

Green Card Insurance

Insurance Product Information Document

Company: Euro Insurances DAC

Product: Green Card Motor Insurance

Registered in Ireland with number 222618. Euro Insurances DAC, trading as Ayvens Insurance, is regulated by the Central Bank of Ireland with authorisation number C33597.

All the terms applicable to this product are included in the General Terms & Conditions of Civil Liability Insurance for Motor Vehicle Owners for the Needs of International Traffic number WAP [21012014].

What is this type of insurance?

[Description of insurance]



What is insured?

- ✓ The insurance covers civil liability of the Vehicle Keeper and any person who, while driving the Vehicle indicated in the Policy, during the period of insurance liability caused damage to a third party in connection with the movement of this Vehicle outside the borders of the Republic of Poland in the territory of countries belonging to the Green Card System.
- ✓ The limit of liability determined in the insurance contract cannot be lower than the equivalent in zlotys, established according to the average exchange rate of the foreign currency published by the NBP valid on the day damage is caused, of the following:
 - in the case of injury to a person – EUR 8 000 000
 - in the case of damage to property – EUR 1 300 000.
- ✓ If the limits of liability provided for by the regulations in force in the country of the place of occurrence is lower than the guarantee sum specified in the insurance contract insurance policy, the Insurer shall cover the liability within the limits of the guarantee sum specified above.



What is not insured?

- ✗ Civil liability for damage caused in Poland.
- ✗ Civil liability in countries not belonging to the Green Card system.



Are there any restrictions on cover?

- ! Ayvens Insurance does not cover the costs of defence incurred as part of a penal procedure (except for costs incurred at the instruction or with the approval of Ayvens Insurance), nor any pecuniary penalty and fines or other similar payments imposed on the Policyholder, owner or driver of the vehicle.



Where am I covered?

- ✓ Insurance covers damage occurring outside the Republic of Poland, on the territory of countries belonging to the Green Card System System, excluding countries whose national bureaux are signatories to the Multilateral Agreement.



What are my obligations?

- A person driving a vehicle outside the borders of the Republic of Poland has an obligation to keep the insurance documents and present them at each demand of the appropriate authorities.
- The motor vehicle owner is obliged to inform Ayvens Insurance in writing of the transfer of the ownership title to the vehicle within 14 days of the date of the transfer of this title, and provide the personal data of the owner to which the ownership title to the vehicle was transferred, including their name and surname, address and PESEL number (if any), registered office and REGON number.

- The Policyholder, owner or driver of the motor vehicle should inform the appointed claim handler in writing about an accident that has taken place, provide necessary explanations, pass on information held and present evidence held concerning the accident and the damage within 7 days of the date of the occurrence of the accident.
- In the case of an accident, the Policyholder and the Insured, are obliged to:
 - 1) take all available measures to ensure the safety of traffic at the place of the accident, to moderate the consequences of the accident, to ensure medical assistance for any injured persons and as far as possible, protect their belongings,
 - 2) take all available measures to prevent any increase of damage,
 - 3) immediately inform the police of the accident, if it involves casualties or if the accident has occurred in circumstances which suggest that an offence/crime was committed,
 - 4) offer the other people involved in the accident information necessary for identification purposes, and provide them with data, concerning the concluded insurance contract,
 - 5) in the case of collision with other vehicles, establish, if possible, the name of the insurance company with which the owner of that vehicle concluded a civil liability insurance contract.



When and how do I pay?

The insurance premium is paid once while concluding the insurance contract, unless another method and date of paying the premium has been determined in the insurance contract..



When does the cover start and end?

If no other agreements have been made, Ayvens Insurance's responsibility begins the day after the insurance contract has been concluded, but not before the day following the payment of the insurance premium, and not before the moment of crossing the border of the first state in which the Green Card is valid. The contract ends if any of the events listed in the general terms & conditions happens (e.g. termination with immediate effect when the first instalment of premium is not paid, termination when next instalments of premium are not paid, total loss of the vehicle).



How do I cancel the contract?

You may cancel the contract by giving written notice within:

- 30 days from the date of conclusion of the contract - natural persons
- 7 days from the conclusion of the contract – business entities
- 30 days from the day of the notification of the conclusion of the contract or from the day of the delivery of the confirmation of the conclusion of the contract, if that is later - in the case of contracts concluded by consumers via means of distance communication (e.g. Internet, telephone).