

MY CAR

# Fleet Insurance Benefits Guide



## Welcome to Allianz

Thank you for trusting Allianz to be your partner and for choosing to insure your vehicle with us.

Taking care of risk is our job. We're here to protect you and your vehicle from financial losses from unexpected events you can't control. Rely on our experience and enjoy your drive. We are with you every step of the way.

*Yours Allianz Team*

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# Introduction to your insurance

The car insurance you chose provides a wide scope of insurance protection according to your requirements.

## 1 INTRODUCTION TO YOUR INSURANCE

The Benefits Guide you are reading now is effective from September 15, 2023. It contains general terms and conditions of car insurance, provides relevant information about the product and explains everything you need to know.

In the Benefits Guide we – the insurer – are going to address you:

- the policyholder, if you concluded an insurance contract with us
- the insured, or insured person, if the insurance protection, rights and duties apply to you.

This Benefits Guide:

- describes in detail the insurance packages, what is covered and what is not covered,
- informs how to report an insured event and explains terms relating to the insurance,
- provides useful tips how to protect your property,
- gives answers to most frequently asked questions.

The Benefits Guide forms an inseparable part of the insurance contract. Please read carefully both documents. The terms and conditions set out in the insurance contract and in this Guide apply to you and to the insured.

If you have any questions after reading the Guide, feel free to contact us. We are ready to help

Infolinka: → [+421 2 50 122 222](tel:+421250122222)

Email: → [allianz@allianz.sk](mailto:allianz@allianz.sk)

# Product description – Terms and conditions

We would like to introduce a comprehensive motor insurance.

## 2.1 WHAT DOES THE PRODUCT COVER?

### What does the product cover?

In this section you can find important information about the coverage provided by the MY CAR insurance. Covered are only risks included in the package which you chose. You will find the details of your package in this Guide and in your insurance contract.

#### Object of insurance

Everything you can insure is called object of insurance. It is:



- Damage caused to others (third party liability) by the operation of the insured vehicle.
- Vehicle specified in the insurance contract and his:
  - Obligatory equipment of the vehicle (the sum insured for quipment of a vehicle set out in generally binding regulation is EUR 200).
  - Accessory equipment of the vehicle.
  - Additional audio-equipment.
  - Luggage transported in the insured vehicle (in case of packages EXTRA and MAX). The sum insured for luggage is in the amount of EUR 1200. Benefits for one item shall be paid in the amount of maximum EUR 200.
  - Charging cables, chargers (wallboxes), adapters belonging to the vehicle and intended for charging the high-voltage battery located in the vehicle or outside the vehicle.



- The driver and passengers of the insured vehicle.

## 2.1 WHAT DOES THE PRODUCT COVER?



- Legal support.
- Financial loss (applies only to personal vehicles and small trucks with maximum weight of 3.5 t).
- Assistance services.

## General product specifications

### Scope and territorial extension of coverage – where your insurance is valid?

Motor Third Party Liability Insurance is valid in countries specified in the Green Card (the internationally acknowledged document proving the existence of motor third-party liability insurance).

More information is available at [www.skp.sk](http://www.skp.sk)

Territory covered by assistance services is defined by the geographic territory of Europe, including the European part of Turkey and Greek part of Cyprus, with the exception of Belarus, Russia, Ukraine and Moldavia.

All other coverages included in the chosen package, with the exception of legal support, apply if damage occurs on the geographic territory of Europe. Legal support insurance is valid on the territory of Slovak Republic (SR).

## 2.1 WHAT DOES THE PRODUCT COVER?

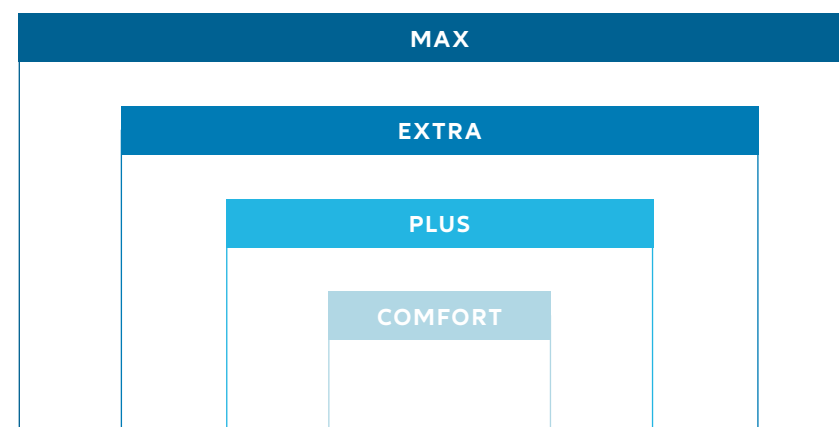
## Packages overview

**There are four insurance packages available in the MY CAR insurance:**

- COMFORT package with basic coverage,
- PLUS package with extended coverage,
- EXTRA package with comprehensive coverage,
- MAX package with the largest scope of coverage.

In the following section we are going to describe cases when we will pay compensation to you, depending on the MY CAR package you chose. Please read also the list of situations to which general exclusions of the product apply. In these cases we are not going to pay any compensation.

## Insurance protection is available in 4 packages



## Table of coverages

COMFORT PLUS EXTRA MAX

	COMFORT	PLUS	EXTRA	MAX	
<b>Motor third party liability</b>	●	●	●	●	Motor Third Party Liability Insurance (MTPL) protects you against financial consequences in case you cause damage to others in connection with the operation of the insured vehicle.
<b>Legal support</b>	●	●	●	●	Legal advice by telephone (assistance service provided by telephone during working days from 8 a.m. to 4 p.m.).
<b>Roadside assistance (base)</b>	●	●	●	●	Basic assistance services (repair on spot and towing of vehicle, mobility service, provision of information) in case of malfunction, damage or destruction of the vehicle. Covered assistance services are specified in the insurance contract.
<b>Personal accident (base)</b>	●	●	●	●	Covers accidental injury of the driver and passengers involved in a traffic accident. The limit of coverage is stipulated in the insurance contract.
<b>Natural catastrophes</b>		●	●	●	Covers damage, destruction or loss due to natural catastrophes (flood, inundation, windstorm, gale, earthquake, landslide, atmospheric precipitation, hail, strike of lightning, snow avalanche, burden of snow or ice).
<b>Fire, explosion, implosion</b>		●	●	●	Covers damage as a consequence of fire, explosion or implosion.
<b>Damage by an animal</b>		●	●	●	Covers damage caused by collision with an animal and damage caused by a rodent.
<b>Roadside assistance (extended)</b>		●	●	●	Includes extended assistance scope (repair on spot and towing of vehicle, mobility services, provision of information, replacement vehicle, accommodation or return home, travel to fetch a found vehicle, transport of remains, removal of vehicle remnants etc.) in case of malfunction, damage or destruction of the vehicle. Covered assistance services are specified in the insurance contract.
<b>Personal accident (extended)</b>		●	●	●	Covers accidental injury of the driver and all passengers caused by a traffic accident. The limit of coverage is stipulated in the insurance contract.
<b>Theft</b>			●	●	Covers theft of the vehicle.
<b>Vandalism</b>			●	●	Covers damage resulting from vandalism.
<b>Glass</b>			●	●	Covers damage or destruction of glass surfaces of the vehicle.
<b>Own damage (MOD)</b>				●	Covers damage as a result of an accident caused to the insured vehicle.
<b>Gap insurance</b>				●	In case of theft or total damage, compensation is provided in the amount of new value of the vehicle. Applicable to vehicles which are up to 6 months old, for the period stipulated in the insurance contract. Applicable only to personal vehicles and small trucks with total weight of up to 3.5 t.

For a comprehensive description of each coverage, please read the following section.

## Coverage definitions

<b>Motor third party liability</b>	Motor Third Party Liability Insurance (MTPL) protects you against financial consequences in case you cause damage to others in connection with the operation of the insured vehicle.
<b>Legal support</b>	Legal advice by telephone (assistance service provided by telephone during working days from 8 a.m. to 4 p.m.).
<b>Roadside assistance (base)</b>	Basic assistance services (repair on spot and towing of vehicle, mobility service, provision of information) in case of malfunction, damage or destruction of the vehicle. Covered assistance services are specified in the insurance contract.
<b>Personal accident (base)</b>	Covers accidental injury of the driver and passengers involved in a traffic accident. The limit of coverage is stipulated in the insurance contract.
<b>Natural catastrophes</b>	Covers damage, destruction or loss due to natural catastrophes (flood, inundation, windstorm, gale, earthquake, landslide, atmospheric precipitation, hail, strike of lightning, snow avalanche, burden of snow or ice).
<b>Fire, explosion, implosion</b>	Covers damage as a consequence of fire, explosion or implosion.
<b>Damage by an animal</b>	Covers damage caused by collision with an animal and damage caused by a rodent.
<b>Roadside assistance (extended)</b>	Includes extended assistance scope (repair on spot and towing of vehicle, mobility services, provision of information, replacement vehicle, accommodation or return home, travel to fetch a found vehicle, transport of remains, removal of vehicle remnants etc.) in case of malfunction, damage or destruction of the vehicle. Covered assistance services are specified in the insurance contract.
<b>Personal accident (extended)</b>	Covers accidental injury of the driver and all passengers caused by a traffic accident. The limit of coverage is stipulated in the insurance contract.
<b>Theft</b>	Covers theft of the vehicle.
<b>Vandalism</b>	Covers damage resulting from vandalism.
<b>Glass</b>	Covers damage or destruction of glass surfaces of the vehicle.
<b>Own damage (MOD)</b>	Covers damage as a result of an accident caused to the insured vehicle.
<b>Gap insurance</b>	In case of theft or total damage, compensation is provided in the amount of new value of the vehicle. Applicable to vehicles which are up to 6 months old, for the period stipulated in the insurance contract. Applicable only to personal vehicles and small trucks with total weight of up to 3.5 t.

## MTPL

### What is covered?

Third party liability for damage caused by the operation of the vehicle.

Motor Third Party Liability Insurance (MTPL) protects you against financial consequences of damage you caused to others in connection with the operation of the vehicle. This insurance is governed by Act No. 381/2001 Col. On Obligatory Third Party Liability Insurance and Amendment of other Laws (the Act). Every holder, owner or operator of a vehicle is obliged to sign an insurance contract with this coverage.

We will pay compensation to other entity or person for damage caused by the operation of the insured vehicle consisting in:

- Bodily injury or death – up to the coverage limit stipulated in the insurance contract (regardless of the number of injured or killed persons).
- Damage to another vehicle, damage or loss of property, loss of profit, cost of legal representation – up to the maximum coverage limit stipulated in the insurance contract (regardless of the number of damaged parties).

The complete scope of coverage is set out in the law.

