
- ✓ A coupled trailer with a maximum permissible mass of 750 kg, with the number plate of the leased vehicle.

Which damage will we pay for?

- ✓ Damage that you caused as a result of a traffic accident with the insured vehicle on a public road, on a public site, on a site where people are allowed to enter or on a private site.
- ✓ Injuries to vulnerable road users such as passengers, pedestrians and cyclists and damage to their clothing, even if they themselves have caused the traffic accident. We also pay for damage caused by their death.



What is not insured by the third-party liability insurance?

- ✗ Damage to the insured vehicle
- ✗ Damage that occurs in areas of airports not accessible to the public or caused by participating in speed, endurance or manoeuvrability trials or competitions with the insured vehicle.
- ✗ You are also not insured for intentional damage, if you drive the vehicle without a valid driving licence or in case of driving under the influence of drugs or inebriation or a similar condition.



Are there any coverage restrictions?

- ! By default, we pay a maximum of EUR 100,000,000 per claim for damage to property, vehicles and buildings (amount subject to indices). For physical damage, the cover is unlimited.
- ! In case the driver is under the age of 23 years, an excess of EUR 150 will be charged.
- ! In a number of cases, the compensation paid to third parties can be recovered from the liable insured party, within certain limits.



Where am I covered?

- ✓ The cover is acquired in countries where compulsory third-party liability insurance applies. These are the countries specified on the Green Card, which have not been struck out.



What are my obligations?

- When taking out the policy, you are required to accurately disclose any information that might affect the assessment of the risk, when you are requested to do so.
- You are obliged to accurately communicate any new information that would significantly and permanently aggravate the risk.
- In the event of a damage incident, you must do everything possible to mitigate the extent of the damage.
- In the event of a damage incident, you must prevent any modifications being made to the damaged goods, as a result of which it is no longer possible to determine the cause or the extent of the damage.
- You must report a damage incident immediately and you must provide all documents and information about the damage incident.
- In the event of a damage incident, you must denounce any acknowledgement of liability, payment or promise of payment.

When and how do I pay?

You pay the gross premium for this insurance on a monthly basis. The gross premium consists of the net premium plus the taxes and contributions due. The gross premium is included in the monthly lease installment you pay to Arval. This installment is due from the date of delivery of the leased vehicle.



When does the cover start and end?

The insurance commences on the date of delivery of the leased vehicle. The insurance contract is tacitly renewed every year and runs at most until the end of the lease contract.



How do I cancel my contract?

This insurance has been taken out by Arval Belgium NV in the name and for the account of the customer in accordance with the lease agreement.

If you wish to cancel, you must inform us of this at the latest three months before the expiry date (01/01) by registered letter, bailiff's writ or by handing over a notice of cancellation with acknowledgement of receipt.

Legal information:

Insurer:

Greenval Insurance DAC, Trinity Point, 10-11 Leinster Street South, Dublin 2, Ireland - Insurance company under the auspices of the Central Bank of Ireland and registered with the National Bank of Belgium, de Berlaimontlaan 14, 1000 Brussels. under code de 2727