

MOTOR VEHICLE INSURANCE

Information document on the insurance product

Greenval Insurance DAC

Driver 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?

You can **optionally** take out **Driver Insurance**. In the event of an accident with the leased vehicle, we pay the injured insured the compensation described in the general terms and conditions, including medical expenses, loss of income and non-pecuniary damage. We do this for the damage that is not compensated by the liable party, the insurer of the liable party, the occupational accident insurer or any other institution or insurer.



What is insured?

Who is insured?

- ✓ The driver and the beneficiaries, when the driver dies in the accident.

What damage or costs do we pay for after a traffic accident?

- ✓ The costs of treatment, prostheses and rehabilitation costs.
- ✓ The economic and non-pecuniary damage in the event of incapacity or death.
- ✓ The funeral expenses.

What is not insured by the driver 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.
- ✗ Damage caused by suicide, drunken driving, alcohol intoxication or a similar condition caused by products other than alcoholic beverages.



Are there any coverage restrictions?

- ! For driver's insurance, we pay what is due in accordance with the rules of common law up to a maximum of EUR 500,000.



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