### What is not covered?

Damage caused:

- To the driver of the insured vehicle, his/her spouse or persons living at the time of occurrence of the damage in common household with the driver.
- To the holder, owner or operator of the insured vehicle.
- To a racer or participant in a competition, holder, owner or operator of an insured vehicle used in a motor race or competition or during preparatory rides for the race/competition.
- By the operation of a motor vehicle at an act of terrorism or war event.

Further exclusions from the insurance are defined in the Act.

If the compensation to be paid to several damaged parties exceeds the coverage limit, the compensation paid to each of them will be reduced proportionally as the ratio of the insurance coverage limit and the sum of all claims.

We can ask you or the driver to refund a part, or, if justifiable, even the whole compensation we paid. This applies especially in the case:

- Of damage caused by a driver who, at the time of the accident, was driving under the influence of alcohol, drugs, medicaments, or who without reason refused to undergo a test or examination aimed at their detection.
- Of deliberate acts or gross negligence of the driver of the vehicle.
- Of damage caused by a driver who, at the time of the accident, was driving without a driving license or who was prohibited to drive a motor vehicle by a court or other relevant authority.
- If you are behind with the payment of premium at the time when the accident happened.
- If the event was not reported to the police and it should have been reported in line with special legislation.
- If the insured event was not reported to us or it was reported with a delay (more than 15 days after the event, if the event occurs in the SR, or 30 days if it occurs abroad).
- Of operation of a vehicle without a valid Slovak license or Slovak license number.
- Of the operation of a vehicle which was not roadworthy or did not have a valid technical inspection and this had a substantial impact on the occurrence of the event.

Further cases when we can demand a refund of paid benefits are specified in the law at: [www.slov-lex.sk](http://www.slov-lex.sk)

## Legal support

### What is covered?

The driver of the insured vehicle in case of a traffic accident.

Legal advice shall be given on telephone (assistance service provided by telephone) upon request, in case of:

- Withholding of the driving license in case of a traffic accident of the insured vehicle.
- Damage due to a traffic accident (e.g. property damage/bodily injury).
- Loss event (e.g. collision with an animal, damage to windshield glass).

The service is available at +421 2 50 122 222.

Additionally, upon your request we shall provide basic information regarding compensation of damage caused by a traffic accident, information about your rights and duties arisen in connection with a traffic accident. You can use this service also when selling the vehicle in the Slovak Republic (does not include advice in case of disputes arisen after the sale of the vehicle).

### What is not covered?

This assistance service does not apply to:

- Your representation during out-of-court or court proceedings.
- Your representation in misdemeanour or administrative action.
- Advice in relation with a traffic accident which you caused under the influence of alcohol or other habit-forming substances.
- Advice in relation with a traffic accident which you caused when driving the insured vehicle without a valid driver's license.
- Mediation, taxation, fines, court fees and penalties.
- Protection of interests in connection with war events or terrorism.
- Disputes between you and us.

## Roadside Assistance (Base)

### What is covered?

Within Roadside Assistance (Base), in the package COMFORT we shall provide:

- Repair on spot.
- Towing.
- Mobility service.
- Information services.

### Repair on spot and towing

When your vehicle does not function well, is damaged or destroyed and you cannot use it for transport pursuant to the provisions of the Road Traffic Safety Act, we will provide:

- Repair on spot i.e. we will arrange and pay for actual costs of arrival and return journey of the closest roadside assistance vehicle and one hour of work if we can fix your vehicle for further driving.
- Towing
  - If we cannot fix your vehicle for further driving, we will organise and cover the cost of vehicle towing to the closest partner repair shop if available within 20 km range, if not available within this range, then to the closest repair shop. In case of an electric car we will tow to the closest qualified repair shop.
  - If your vehicle cannot be towed directly to the repair shop, we will organise and cover the cost of transporting the vehicle to a guarded parking lot and of transporting the vehicle from the guarded parking lot to the closest partner repair shop, as soon as possible.
  - If your electric car is immobilized due to the discharge of the high-voltage battery, we will organize and pay the actual costs of charging the high-voltage battery on site or towing it to the nearest public charging station. In other cases, we will organize and pay the actual costs of towing the electric car to an authorized or designated service center.

### Mobility service

When you cannot continue driving due to:

- Malfunction, damage to or destruction of the vehicle
- Vandalism
- Flat tyre
- Lack of fuel or wrong fuel



- Discharge of the high-voltage battery of the electric car.
- Being locked out of the vehicle or incapability to unlock the vehicle due to loss, damage of the key or other equipment used to unlock and start the vehicle.
- Theft of vehicle parts or equipment.

we will organise and cover the cost of transport of the driver and , together with him, any passengers from the place of the accident (place of occurrence of the insured event) to any other location up to a maximum of 50 km distance. You can use train, bus, or taxi cab.

#### Information services

You can call us any time and request the following information (even if you do not need any assistance with your vehicle):

- On road conditions.
- On vehicle repair shops and vehicle rental companies.
- On petrol stations and tyre repair shops.

If an insured event happens to you, we can also provide you with the following information:

- What to do after an accident and instructions on filling out an Accident Statement Report.
- Telephone numbers of nearby vehicle repair shops and information about vehicle repair options. This applies to cases when you are not entitled to using the service of vehicle transport to an auto shop designated by us under terms and conditions of this Guide.
- On vehicle rental options.

You may use our service without limitation, any time you have an insured event, during the term of the insurance. The only exception is a discharged battery and, in the case of electric car, a discharged high-voltage battery. You can use our help in this case twice for the insurance period.

#### What is not covered?

Additional to the General Exclusions mentioned in part 2.2 „What are general exclusions of the product?“, we will not cover within Basic Roadside Assistance the following:

- Costs of materials and spare parts used for vehicle repair, diagnostics and vehicle repair in a repair shop.
- Of parking, except in case we have organised towing to a guarded parking lot.
- The cost of fuel, charging the battery of a vehicle not defined as an electric car, road tax (fees), technical inspection of the vehicle (except for the necessary inspection of the vehicle in case of repair at the place of a malfunction/accident), ferry-boat, customs duty, fines for the breach of traffic regulations by the insured.
- Costs not previously approved by us with the exception of repair on spot or towing of the vehicle if the driver delivers proof that due to objective circumstances, he/she was unable to contact us.
- Incurred on cargo and objects transported by the insured vehicle.
- Loss of income of the driver and/or passengers.
- Damage to health.
- Incurred as a result of self-mutilation or suicide of the driver.
- Aesthetic defects (e.g. scratching, cuts, cracks) which do not reduce or limit the functionality of the vehicle.
- Damage due to neglected maintenance of the vehicle.
- Damage due to which we already previously provided assistance services or in connection with which we requested that you eliminate its cause.
- Damage caused to persons transported for a fee.
- Damage connected with re-loading and transport of cargo.

## Roadside assistance (Base) Overview

	Break-down	Traffic accident/ Fire/Natcat	Broken wind- shield	Vandalism	Theft	Theft of vehicle parts or equipment	Flat tyre	Lack of fuel	Wrong fuel	Discharged high-voltage battery	Keys lost/ broken
Repair on Spot, max 1h	•	•	•							•	
Towing	•	•	•							•	
Mobility Service up to 50 km	•	•	•	•	•	•	•	•	•	•	•
Information services	•	•	•	•	•	•	•	•	•	•	•

For a comprehensive description of each coverage, please read the following section.

## Personal accident (Base)

### What is covered?

An injury of the driver and passengers of the insured vehicle who became involved in a traffic accident while:

- Driving the insured vehicle.
- Getting in or out of the insured vehicle.
- Loading, unloading or repairing the insured vehicle.
- Stopping to repair the insured vehicle.

In case of:

- Death we will pay compensation up to the sum insured stipulated in the insurance contract.
- Permanent disability in the minimum extent of 70% we will pay compensation up to the sum insured stipulated in the insurance contract.

### What is not covered?

- Injury or accidental death due to suicide, attempted suicide or self-mutilation.
- Injury or accidental death due to active participation in felonious and/or violent acts and riots.
- Damage to health or death not connected with an insured personal accident.
- Injury or death due to events occurring while the insured vehicle did not have a valid technical inspection or was not roadworthy.
- Injury or death due to passenger transport contrary to valid legal regulation.
- Injury or death of persons transported in a semi-trailer or trailer.

The package with extended coverage PLUS includes besides the package COMFORT also following elements.

## Natural catastrophes

### What is covered?

Damage due to following natural catastrophes:

- Flood, inundation, mechanical damage to the vehicle caused by water or objects carried by the current (even if the vehicle is parked in a flooded area).
- Windstorm, gale.
- Atmospheric precipitation, hail, strike of lightning.
- Earthquake, landslide, snow avalanche, burden of snow/ice.

### What is not covered?

Damage due to:

- Environmental pollution.
- Open, disassembled or dismantled state of any part of the vehicle which would prevent the damage or mitigate its consequences (e.g. windows, doors, engine bonnet, luggage compartment hood).

## Fire, explosion, implosion

### What is covered?

Damage due to fire, explosion, implosion.

### What is not covered?

If the fire, explosion or implosion was caused by activities of the authorised user of the vehicle or persons living with him at the time of occurrence of the damage in common household.

## Damage by an animal

### What is covered?

Damage or destruction of the insured vehicle due to:

- Collision with a domestic or wild animal.
- Damage by a rodent.

### What is not covered?

In case of collision with a domestic or wild animal:

- Damage to the interior of the vehicle, the motor compartment or luggage compartment, if no other part of the vehicle has been damaged at the same time.
- Damage to the vehicle if we do not receive a police report or the event is not investigated by the police in case third-party property has been damaged.

## Roadside assistance (extended)

### What is covered?

In case of Roadside Assistance (Extended) we shall provide the following services and limits:

- Repair on spot.
- Towing.
- Replacement vehicle.
- Replacement accommodation or return home.
- Mobility service.
- Information services.
- Tyre replacement on spot in case of flat tyre.
- Fuel delivery.
- Return for a recovered vehicle.
- Transport of mortal remains.
- Vehicle scrap removal.

### Repair on spot, towing, replacement vehicle, replacement accommodation or return home service

When the vehicle got immobilized due to:

- Vehicle breakdown, damage or destruction.
- Vandalism.
- Flat tyre.
- Wrong fuel or lack of fuel.
- Discharge of the high-voltage battery of the electric car.
- Being locked out of the vehicle or incapability to open the vehicle in case of loss or damage of key or other unlocking and starting device.

- Theft of vehicle parts or equipment and the vehicle can no longer be used in public traffic pursuant to the provisions of the Road Traffic Act, we will:
- Repair on spot i. e. - provide and pay for the arrival and return trip of the closest roadside assistance vehicle and one hour of work if the vehicle can be enabled for further driving.
- Towing
  - If we cannot enable your vehicle for further driving, we will organize and pay the actual cost of towing the vehicle to a contracted service center within a 20 km range. If this is not available, then to the nearest service designated by us. We will cover the actually incurred cost of manipulation during recovery, loading and unloading, or to another location designated by you, up to a maximum of 150 km distance. In the case of an electric car, we will pay the actual costs of towing the electric car to the nearest authorized service center, including the costs of manipulation during recovery, loading and unloading, or to another location designated by you, up to a maximum of 150 km distance.
  - If your vehicle cannot be towed directly to the repair shop designated by us, including costs of manipulation during recovery, loading and unloading, we will organise and cover the actually incurred cost of vehicle towing to a guarded parking lot and of earliest possible vehicle towing from the guarded parking lot to the repair shop designated by us.
  - If your electric car is immobilized due to the discharge of the high-voltage battery, we will organize and pay the actual costs of charging the high-voltage battery on site or towing it to the nearest public charging station. In other cases, we will organize and pay the actual costs of towing the electric car to an authorized or designated service center.

If we cannot enable the vehicle for further driving on the same day, in all cases except for flat tyre, lack of fuel or discharge high-voltage battery of electric car, at your request, we will organise and cover actually incurred costs of:

- Replacement vehicle.
  - We will organise and cover actually incurred rental costs of a replacement vehicle which is one class lower than the class of the insured vehicle, but no more than lower medium class for these purposes (e.g., Volkswagen Golf, Ford Focus, Seat Leon, Škoda Rapid, Honda Civic). For an electric car, we will organize and pay the actual costs of renting an electric car, but at most a lower medium class electric car. If a replacement vehicle in the form of an electric car is not available, a replacement vehicle with a combustion engine will be provided, but at most a lower medium class vehicle.

Examples are in the following table:

Your vehicle	Max. class of replacement vehicle	Example
Passenger car	One class lower, maximum lower medium class	Škoda Rapid, VW Golf
Electric car	Max. lower medium class	electric car if available
Motorcycle	Lower class	Škoda Fabia, Fiat Punto
Trailer with maximum weight 3.5 t	Other trailer, only for a passenger car, or we pay rental costs	
Otehr motor vehicles	Lower medium class	Škoda Rapid, VW Golf

- In case of breakdown, wrong fuel or lack of fuel, lockout, loss or damage of the key or other device used for unlocking and starting the vehicle, you are entitled to use the vehicle replacement service for the time the vehicle is repaired in the auto shop into which it has been towed, for maximum 4 calendar days, maximum twice for the insurance period.
- In case of vehicle damage or total loss, vandalism or theft (if you submit a police report) you are entitled to the use of a replacement vehicle for the time the vehicle is repaired in the auto shop into which it has been towed, or during the time until the stolen vehicle is found, for maximum 6 calendar days.
- We will organise and cover the costs of delivery or pick-up of a replacement vehicle if the vehicle pick-up location is up to 50 km from the vehicle drop-off location.
- We will provide a rental agreement to be signed by you directly with the rental company. Conditions of the rental company shall apply to the vehicle rental.
- Replacement accommodation - we will organise and pay actually incurred costs of accommodation for the driver and any passengers in a 3\* hotel, for the duration of the vehicle repair, for up to 3 nights, up to an amount of EUR 75/night/person, if:
  - The vehicle was immobilised more than 50 km from your (i.e. the owner or operator of the vehicle) place of residence as the owner or user of the vehicle.
  - We have organised the vehicle towing.
  - Based on information we received from the repair shop designated by us, the time of repair exceeds 24 hours.
  - The vehicle was stolen.
- Return home - we will organise and cover actually incurred cost of return of the driver (i.e. owner or operator of the vehicle) and any passengers to the place of residence. Return home can be organised by train (first-class ticket) or bus. In case the distance from the place of residence of the owner or user of the vehicle is greater than 750 km, by air plane (economy-class ticket).

You can use this service if:

- We have organised the vehicle towing.
- Based on information we received from the repair shop designated by us, the time of repair exceeds 24 hours.
- The vehicle was stolen.

You can use either the hotel accommodation service or return to the place of residence. You cannot combine the services.

### Mobility service

If you cannot continue driving due to any event covered by your insurance, we will organise and pay the costs of common transport of the driver and passengers from the place of the accident (occurrence of the insured event) to any other location within 100 km distance. You can use train, bus or a taxi for the transport.

### Information services

You can call us any time and request the following information (even if you do not need any assistance with your vehicle):

- On road conditions.
- On vehicle repair shops and vehicle rental companies.
- On petrol stations and tyre repair shops.
- Air plane or train ticket reservations.
- Hotel and conference room reservations.
- Ordering a taxi cab.

If an insured event happens to you, we can also provide you with the following information:

- What to do after an accident and instructions on filling out an Accident Statement Report.
- Telephone numbers of nearby vehicle repair shops and information about vehicle repair options. This applies to cases when you are not entitled to using the service of vehicle transport to the repair shop under these terms and conditions.
- On vehicle rental options.

### Tyre replacement

If, while driving, you get a single flat tyre, we will organise and cover the actually incurred cost of replacing the tyre at the place of the event. We will use a spare tyre (included in the standard equipment of your vehicle).

If you get more than one flat tyre or there is no functional spare tyre in your vehicle, we will organise and cover the cost of towing the vehicle to the closest vehicle repair or tyre repair shop designated by us, or to another location that you designate, up to a maximum of 150 km distance from the place where you got the flat tyre.

### Fuel delivery

If, while driving, you run out of fuel, we will organise and cover the cost of fuel delivery in a quantity sufficient to drive the vehicle to the closest petrol station. You will pay the cost of the fuel.

### Return for a recovered vehicle

If, after a theft, your vehicle has been recovered, we will organise and cover actually incurred cost of your travel, as the owner of the vehicle, or of a person authorised by you, by train (first-class ticket), bus, or – if the distance exceeds 750 km – by air plane (economy-class ticket).

### Transport of mortal remains

If the driver or any passengers dies in a traffic accident, we will organise and cover the cost of transporting the mortal remains (coffin or urn) to a designated funeral service company in the Slovak Republic.

### Vehicle scrap removal

In case of total destruction of the vehicle resulting from damage to or destruction of the vehicle or vandalism, we will reimburse you for the cost of vehicle scrap removal paid by you, up to the amount of EUR 125. All that you need to do is to submit a written request and enclose invoice for paid service.

You are entitled to use our services without limitation any time. Exceptions are discharged battery, for electric cars a discharged high-voltage battery, when you can use our help 2x for the insurance period and replacement vehicle, as specified above.

### What is not covered?

In addition to situations not covered by the basic package, the extended package does not cover:

- The cost of purchasing or replacing a key or other device used for starting or unlocking the vehicle.
- The cost of purchasing new tyres and safety belts.
- Miscellaneous hotel costs, except the costs of accommodation.

## Roadside assistance (extended) Overview

	Break-down	Traffic accident/ Fire/Natcat	Broken wind- shield	Vandalism	Theft	Theft of vehicle parts or equip- ment	Flat tyre	Lack of fuel	Wrong fuel	Discharged high-voltage battery	Keys lost/ broken
Repair on Spot, max 1h	•	•	•	•		•	• <sup>1</sup>	• <sup>2</sup>	•	•	•
Towing	•	•	•	•		•	•	•	•	•	•
Replacement vehicle	4 days/2x per year	6 days	6 days	6 days	6 days	6 days			4 days/2x per year		4 days/2x per year
Hotel accommodation <sup>3</sup>	•	•	•	•	•	•			•		•
Return Home <sup>3</sup>	•	•	•	•	•	•			•		•
Mobility Service up to 100 km	•	•	•	•	•	•	•	•	•	•	•
Information	•	•	•	•	•	•	•	•	•	•	•
Return for reco- vered vehicle					•						
Transport of mortal remains		•									
Vehicle scrap removal		125 EUR		125 EUR							

For a comprehensive description of each coverage, please read the following section.

<sup>1</sup>Please refer to „Tyre replacement“

<sup>2</sup>Please refer to „Fuel delivery“

<sup>3</sup>Services exclude each other

## Personal accident (extended)

### What is covered?

The extended personal accident insurance will protect you in the same cases as the basic accident insurance.

The difference is in limits of coverage applying to the driver and passengers. In this package, the limits are double in comparison with the COMFORT package.

### What is not covered?

- Suicide, attempted suicide and self-mutilation.
- Injury or death due to active participation in felonious or violent acts and riots.
- Damage to health or death not connected with an insured accident.
- Injury or death due to events occurring while the insured vehicle did not have a valid technical inspection or was not roadworthy.
- Injury or death due to passenger transport at variance with applicable legal regulations.
- Injury or death of persons transported in a semi-trailer or trailer.

In this package, the limits are **double** in comparison with the COMFORT package.

The package with comprehensive coverage EXTRA includes on top of package PLUS these elements.

## Theft

### What is covered?

- Theft of a properly secured vehicle, its parts or equipment.
- Damage to parts of the vehicle due to theft or attempted theft.
- Luggage inside the vehicle

### What is not covered?

We will not pay any compensation:

- If a police report has not been submitted to us or the police does not investigate the event.
- If the security equipment is insufficient or the security equipment is not functional (not activated, not switched on, broken), keys or control devices are left in the vehicle or within the reach of the offender.
- In case of theft or attempted theft in which someone living with the person entitled to compensation of damage in common household is involved (regardless of the type of relationship).
- If you lend the insured vehicle to someone who then refuses to return it.
- In case of embezzlement, theft of the vehicle during the term of lease.
- In case identifying elements of the vehicle have been altered before its theft or attempted theft.
- If all original keys and control devices supplied by the manufacturer with the vehicle and all keys and control devices for security equipment have not been handed over or it is ascertained that any of the above items does not belong to the stolen vehicle.

## Vandalism

### What is covered?

Damage or destruction of the vehicle due to vandalism.

### What is not covered?

- Damage due to irresponsible behaviour or gross negligence of the authorised person (leaving of the vehicle at an unguarded/secluded place, of keys in the vehicle etc.).
- If you do not deliver a police report, or you do not call the police to investigate an insured event.
- Damage of tyres only, in case the depth of tyre profile was not conforming to legally prescribed minimum depth.

## Glass

### What is covered?

Damage or destruction of glass components of the vehicle due to:

- An accident (impact into a glass part).
- Theft, attempted theft, vandalism.
- Damage to a parked vehicle by an animal, up to the sum insured stipulated in the insurance contract.

### What is not covered?

- Toll, emission and vehicle origin control stickers, technical inspection, incl. costs connected with their replacement or repeated purchase.
- Replacement of a glass component that could have been repaired in another way than by replacement.
- In case the glass is repaired otherwise than by its replacement, the compensation is limited to EUR 30 incl. VAT; we will not pay any costs exceeding this amount.

The insurance does not cover trailers or semi-trailers, with the exception of caravans.

The package with the largest scope of coverage MAX includes besides the package EXTRA also following elements.

## Own Damage

### What is covered?

Damage to the vehicle, its parts and equipment due to:

- Sudden unpredicted external events causing mechanical damage (collision of the insured vehicle with another object).

### What is not covered?

Damage to the vehicle, its parts and equipment due to:

- Lack of working fluids regardless of the cause of the insufficiency.
- Breakdown, construction or manufacturing defect.
- Functional stress, natural wear and tear, or fatigue of material.
- Long-term chemical, thermal, mechanical, electric or atmospheric influences.
- Freezing of fluid in cooler or engine block.
- Vehicle maintenance, incorrect loading or unloading of the vehicle, and use of the vehicle contrary to purpose stipulated in the insurance contract.
- Assembly or disassembly of the vehicle equipment.
- Open engine bonnet while driving.
- Load or luggage carried.
- Interference of public authorities, such as police, armed forces etc.

Furthermore not covered are:

- Personal property transported in the vehicle and consumed fuel.
- Damage to, or destruction of, the tyres if at the same time there was no damage to another item, which would be covered by the insurance.



## Gap insurance

### What is covered?

In case of theft or total loss (applies only to passenger cars and small trucks with total weight of up to 3.5 t) we will pay the difference between the purchase price of the insured vehicle specified in the insurance contract and its actual (market) value. Purchase price shall mean for the purpose of this insurance the new replacement value of a new vehicle of the same type and with same equipment as at date of conclusion of the insurance contract, which is also the maximum limit of compensation.

The insurance covers only vehicles not older than 6 months from the date of first registration (assignment of license number) or from their first use as a new vehicle, whichever occurred first, at the time you conclude the insurance contract.

### Term of insurance

The coverage is valid for the maximum period stipulated in the insurance contract.

### What is not covered?

- If you did not meet conditions for compensation for theft or loss due to road accident in other types of insurance, we cannot pay compensation from GAP insurance.
- If your vehicle is more than 6 months old at the time you conclude the insurance contract.
- Any loss incurred after the expiry of the period stipulated in the insurance contract for which the GAP insurance has been made.

# What are general exclusions of the product?

In the previous section you learned what does the product MY CAR cover and what is not covered.

There are however situations where general exclusions of the product apply. In such cases, we will not cover the damage. Please read below to which situations this applies. The information is relevant for all coverages within the insurance package you chose.

### MTPL

Exclusions and your entitlement to claim payment in MTPL are set out in the law.

You can find more information in the Act, at [www.slov-lex.sk](http://www.slov-lex.sk)

### MOD

Damage not covered by the insurance:

- Generally, we do not cover loss or increase of the vehicle value by repair, standard maintenance or treatment and therefore these are not included in the calculation of compensation, if not set out otherwise in the CC. We will not pay for any loss due to obsolescence or normal wear and tear.
- If the driver driving the vehicle specified in the insurance contract at the time of the insured event is under the influence of alcohol, addictive substances, medications or if he/she unreasonably refuses to submit to tests for determining the consumption of such substances.
- If the driver is at the time of the insured event driving the vehicle without legal driving license or at time when he/she was prohibited to drive by a court or other competent authority.
- Caused as a result of intentional acts or gross negligence of the person authorised to drive the vehicle.
- Caused as a result of fraud, embezzlement, coercion, duress, blackmail or breach of obligations in respect of administration of others' property, as described in the valid wording of the Criminal Code.
- In case untrue or incomplete information was submitted about substantial circumstances connected with the occurrence or course of the insured event.

Extraordinary events not covered by the insurance:

- Directly or indirectly caused by war events, war act of an enemy, terrorism, civil war, revolution or civil unrest, intervention of a state authority, such as police, armed forces etc.
- As a result of nuclear explosion, radioactive radiation or radioactive contamination.

Other damage not covered by the insurance:

- Occurred during special-skills training of drivers (e.g. "school of skidding"), races, competitions, preparatory or testing rides, i.e. events when the aim is to reach maximum possible or average speed under normal or difficult conditions.
- In case the vehicle is used for another purpose than the purpose stipulated in the insurance contract (types of use: normal operation, taxi, vehicle rental, substitute or demonstration vehicle, vehicle with right of priority or armored vehicle, dangerous cargo, vehicle used for agricultural or forest work).
- If you operate the vehicle without a valid Slovak registration certificate or Slovak license number.
- If the vehicle is not roadworthy or does not have a valid technical inspection and if this circumstance substantially influences the occurrence of the damage.
- Caused to accessories (e.g. computers, audio-, video- or data carriers etc.), spare parts and equipment of the vehicle which is not built into the vehicle or their use is not permitted by relevant legal regulation governing the operation of vehicles.

# What are your responsibilities – General Obligations?

In this section we will inform you about responsibilities arising from the conclusion of the insurance contract.

Please read it carefully, as compliance with clearly defined rules is the basis of a good relationship.

## 2.3 WHAT ARE YOUR RESPONSIBILITIES – GENERAL OBLIGATIONS?

If you break any obligations set out in the Guide and this affects the consequences of an insured event, or it prevents us to obtain evidence on the occurrence of the loss, we shall be entitled to compensation of paid benefits in the amount proportional to the gravity of the breach.

Violation of rules may cause misunderstanding. Please pay attention to situations when we are entitled to reduce, reject or refuse payment.

### Your obligations

Your responsibilities the violation of which may result in a reduction of claim payment:

- To comply with generally binding legal regulations governing the operation and traffic of vehicles on roads.
- To respond truthfully and completely to questions relating to the insurance.
- Upon our request to submit documents relating to the insurance contract or insured event.
- To cooperate in arranging the survey of the vehicle (provide telephone contact, adhere to agreed meeting dates).
- Prior to the beginning of insurance, during the insurance period or after an insured event, to allow us to survey the vehicle and make photographs, to inspect the keys, control devices, security equipment of the vehicle, the undercarriage serial number, chassis serial number (VIN), engine, manufacturing labels and upon our request to submit documentation of the vehicle, for the purpose of determining the actual technical condition and damage to the vehicle.
- Carry out inspection of the vehicle and provide photo documentation from the inspection according to the insurer's instructions no later than 5 calendar days from the inception date of the insurance specified in the List of vehicle in the event that it is required by the insurer.
- To inform us within 3 days of all changes regarding you or your vehicle (change of address, name, license number, registration certificate number etc.).
- To maintain the vehicle in good technical condition and use it only for purposes for which it was intended by the manufacturer and stipulated in the insurance contract.
- To prevent the occurrence of an insured event, i.e. to avoid any behaviour of which you know, or should know, that may substantially influence the occurrence or increase the consequences of an insured event.
- To report a traffic accident to the police, if the law stipulates the duty.

## 2.3 WHAT ARE YOUR RESPONSIBILITIES – GENERAL OBLIGATIONS?

- To report us any insured event within 15 days, if it occurs in SR, or 30 days if it occurs outside SR.
- To proceed in accordance with our instructions, to submit within an agreed deadline all requested documents.
- To refund unjustified compensation within 30 days from the delivery of a request for refund.
- After the expiry of the contract, to return the White and Green Card.
- If the stolen vehicle, its parts or property is found after compensation has been paid and you retain them, you have the duty to return the paid compensation.
- To inform us that you caused damage and you paid compensation directly to the damaged party.
- If you decide to retain the compensation for a stolen vehicle, you must give us full powers (sign a power of attorney) to allow us to arrange for the sale of the vehicle. The money received for the sale belongs to us and we will use it to cover the costs of the compensation paid.
- Make sure that we always have your up-to-date contact information (correspondence address, telephone number, e-mail address).
- Unsubscribe the vehicle from fleet within 30 days since its deregistration from the Car Register (provide a document proving reason for unsubscribing).

Upon our request, update the information regarding your fleet given in the questionnaires.

## Our responsibilities

Our responsibilities include:

- To start investigation of an insured event immediately after it has been reported, and to make a statement regarding the provision of loss compensation or claim payment.
- To provide loss compensation/claim payment, explanatory statement, within legally prescribed time limits, after the investigation has been completed.
- Upon your written request, to provide an adequate advance payment, if the investigation to determine the extent of our duty to pay has not been completed within 1 month after we learned about the insured event.
- To substantiate any refusal or reduction of claim payment.

# Claim happened – what comes next?

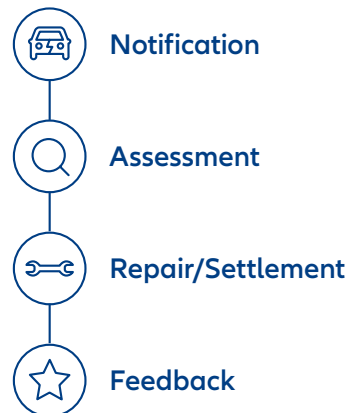
Having an accident is never a pleasant experience. Unfortunately, sometimes it happens.



## 2.4 CLAIM HAPPENED – WHAT COMES NEXT?

In that case, first and foremost, make sure to immediately:

- Ensure safety (switch on warning lights, use reflective vest, install warning triangle).
- Provide first aid, if necessary, and call an emergency 155.
- In case of a collision with a third party vehicle/property (when the offender is not known or the participants in the traffic accident were injured or killed) or theft, call the police 158.
- If you need your vehicle towed, please contact our assistance service on +421 2 50 122 222 or simply request a tow via [www.chcemodtah.sk](http://www.chcemodtah.sk).



## 2.4 CLAIM HAPPENED – WHAT COMES NEXT?



### Notification

Once the safety is ensured, for faster resolution notify a claim in all cases as soon as possible - preferably 24h after the event happened or you found out about it. You can notify the claim:

- via [www.allianz.sk/poistne-udalosti](http://www.allianz.sk/poistne-udalosti)
- or
- by phone + 421 2 50 122 222

Correct claim notification is the basis of a fast and fair claim settlement. For faster resolution provide all information that is necessary to determine the cause, scope and type of damage (basic information about damaged vehicles, injured persons) and submit necessary documents.

If you knowingly communicate misinformation about the origin or extent of damage, or you share only partial information when you report the claim, we can in case of MOD claims:

- Demand that you cover the costs of incident investigation.
- Reduce compensation we will pay.
- Fully reject paying any compensation.

Once your claim is notified, you will receive by mail or text message a personalized link for the web service - Claims Tracker which will inform you and be your guide during all steps leading to claim settlement and make communication with us easier.



### Assessment

Before we settle a claim, an assessment of the damage needs to take place. Through the Claims Tracker, you will receive all the relevant information about the assessment process.

You will be asked to digitally provide all the documents that are necessary to perform the assessment, as an example:

- pictures of the damage,
- accident form (required by law if another party is involved),
- police/other official report, if the police or other authorities were involved.

In case you face some technical issues during the digital upload, or the quality of the uploaded photos is not sufficient for us to perform the damage assessment, no worries! In this case, we will inform you that the required photos would be obtained by our expert.

Your co-operation is required during vehicle inspection. We may not pay any compensation if you or the insured refuse the inspection and as a result, we will not be able to verify the type and extent of damage or circumstances that caused the damage.

The assessment finishes with a coverage confirmation from us, and proposal on next steps regarding the settlement options.

Do not repair the vehicle without prior agreement with us. You can start with the repair if you have submitted evidence of the extent of damage and we do not respond within 7 days after we received the claim notification.

### Calculation of compensation

The damaged party can submit a claim for compensation from MTPL directly to us, however he/she must provide evidence that the claim is justified and what is the amount.

We pay compensation to the damaged party. If you pay the compensation or its part directly to the damaged party, we will reimburse you for the paid compensation up to the maximum amount we would be liable to pay according to applicable laws.

We pay compensation in money up to the maximum limit stipulated in the insurance contract.

Compensation paid from other coverages included in the package. In case of other coverages, we pay compensation directly to you (the policyholder), in case you incur any property damage or suffer bodily injury.

You are entitled to the payment of compensation if you fulfil your obligations and contractual conditions. We will pay costs of determination of the causes and extent of the damage by an expert only if we request such investigation.

If we find out that payment of compensation was unjustified, we are entitled to request its refund from the person to whom it has been paid. Upon your request, we can assign compensation to another entity.

We pay compensation in EUR, up to the maximum amount of limit of coverage specified in the insurance contract. In case the option „Sum insured (price) determined by the Policyholder“ is selected in the insurance contract proposal, maximum claim payment is the respective amount.

We will deduct from the compensation the agreed deductible, value of residues, outstanding premium, recourse (penalty) claims or other receivables.

If only one insured event has been reported but the character of damage unambiguously indicates several insured events, the Insurer shall subtract deductible for each such event.

We are entitled to reduce each compensation by the respective percentage of underinsurance. To find out the value of vehicle scrap, your vehicle will be registered in a vehicle scrap market which, if you decide to sell the scrap, will arrange the sale.

If you take measures which, in view of the circumstances of the event, may be considered as necessary to prevent an imminent insured event or mitigate its consequences, for security, public-health or other justified reasons, we will reimburse you for such efficiently spent costs, if they are in due proportion to the actual (market) value

## 2.4 CLAIM HAPPENED – WHAT COMES NEXT?

of the vehicle at the time of the insured event. If such compensation, together with other compensations paid for one insured event, exceeds the sum insured, we pay the costs only up to the amount of actual (market) value of the vehicle or of its parts.

Deductible shall not be applied:

- If the vehicle is damaged or destroyed in a road accident and the policyholder, insured or the authorised person are not liable for the damage, i.e. the damage is covered by MTPL insurance of the party which caused the accident.
- In case of repair of windscreen after mechanical damage of the windscreen due to any accidental event, the damage may be repaired and no other part of the vehicle has been damaged at the same time.

Deductible is not applied to MTPL insurance, Legal support, Personal accident, Roadside Assistance and GAP insurance.

### Subrogation

If you are entitled to claim from another party compensation of damages (refund of an amount that has been paid), this right will be assigned to us, the maximum amount being the compensation we paid.

If circumstances arise which justify assignment of your rights to us, please inform us about this as soon as possible and hand over all documents necessary for enforcing such rights.



### Repair/Settlement

In case you decide to repair your vehicle, we offer a comprehensive network of partner repair shops, including an attractive set of benefits such as faster repair time, guaranteed service quality, direct settlement of the invoice costs with the repair shop without the need for you to have an out-of-pocket expense.

As soon as the repair is complete and the vehicle is ready for pick-up, you will receive the confirmation via your personal Claims Tracker link. You might need to pay a deductible at the repair shop when you pick up your vehicle. It depends on your policy and type of damage.

## 2.4 CLAIM HAPPENED – WHAT COMES NEXT?

If your vehicle's total value is lower than 90 % of the cost of the repair, it is the so-called total loss and is settled by cash, rather than a repair.

If the damage happened abroad:

- You can make a partial repair abroad if it is necessary to continue a safe drive, but you should contact us to agree on it.
- We will pay you compensation according to the average prices in country, where the repair was made (if the repair made abroad was not necessary).

In case you select an option to settle the claim through cash offer, we guarantee its payment within 2 business days after receiving the statement of acceptance from your side.

We will pay the compensation in case of MOD claims to:

- you, if the insurance covers your property, or other person entitled to settlement according the insurance contract,
- your heirs – if they have a legitimate title,
- your legal successors - in the case of transformation of a legal entity.

If there is a deductible in your agreement, the compensation for MOD claims will be reduced by that amount.

Please note, that your next-year's premium might increase in case you had a claim.

If the subject of coverage is damage to the insured vehicle, we shall provide compensation calculated pursuant this part of the Guide.

After the repair of the damaged vehicle in the repair shop and delivery of an accounting document (receipt/invoice) for the repair, we will pay efficiently spent and adequate costs spent on the repair connected with the respective insured event in the amount invoiced by the repair shop, as follows:

Repair in a partner repair shop:

- Material (spare parts, paint etc.) up to the maximum amount of the price specified by the manufacturer/ authorised importer of vehicles of the respective brand and type.
- Cost of work calculated according time standards, technological procedures and per-hour rate specified by the manufacturer/ partner repair shop of the respective brand and type of vehicle.

## 2.4 CLAIM HAPPENED – WHAT COMES NEXT?

Repair in a repair shop which is not our partner:

- Material (spare parts, paint etc.) up to the maximum amount of the price specified by the manufacturer/ authorised importer of vehicles of the respective brand and type, if their procurement from an authorised supplier can be proved by evidence. If this is not the case, we will pay the maximum amount of the price of material of satisfactory quality.
- Cost of work calculated according time standards, technological procedures specified by the manufacturer of the respective brand and type of vehicle. The per-hour rate up to maximum of the usual per-hour rate charged by similarly equipped repair shops in the region where the repair is done.

If the vehicle is not repaired in the repair shop recommended by us, we will pay the maximum per-hour rate of EUR 32.

If you request in writing a cash settlement according our calculation, we will pay costs connected with the insured event as follows:

- Material (spare parts, paint etc.) up to the maximum amount of prices determined by the manufacturer/authorised importer of vehicles of the respective brand and type, if you submit evidence of their acquisition from an authorised supplier. In other cases, up to the maximum amount of price of material of satisfactory quality.

If the spare parts are not of satisfactory quality and you do not submit documents proving their purchase, we will pay cost of:

- Material up to the maximum amount of 70 % of the price of original spare parts set by the manufacturer/authorised importer of vehicles of the respective brand and type, replaced in connection with the insured event.
- Cost of work calculated on the basis of time standards and technological procedures determined by the manufacturer of the respective brand and type of vehicle, and per-hour rate of EUR 20.

In case of a total loss, we can provide the contact to a person who is interested in buying the damaged vehicle.

If only tyres have been damaged due to vandalism, we shall pay compensation in the amount of costs of their repair, however, not exceeding their actual cash value.

In case of repair or replacement of a high-voltage battery, which is not covered by manufacturer's warranty, we shall pay cost of material up to the amount of actual cash value.

## 2.4 CLAIM HAPPENED – WHAT COMES NEXT?

You can get your vehicle repaired outside SR only upon our prior consent.

We shall pay the costs of extrication, towing and storage of the vehicle damaged outside the Slovak Republic; we shall decide on the practicality, possibility, manner and scope of repair of the vehicle abroad before the repair is started. In case the vehicle has been repaired abroad without our consent, we shall pay the amount of costs which would have arisen in the Slovak Republic, or we shall pay only costs of repair necessary to continue driving the vehicle abroad.

Conclusion of claim handling

We will inform you that we finished handling of your claim and give you the result.



### Feedback

Once the claim has been settled, we will ask for your feedback via your personal Claims Tracker link. Thank you for taking the time to share it with us. We highly value your opinion, and commit to continuously work on improving customer experience.



### FURTHER IMPORTANT INFORMATION

We are entitled to reduce compensation:

- If you provided incomplete or incorrect information and we calculated lower premium, we will reduce the compensation proportionally, applying the ratio of the incorrectly calculated premium and the correct premium.
- If the cost of repair is not adequate or efficiently spent. The reduction of compensation corresponds in such case to the amount of inadequate or inefficiently spent costs.
- By 50 % if you breach your obligations imposed by the Civil Code, generally binding legal regulations, or provisions of the Benefit Guide, which had substantial impact on the occurrence and/or increase of consequences of the insured event (e.g. disobedience of road signs, traffic lights, violation of maximum speed limit, handling a mobile phone while driving, unfastened seat-belt etc.).
- By 50 % if you did not report the accident to the police in accordance with special regulation.
- By 20 % in case you left the registration certificate in the vehicle and the vehicle is stolen.
- By 20 % for delayed reporting of the insured event to us (more than 15 days after the event, if the insured event occurs in SR, or 30 days, if the event occurs abroad).

Accepted into insurance may be also a vehicle with damaged parts; in such case, the following applies:

- The insurance does not cover, and there is no entitlement to compensation in case of damage which occurs during the term of insurance to parts damaged before insurance inception, if repair of such damage would be impossible or more costly than replacement by a new part.
- We are entitled to refuse to pay compensation for damage of aesthetic (visual) character which occurs during the term of insurance if the functionality or service life of such part has been preserved and other damage of such part existed before insurance inception.
- We are entitled to reduce adequately any compensation to which entitlement to refusal according previous paragraph does not apply, according the scope of damage existing before insurance inception, however, not more than by 30 %.

We are entitled to demand from you compensation of any payments to you if you knowingly provided untruthful information about important circumstances relating to our obligation to pay.

# The most important information about your insurance

In this section we will inform you how we can unilaterally change the provisions of the Guide, about payment of premiums, how we can unilaterally change the amount of premium, validity of the insurance contract and what can trigger its termination.

Changes in the insurance contract, that may not be done unilaterally due to legal regulations or Benefits Guide, are made by an amendment agreed by both parties. The effective date of the change is specified in such amendment.

We are entitled to unilaterally change the wording of the Benefit Guide which governs the insurance contract by notifying you, latest 10 weeks before the end of an insurance period, about the new wording of the Benefit Guide which will apply to your insurance contract from the next insurance period.

If you do not agree with the new wording of the Guide, you are entitled to terminate the contract by a written notice given at least 6 weeks before the end of the insurance period in which the new Benefit Guide wording has been announced.

The insurance contract shall terminate upon the expiration of the insurance period in which the new Benefit Guide wording has been announced.

Unilateral change of the Benefits Guide does not apply to insurance contracts concluded for a definite period of time and to insurance with limited time validity (e.g. GAP insurance).

A deviation from the provisions of the Guide may be agreed in the insurance contract which becomes effective upon our written agreement. The chosen package will be changed into COMFORT in case of a total loss.

If the inception date of MTPL insurance differs from the inception date of the agreed package (PLUS, EXTRA, MAX) and total loss occurs before the inception of MTPL insurance, the insurance contract shall terminate upon the moment of occurrence of the total loss.

### Period of insurance

The first period of fleet insurance is the period of time, for which premium is paid in agreed instalments. It begins at the moment of insurance inception and ends one day before the nearest anniversary day.

Each following period of insurance begins on the anniversary day and ends on the day preceding the next anniversary day.

The period of insurance of each vehicle insured within a fleet is governed by the insurance contract. The first insurance period of the vehicle insured in to fleet begins in the day, which is specified in the List of Vehicles. The end of the first insurance period of such vehicle is identical with the end of insurance period of the contract.

### Payment of premiums

The amount and due date of premium is specified in the Premium Statement.

Annual premium of each vehicle is part of List of Vehicles.

In the insurance contract you can choose the frequency of premium payment. The Premium Statement is regularly issued according the agreed frequency of payment, in an aggregate for all contract. A Premium Statement shall mean a written or electronic notification, on the amount and due date of premium, sent by the Insurer to the Policyholder.

We deem a premium instalment to have been paid on the day when it is credited to our account.

In case of inception of the insurance of a vehicle during an insurance period, we shall invoice the pro-rata (proportional) premium, depending on the increase of the number of vehicles in the fleet. Such premium is payable at the due date specified in the Premium Statement.

What affects the premium?

- Tax and levy duties.
- Loss history of MTPL insurance.
- Loss history of other insurances, which are included in the package (except MTPL).
- Data stated in the insurance contract such as address, age or their change.
- Vehicle data stated in the List of Vehicles, such as engine volume, power, brand, model, type of use or their change.

## 2.5 THE MOST IMPORTANT INFORMATION ABOUT YOUR INSURANCE

We may adjust the amount of premium for the next period if loss ratio developed unfavourably (in respect of your insurance contract or all insurance contracts covering liability and own damage), the price of spare parts and repair work increases, or the consumer price index increases and this results in increased costs, in case of increased costs of policy administration due to factors independent from us, furthermore in case legal regulation, or decision-making practice of courts related to insurance industry. The new amount of premium becomes effective upon its notification sent to the postal address or email of the policyholder specified in the insurance contract.

If, due to incomplete or untrue information we calculated lower premium, we are entitled to the payment of outstanding premium including late-payment interest and, in case of breach of the obligation to state truthfully the purpose for which the insured vehicle is used, also to a contractual penalty.

### **Bonus**

We provide discount – bonus for lossfree insurance history in motor vehicle insurance. In case of occurrence of an insured event, the entitlement to a bonus is cancelled from the following anniversary day.

## Duration and validity of policy

### **Beginning of insurance**

The insurance contract is made for an indefinite period of time. The inception of fleet insurance is specified in the contract. If you, as the Policyholder, accept several insurance proposals covering the same vehicles, such vehicles shall be insured under conditions set out in the first accepted proposal, unless otherwise agreed.

The insurance of a vehicle begins on the day, hour and minute specified in the List of Vehicles, however, not earlier than the effective date of the insurance contract. In case of inception of vehicle insurance during an insurance period, the insurance begins on the day, hour and minute specified in the List of Vehicles.

### **Termination of insurance**

The insurance expires as defined in the provision of the Act or Civil Code.

The insurance contract expires:

- by notice of cancellation at the end of an insurance period,

## 2.5 THE MOST IMPORTANT INFORMATION ABOUT YOUR INSURANCE

- by expiration of the insurance of the last vehicle,
- by notice of cancellation given within 2 months from the conclusion of the insurance contract,
- if the (current) premium or single premium has not been paid within 3 months from its due date; the same applies if only a part of the premium has been paid,
- by agreement of both contracting parties,
- by expiration of the term for which the contract has been concluded,
- by notice of cancellation given after an insured event.

The insurance of a vehicle shall terminate by notice of cancellation:

- given within 2 months from the day it was added to the insurance contract,
- at the end of an insurance period,
- after an insured event.

After each insured event, you as well as we have the right to submit a written notice of cancellation of the insurance contract/vehicle insurance, however, not later than 1 month from the payment or refusal to pay compensation of the loss. The period of notice is 15 days and the insurance contract/insurance terminates upon its expiration.

The insurance of vehicle terminates also:

- In case, if vehicle specified in the insurance contract is registered to another person in the Car Register.
- If the motor vehicle ceases to exist or is deregistered in the Car Register or put out of operation on roads.
- Upon delivery of report of theft of the motor vehicle.
- By change of the lessee, if a lease contract is concluded in respect of the motor vehicle, stipulating the right of purchase of the leased property.
- If there is no legal successor of the policyholder.
- By the expiry of the period for which it has been concluded.
- By returning documents proofed MTPL insurance for vehicles deregistered from Car Register.
- If the vehicle is insured for the same purpose at several insurers and you do not inform us about it, we are entitled to give notice of termination of the insurance contract after an insured event, without a period of notice. The insurance expires upon the delivery of the notice to the policyholder,
- Given within 30th day from the inception date of the insurance, if we have not been successfully provided with photo documentation from the vehicle inspection according to our instructions within 5 calendar days from the inception day of the insurance specified in the List of vehicle at the latest.

## 2.5 THE MOST IMPORTANT INFORMATION ABOUT YOUR INSURANCE

Further reasons for termination may be set out in legal regulations.

After termination of the contract, we will issue a certificate of loss history, with the exception of termination due to non-payment of premiums.

If the insurance of vehicle terminates and there have been no insured events, we are entitled to premium for the time until the termination of the contract, and we will refund the unearned premium.

If the vehicle insurance expires in the first insurance period and during it an insured event occurs, for which we will pay the insurance compensation/benefits, we are entitled to premium as following:

- If you cause damage covered only by MTPL insurance (your vehicle is not damaged), we are entitled until the end of the insurance period only to the respective part of the premium.
- If you cause damage covered by MTPL and, at the same time, your vehicle is also damaged, but the damage is not classified as total damage, we are entitled to premium until the end of the insurance period only in respect of the part of premium for MTPL insurance.
- If you cause damage covered by MTPL and, at the same time, there is also total damage to your car, for which we pay compensation, we are entitled to premium until the end of the insurance period for all insurance types included in the package.
- If you cause or incur total damage only to your vehicle, for which we are obliged to pay compensation and there is no MTPL claim, we are entitled to premium until the end of the insurance period only in respect of the part of premium for other insurance types except MTPL.
- If the vehicle has been stolen and we become obliged to pay compensation of the loss, we are entitled only to the part of premium for insurance types included in the package with the exclusion of MTPL.

If the vehicle insurance expires in the next insurance period and during it an insured event occurs, for which we will pay compensation/benefits, we are entitled to premiums until the end of the insurance period in which the insured event occurred, as following:

- If you cause damage covered only by MTPL insurance (your vehicle has not been damaged), we are entitled only the part of premium for MTPL insurance.
- If you cause damage covered by MTPL insurance and, at the same time, your vehicle is also damaged (the loss is not classified as total damage), we are entitled only to the part of premium for MTPL insurance.
- If you cause damage covered by MTPL insurance and, at the same time, there is

## 2.5 THE MOST IMPORTANT INFORMATION ABOUT YOUR INSURANCE

total damage of your vehicle, we are entitled to premium for all insurance types included in the insurance package.

- If you cause or total damage occurs only to your vehicle and there is no MTPL loss, we are entitled to premium for insurance types included in the package except MTPL insurance.
- If the vehicle is stolen and we have the duty to pay compensation, we are entitled only to the part of premium for insurance type included in the packages except MTPL insurance.

The insurance does not terminate upon the change of ownership of the insured vehicle. It also does not terminate by death of the policyholder or merger, consolidation or separation of a legal entity. In such case, the legal successor or the person authorised by heirs (if the inheritance procedure is not finished) replaces the policyholder. From the moment when legal successor (third party) replace policyholder in fleet insurance contract, the policyholder cannot insure another vehicle, unless agreed otherwise. The policyholder is obliged if he wants to keep continuity of insurance, report without delay facts that will or can result in a change of policyholder. If the policyholder does not report such information in time, it could cause that insurance expires without compensation.

If we find out that you knowingly answered untruthfully or incompletely our written questions regarding the concluded insurance contract, or if, after the conclusion of the insurance contract, it is proven that:

- identifying marks of the insured vehicle have been altered,
- the insured vehicle did not fulfil technical or legal requirements for concluding of an insurance contract (e.g. was not equipped by the required security devices), we are entitled to annul the contract.

We are entitled to enforce this right within 3 months from the day we find out such circumstance, otherwise the right expires. You as well as we must return everything we received on the basis of the insurance contract. We are entitled to deduct costs incurred in connection with the conclusion of the insurance contract.

The insurance does not apply to any damage to the vehicle which occurred before the inception date of the insurance.

## Additional information about your insurance contract

### Jurisdiction

The insurance contract is governed by laws of the Slovak Republic. Disputes regarding the insurance contract shall be decided by a competent court in the Slovak Republic.

### Communication between the parties and delivery of documents

We can use contact information stated in the insurance contract or later on supplied contact data for mutual communication regarding the insurance and offer of our products and services. We consider documents intended for us to be delivered on the day they were handed over, if not agreed otherwise.

We deliver documents intended for you by post to your correspondence address last known to us.

The correspondence address may be the postal address specified in the insurance contract or of which you inform us later. In case of electronic communication, the address shall be the email address or telephone number of the policyholder specified in the insurance contract or of which you inform us later.

A document is deemed to have been delivered on the day you received it or refused it. If the document is deposited at a post office due to the fact that you were not found at the address and you do not collect it within the collection period, it is deemed to have been delivered on the last day of this period. If the document is returned to us as undelivered due to the fact that you cannot be found at the address, it is deemed to have been delivered on the day of its return.

We can agree special conditions of electronic correspondence or electronic communication for other forms of delivery than by post or messenger.

By the conclusion of the insurance contract you give your consent with the preparation, use and archiving of recordings of your telephone calls with us, especially in

connection with administration, claim handling and enforcement of rights and obligations. We may store the recordings until all rights and obligations connected with the insurance are settled and we will protect them against unauthorised access by third persons. If you are not the insured, by submitting an insurance claim the insured expresses his/her content in the same extent.

Neither you, nor the insured are entitled to transfer any entitlement or right arising from the insurance contract to a third person.

## How can you claim your rights or submit a motion?

If you are dissatisfied, you can deliver an oral or written complaint personally to our service centres and agencies.

You can submit an oral complaint also at +421 2 50 122 222. A written complaint may be sent also by email, to [dialog@allianz.sk](mailto:dialog@allianz.sk), or by post to the Allianz – Slovenská poisťovňa address.

The complaint must include the date of submission, subject, who submitted the motion or complaint and what the claimant demands. The complaint must state trade name and registered address of the legal entity. We must investigate your complaint and inform you how we complied with your demands or why we refused to do so within 30 days from its delivery. If dealing with the complaint requires a longer time, this period may be prolonged, but we must inform you immediately.

If you are not satisfied with how we dealt with your complaint, you can address the alternative dispute solving entity specialised in insurance (insurance ombudsman) – the Slovak Insurance Association, or directly the National Bank of Slovakia, authorised to supervise insurance companies

# Insurance decoded

In this section we would like to explain to you the terms used in this document.

## 2.6 INSURANCE DECODED

### A

#### Accidental injury

Any involuntary, unexpected and unbroken influence of external forces, high or low external temperature, gases, vapour, electric power or poisons (with the exception of microbial poisons and immunotoxins), which during the term of insurance caused damage to health of the insured, independently of his will. Damage to health as defined here is also a condition caused by:

- Local suppuration after penetration of pathogenic organisms into an open wound caused by the accident.
- Infection by tetanus or rabies in the course of the accident, due to diagnostic, therapeutic and preventive procedures, in the course of cosmetic or plastic surgery carried out as therapy of the consequences of the accident.
- Increased muscular power applied to an extremity or spine with a result of dislocated joint or torn muscle, tendon or its sheath.

The following are not considered an accident:

- Occurrence or deterioration of hernia, tumour of any kind or origin, occurrence or deterioration of aseptic inflammation of tendon sheath, muscle attachments, sebaceous follicle and epicondylitis, sudden spinal disc syndrome, sudden vascular accident or retinal detachment due to disease.
- Infectious diseases even if transferred

by injury (with the exception of tetanus and rabies).

- Occupational diseases.
- Deterioration of a disease due to injury.
- Suicide, attempted suicide, intentional self-mutilation and intentional bodily injury.
- Bodily injury caused by long-term overloading of the body.
- Mental disease and change of psychical condition, if not caused by the accident.
- Injury to those parts of the body which, prior to concluding the insurance contract, were damaged by an injury or disease and the extent of damage of which was prior to concluding the insurance contract 70 % or more.
- Pathological bone fracture.
- Damage to health, infection or death caused by HIV virus.
- Loss of limbs or their parts in case of diabetes patients or insured persons having obliteration of veins in limbs.

#### Actual cash value

The amount expressing the value of insure property in money (in domestic currency) taking into account its technical service life after the date of determination of such value.

#### Actual market value of the vehicle

The value of property at a given place and time, in the determination of which there are involved, besides amortisation or other depreciation, also market factors (ability to sell). It shows the value

of property as a whole at its potential sale in the usual way at a free market at the time immediately before the damage, i.e. when undamaged.

#### **Alarm**

Device firmly attached to the vehicle which, in case of unauthorised manipulation, emits sound and light warning signals.

#### **Anniversary day of insurance**

Day specified in the insurance contract by numeric indication of day and month. If anniversary day is on February 29, the anniversary day in non-leap years is February 28.

#### **Assignment of compensation**

Blocking of compensation on behalf of a third party. In such case, we will issue a certificate of compensation assignment.

#### **Atmospheric precipitation**

Precipitation formed in the atmosphere (e.g. rain or snow) which penetrated the vehicle before falling to the ground.

#### **Authorised person**

A person authorised by the policyholder, the insured person or anyone empowered by them to drive the insured vehicle or dispose of the vehicle.

## **B**

#### **Burden of snow or ice**

Destructive loading of a structure by snow, icing or sheet of ice exceeding values set out in the relevant standards.

## **C**

#### **Car rental (use type A)**

Providing the vehicle to be used by others (natural persons or legal entities) for remuneration, carried out on the basis of offer, demand, advertising or other promotion. Persons providing the vehicle and persons using the vehicle are not related, and persons using the vehicle are obliged to provide payment for the use.

#### **Collision**

Impact or crashing of the vehicle into an unmoving obstacle or with a moving object.

## **D**

#### **Damage or destruction of vehicle**

Sudden immobilisation of the vehicle caused by:

- Traffic accident.
- Fire, explosion or implosion.
- Natural catastrophes (flood, inundation, windstorm, hurricane, earthquake, landslide, atmospheric precipitation, hail, strike of lightning, snow avalanche, burden of snow or ice).
- Glass breakage.

#### **Dangerous cargo (or typ of use N)**

You must stipulate this type of use in the insurance contract if you transport dangerous items which, due to their poisonous, flammable, explosive, self-inflammation, infectious, radioactive

or other property pose a danger for the health and life of people, animals, plants or for some components of the environment and they may be carried only under exceptional circumstances. The type, construction, equipment, accessories and outfit of such vehicles as well as conditions for the transport are set out in special legal regulations.

#### **Decisive event**

Each insured event in respect of the insured vehicle, with the exception of:

- Traffic accident provably not caused by the policyholder, insured or an authorised person and, if in such case, the policyholder, insured or the authorised person is entitled to receive compensation for damage caused by the accident from a third person (recourse).
- Natural catastrophe.
- Theft of the whole vehicle or its part, if the theft has been reported to the police.
- Damage by an animal.
- Mechanical damage of the windscreen by any accidental event which is not excluded from coverage and such damage can be repaired, if no other part of the vehicle has been damaged.
- Damage of property of others as defined by the applicable provisions of the Criminal Code or Misdemeanour Act as latest amended (vandalism).
- Any insured event for which the insured did not pay compensation (e.g. the claim was refused, the policyholder did not submit a claim,

the amount of damage was lower than deductible etc.).

#### **Deductible**

Amount with which the insured participates in the compensation. The amount of the deductible is stipulated in the insurance contract. In the case of loss event that occur between the inception date of the insurance and the confirmation of successful photo documentation for the vehicle inspection, if this is required by the Insurer for the purpose of continuation of coverage of the vehicle, increased deductible in the amount of 50% from claim compensation, however, not less than the deductible stipulated in the insurance contract, applies to packages EXTRA and MAX. After the inspection is duly performed and accepted by the Insurer, the deductible stipulated in the insurance contract shall apply automatically, without limitation.

#### **Driver**

Person driving a vehicle.

## **E**

#### **Earthquake**

Tremors of the Earth surface caused by geophysical processes inside the Earth, the effects of which, at the place of insurance, reached at least Grade 6 of the macro-seismic earthquake scale EMS 98 (European Macro-Seismic Scale).

**Electric car**

A vehicle powered by a purely electric motor or a vehicle that is a plug-in hybrid and its high-voltage battery needs to be charged from the mains. For insurance purposes, such a vehicle is considered to be the vehicle categories passenger and small cargo (van) with a weight of up to 3.5 t and motorcycles.

**Electronic search system**

Device firmly attached to the vehicle which actively monitors and records the position of the vehicle and, in case of unauthorised manipulation with the vehicle, sends out a signal indicating theft.

**Embezzlement**

Embezzlement is committed by a person who takes possession of entrusted property of another and causes thus damage to the property of another.

**Explosion**

Effects of pressure caused by expansion of gas or vapour.

**F****Fire**

Fire in the form of a flame spreading undesirably and uncontrollably outside the designed fireplace, including the effects of smoke.

**Fleet**

One or several vehicles insured by a contract concluded by a legal entity or entrepreneur.

**Flood**

Flooding of the place of insurance by water which naturally overflowed the banks of a water course or reservoir, or which broke the banks. In case of a dyked stream, the body of dyke is deemed to be the bank.

**G****GALE**

Airflow attaining at the place of occurrence of the loss event a velocity of at least 60 km/h.

**Glass**

Outer parts of the vehicle made of glass.

**H****Hail**

Impact of ice pieces formed in the atmosphere on the ground.

**High-voltage battery**

It is a battery or a set of batteries serving as energy source for the electric engine driving the vehicle.

**CH****Charger**

For the purposes of these insurance conditions, this term means a stationary or mobile charging station (wallbox) with a maximum output of 22 kW, which is primarily intended for

charging the high-voltage battery of the insured electric car.

**I****Immobiliser**

Device which cuts at least 2 electronic circuits in the vehicle and thus disables its starting. For the purpose of this provision, immobiliser provided by the manufacturer or additional (hidden) switch shall not be considered as an immobiliser.

**Implosion**

Sudden inward equalisation of pressure.

**Inspection of the vehicle**

Our activities aiming at determination of the actual technical condition of the vehicle, consisting of personal survey and control of identification data of the vehicle and preparation of photo-documentation. The Policyholder has the duty to provide necessary co-operation to the Insurer in respect of the inspection.

**Insurance period**

The first insurance period is a period of time for which premium is paid in stipulated instalments. It begins at the moment of insurance inception and ends on the day preceding the next anniversary day. Each following insurance period begins on an anniversary day and ends on the day preceding the next anniversary day.

**Insurance year**

Period starting when the insurance begins and ending on the day preceding the next anniversary day. Each following insurance year starts with the anniversary day and ends with the day preceding the next anniversary day.

**Insured event**

Circumstance which may result in the obligation of the insurer to pay compensation.

**Insurer**

Allianz – Slovenská poisťovňa, a. s., Pribinova 19, 811 09 Bratislava; company ID 00 151 700, registered in the company register of Municipal Court Bratislava III, section Sa, attachment No. 196/B.

**Inundation**

Formation of a continuous expanse of water on earth surface which, for a certain period of time, stays or flows at the place of insurance or its surroundings and is the result of natural factors (e.g. rain, melting of snow).

**L****Landslide**

Sudden downslope or collapse of soil, earth or rocks caused by natural factors.

**Loss event**

An event causing damage, which can result in the obligation of



Allianz – Slovenská poisťovňa to pay compensation.

### Luggage

Items of ordinary use transported in the vehicle for the purpose of being used during the journey.

## M

### Malfunction (breakdown) of vehicle

Sudden mechanical or electric incident resulting in immobilisation of the vehicle, or:

- Discharge of battery, discharge of the high-voltage battery in an electric car.
- Defect of the external lightning of the vehicle.
- Windscreen-wiper defect.
- Safety belt defect.
- Alarm system defect.

### Malus

Surcharge to the premium specified in the insurance contract, taking into account the loss history.

### Material of satisfactory quality

Alternative spare parts supplied by other manufacturer than the manufacturer of the vehicle. Such spare parts may be used as replacement for original parts or may have not been mounted primarily in the vehicle during its manufacture.

### Mechanical lock of gear lever

Device firmly attached to the vehicle

operated by a key or control device and preventing gear change.

### MTPL

Obligatory motor third part liability insurance of damage caused by the operation of a motor vehicle.

## N

### New value of the vehicle (NVV)

The basis for determination of NVV are data gained from price lists of authorised dealers of the respective vehicle brand in the Slovak Republic. If such price list is not available, the value shall be determined from other trustworthy and verifiable sources, relevant at the date of insurance conclusion.

### Normal operation (type of us B)

Use of a vehicle for other purposes than taxi service, car rental, vehicle with priority or armored vehicle, dangerous cargo, vehicle used for agricultural or forest work.

## O

### Original spare parts

Spare parts having the same quality as components used for the manufacturing of the vehicle, manufactured according to specifications and manufacturing standards provided by the manufacturer of the vehicle for the purpose of

manufacturing the components or spare parts for the respective vehicle. They are spare parts manufactured by the same production line as the components. We assume, unless proved to the contrary, that a part is an original spare part if the manufacturer of the part certifies that the quality of the parts is identical with components used for the manufacturing of the respective vehicle and that they have been manufactured according to specifications and manufacturing standards of the vehicle manufacturer.

## P

### Partner repair shop

A partner repair shop recommended by us, located closest to the place of occurrence of the insured event.

### Policyholder

The person or entity which concluded the insurance contract with the Insurer.

### Premium

Amount paid by the policyholder for the provision of the agreed insurance coverage.

## R

### REGISTERED DOMICILE OF THE VEHICLE OWNER OR OPERATOR

Address of the registered office of the vehicle owner or operator in the SR, specified in the insurance contract.

### Replacement or demonstration vehicle (type of use NV)

Replacement or demonstration vehicle is a vehicle which, in the course of professional or sales activities, is handed over to third parties for the purpose to be used either free of charge or for a fee, or for the purpose of testing its user or technical qualities.

### Replacement vehicle

Vehicle provided to you if you chose extended assistance services and your vehicle becomes not roadworthy according relevant legal regulations, due to an insured event. We will pay the costs of car rental according the scope of coverage and limits defined in this Benefit Guide. The car rental provider shall set out conditions for the use of the replacement vehicle.

### Residence of the owner or user of the vehicle

Address of the insured or user of the vehicle in the Slovak Republic, specified in the insurance contract.

## S

### Securing of vehicle

Activation of security devices so that they would prevent unauthorised persons to enter the vehicle or subsequent manipulation with the vehicle. We accept security devices supplied by vehicle manufacturer of security devices supplied by a company certified for its installation. We do not

## 2.6 INSURANCE DECODED

require securing in case of tractors, other agricultural machines, construction machines and towed vehicles.

### **Security device**

Alarm, mechanical lock of the gear lever, electronic search system, immobiliser.

### **Snow avalanche**

Sliding of a sheet of snow or ice from natural slopes.

### **Strike of lightning**

Immediate effect of the energy of lightning or of the heat produced by discharge.

### **Sum insured**

The amount stipulated as the maximum limit of compensation to be paid by the insurer.

### **Survey of vehicle**

Our actions aimed at the determination of actual technical condition of the vehicle, consisting of physical inspection and control of identification marks of the vehicle, and taking of photographs. There is a policyholder in order to carry out the inspection obliged to provide to the insurer necessary synergies.

## T

### **Taxi service (type of use T)**

When you have a valid concession for taxi-service issued by the competent authority, regardless if the vehicle is actually used for the transport of passengers.

Transport of passengers for payment is considered taxi-service.

### **Theft**

Deliberate felonious act consisting in robbery, theft, unauthorised use of a vehicle or an attempt of aforesaid acts.

### **Total loss**

Damage to an insured vehicle that cannot be repaired, or where repair is not economic. By not economic we mean that the costs of repair are higher than 90% of the market value of the vehicle.

### **Traffic Accident**

A road incident involving a vehicle caused by breach of traffic rules or collision with other objects or animals, in which at least one person is injured or dies (on spot or within 30 days from the accident) or which caused property damage.

Traffic accident is defined by the Road Traffic Act. You can find more information at [www.slov-lex.sk](http://www.slov-lex.sk)

## 2.6 INSURANCE DECODED

## U

### **Under-insurance**

Determining of a lower sum insured for the insured item at the time of concluding the insurance contract, i.e. stipulation of an amount for which the same or comparable new item would not be possible to acquire. Decrease of the sum insured by discounts offered by the seller at the sale of the insured item shall also be deemed to be under-insurance.

## V

### **Vandalism**

Causing damage to the property of others as defined by relevant provisions of the Criminal Code or Misdemeanour Act.

### **Vehicle**

The vehicle specified in the insurance contract for which a valid Slovak registration certificate (or a similar document) has been issued or is going to be issued (in case of a newly purchased or individually imported vehicle) and a valid license number has been assigned (if it is assigned for the respective vehicle).

### **Vehicle used for agricultural or forestry work with special license number "C" OR "F" (type of use C)**

Vehicle and towed vehicle not approved for use in road traffic, but used for agricultural or forestry work.

### **Vehicle with the right of priority (right of way) or armored vehicle (type of use V)**

Vehicle equipped with an acoustic or armored vehicle intended for protection of transported passengers and/or goods (e.g. personal cars and cars for the transport of cash). light warning device.

## W

### **Windstorm**

Flow of air with the speed of at least 75 km/h at the place of insurance.

# Useful tips

In this section, you will find our tips on how to better protect your vehicle against possible loss.

## 3 USEFUL TIPS

### Tips for safe driving



Do not use mobile phone, do not text and drive. Texting distracts you from the road and puts you and others in danger.



Before a longer journey, check if your mobile phone is fully charged. It will be useful in emergency.



Do not drink and drive. If you have been drinking alcohol, use public transport or taxi.



In case of towing of an immobile vehicle, always firmly secure the rope.



Pay attention to the speed limits, safe distance from other vehicles and road signs.



Decrease your speed in case of bad weather and bad visibility.



Take a short break every two hours.



Prepare your vehicle in advance for driving on ice and snow.



Be informed about the weather and current condition of roads.



Avoid driving behind trucks and lorries, as snow or ice may fall from them.



Check your tyres and windscreen wipers.



Keep a blanket, food and water, a shovel and snow chains in the vehicle.



Avoid parking under high trees or where there is danger of falling rocks, ice or snow.

## Tips about maintenance



Pay attention to control lamps on dashboard, they indicate the current condition of your car.



Tyres are a priority for safe, comfortable and fuel-saving driving. Check them regularly, replace them if they are damaged or worn.



The most important rule on roads is to see and be seen. Check your lights and reflectors.



Do not skip regular check-ups and have your vehicle serviced once in a year:

- Depending on the type of your vehicle, check and exchange oil regularly.
- Do not forget to replace the air filter regularly.
- Clean regularly the air-conditioning and keep it in good condition.



If you do not drive regularly, take a short ride at least once in a week. It will help to preserve the engine, tyres and brakes in good condition and you will recharge the battery. A car used only occasionally is usually more vulnerable to failures.

## Tips for preventing theft



Do not leave the vehicle unattended when the engine is on – not even for a minute.



After leaving the vehicle, activate the anti-theft system.



Consider using another security device, such as a mechanical one.



Always keep the vehicle locked, even during driving.



Always take the keys from the vehicle, even if parking on private ground. Close the windows and sliding top.



If you park on a public road at night, find a spot close to a streetlight.



Never leave registration documents, other documents or valuables in the vehicle.

# Questions you might still have

In this section, you can find answers to the most frequent questions. Should you have any questions, do not hesitate to contact us. We are ready to answer them:  
+421 2 50 122 222 or [www.allianz.sk](http://www.allianz.sk)

We'd love to help!

## Contract details and premium

### **What document shall I get when concluding an insurance contract?**

Together with the insurance contract proposal, you will get the the Green Card with a validity of 60 days. After you accept the proposal, we are going to send you the policy, as well as Green Card valid for 1 year. From 1. 10. 2019, the Green Card fulfils also the function of the White Card.

### **When will you inform me about the amount of the premium for the next insurance period?**

The insurance contract may terminate. If an insured event occurs, it may have financial consequences for you.

### **What happens if I forget to pay the premium?**

The insurance contract may terminate.  
If an insured event occurs, it may have financial consequences for you.

### **Shall my premium increase after an insured event?**

We are entitled to adjust the amount of premium for the next insurance period in case of unfavourable loss history (in respect or your insurance contract, or all motor insurance contracts).

## About changes in the insurance contract

### **Is it necessary to do make changes in the contract in writing?**

Some changes you can make by email or telephone. You will find a list at [www.allianz.sk](http://www.allianz.sk). We shall confirm the applied changes in writing.

### **Is it possible to cancel the vehicle insurance if the owner changed?**

The insurance does not terminate upon the change of vehicle ownership. The insurance terminates automatically if the holder of the vehicle changes (from the moment when such change is registered in the vehicle documents). Please inform us of the change as soon as possible.

## In case you travel abroad

### **Is my MTPL insurance valid also abroad?**

Yes, you can find the list of countries in the Green Card.

### **In which countries do I have to carry the Green Card?**

Albania, Belarus, Bosnia and Herzegovina, Iran, Israel, Macedonia, Moldavia, Montenegro, Morocco, Russian Federation, Tunisia, Turkey, Ukraine. In other countries MTPL is valid automatically, based on your license number.

### **I lost my Green Card. How can I get a new one?**

You can ask for the issue of a duplicate our Call Centre or use our website. We will send the card to your address.

## Further frequently asked questions

### **What is the difference between MTPL and MOD insurance and why do I need to have MOD insurance too?**

MTPL covers damage you cause to other participants of road traffic. Other insurance types will help you if your own vehicle is damaged, or you incur property loss or bodily injury.

### **What is “deductible” and how does it affect the amount of compensation?**

Deductible is the amount with which the insured participates in compensation. In case of an insured event, deductible will be deducted from compensation.

### **How should I proceed in emergency (insured/loss event, traffic accident)?**

Please contact our Call Centre, we are ready to advice you on how to proceed.

### **Is it necessary to report an insured event to the police?**

Each event that, according the Road Traffic Act, is considered to be a traffic accident, must be reported to the police. We shall not pay compensation if, in case of theft, vandalism or collision with an animal, you will not submit a police report or the event is not investigated by police.

### **I need a replacement vehicle. How should I proceed?**

A replacement vehicle is covered within extended assistance services. Please contact our assistance company at +421 2 50 122 222, which will process your claim and organise a replacement vehicle.

### **Where do I get up-to-date information about the insurance company, its services and products?**

Besides standard contact places, we use for communication and information about news, competitions or interesting facts the social networks, i.e. Facebook, Instagram and LinkedIn.

# Help us be better

At Allianz – Slovenská poisťovňa, we are always aiming to deliver first-class customer service.

If you have any concerns or issues, we will take care of them with the highest priority. You will receive our reply as soon as possible and via the channel you prefer.

Please feel free to contact us regarding any questions, requests or comments.

We'd love to help.

#### **Allianz Contact Center**

Our specialized staff at our Contact Center is always at your service to handle any request arising from your contract.

Contact number: → [+421 2 50 122 222](tel:+421250122222)

Online: → [allianz.sk/moj-allianz](https://allianz.sk/moj-allianz)

#### **Allianz Assistance Services**

In case you need our assistance after vehicle malfunction or accident, a call directly from the accident site 24 hours a day, 7 days a week:

Contact number: → [+421 2 50 122 222](tel:+421250122222)

In case you are viewing the digital version of this brochure all contact details are digitally accessible with a click or a tap on your phone.

This English translation of the Benefits Guide is for information purposes only, legally relevant is the Slovak version.

**Allianz – Slovenská poisťovňa, a. s.**

Pribinova 19, 811 09 Bratislava

[www.allianz.sk](http://www.allianz.sk)

[allianz@allianz.sk](mailto:allianz@allianz.sk)

Infolinka +421 2 50 122 222

[facebook.com/allianzSK](https://facebook.com/allianzSK)

[instagram.com/allianzsk](https://instagram.com/allianzsk)

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