

THEFT AND MOTOR OWN DAMAGE INSURANCE OF LAND VEHICLES



SOCIETE GENERALE
Insurance

Insurance Product Information Document

Company: **SOGESSUR S.A.**, a joint stock insurance company incorporated and operating under the laws of France, registered in France under company number 379 846 637 R.C.S. Nanterre, operating in Poland through its Branch **SOGESSUR S.A. Branch in Poland**, having its principal office in Wrocław

Product: **THEFT AND MOTOR OWN DAMAGE INSURANCE OF LAND VEHICLES**

Full information provided before the conclusion of the Insurance agreement and contractual information about the insurance product are provided in the insurance application and in the General Terms and Conditions of Theft and Motor Own Damage Insurance of Land Vehicles.

What is this type of insurance?

Theft and Motor Own Damage Insurance of Land Vehicles (Section II, group 3 of the Annex to the Act on insurance and reinsurance) being the subject of the leasing or lease agreement with ALD Automotive Polska Sp. z o.o. based in Warsaw.



What is insured?

- ✓ The object of the insurance is Vehicle together with the Equipment and Additional Equipment and the keys to the Vehicle.
- ✓ The scope of insurance are covered by damage, consisting in damage, destruction or loss of the Vehicle, theft of keys to the Vehicle, Equipment or Additional Equipment and the costs of Glass Breakage, as a result of collision with a person, an object or an animal, theft, natural events, act of vandalism or sabotage, fire, lightning, explosion, material damage caused in the Vehicle while providing help to persons to be given medical assistance.
- ✓ Insurer covers also additional costs of protecting the damaged Vehicle (up to 10% of Sum Insured, not more than PLN 5,000) and costs resulting from the application of measures to prevent the formation or increase of the damage resulting from the events described above.
- ✓ The Sum Insured is equal during the first six months since the Vehicle first registration date - purchase net value of Vehicle, after this period - to the net market value determined by the Insurer based on data indicated in the insurance agreement.



Are there any restrictions on cover?

- The Insurer is not liable for any damage as a result of Theft:
- ! if it is established that Vehicle was not protected in the manner provided in its construction or had no efficient and enabled security system protecting the Vehicle against Theft,
 - ! resulting from misappropriation of the Vehicle or its loss as a result of the offender's entrance in possession of the key used to open and start the Vehicle with the consent or due to gross negligence of the Vehicle User,
 - ! if the registration document has been left in the Vehicle or has been lost or has been not reported by Vehicle User as lost to the Insurer and the police within 24 hours of discovery the loss,
- unless the above-mentioned conditions did not influence accident occurrence, especially when they were consequence of prior use of violence or threat of its use by perpetrator of Theft.
- The Insurer is not liable for damages:
- ! caused while driving the Vehicle under the influence of alcohol, narcotics, medicine or similar substances that can impact the Vehicle User's ability to drive or refused to submit to blood alcohol level testing, unless it did not affect the occurrence of the event,
 - ! occurred when, at the time of the loss, the Vehicle User of the insured vehicle did not hold a valid driving license, a road user's license, or the valid certificates or other documents required to drive the insured Vehicle, or if he/she failed to comply with restrictions listed on those documents, unless it did not influence occurrence of the accident,
 - ! caused intentionally or through gross negligence of the Vehicle User or when the driver fled the accident scene,
 - ! caused while driving, if the Vehicle did not have required periodical technical inspection valid when the damage occurred, unless it did not influence occurrence of the accident,
 - ! resulting in the Vehicle used as a crime tool,
 - ! indirect damages, financial losses and expenses related to the damage of the Vehicle,



What is not insured?

The Insurance agreement does not cover damage:

- ✗ events that occurred before and after the Insurance Period,
- ✗ exceeding the Sum Insured in part exceeding this sum,
- ✗ of Theft on the territory of Ukraine, Moldova, Russia and Belarus, unless the application has been submitted and an additional premium has been paid,
- ✗ in vehicles, not registered in Poland or which total weight is equal to or higher than 3.5 tons or which age shall be more than 10 years from the date of first registration.

- ! caused while driving, if the Vehicle was not registered when the damage occurred,
- ! which value does not exceed PLN 300,
- ! occurred during normal operation, mechanical breakdown, normal wear and tear, freezing, radioactive contamination, influence of other toxic substances, or due to incorrect repair, as well as the improper loading or transporting cargo or baggage,
- ! caused by acts of war, terrorist acts, riots, strikes and unrests, or through active participation in the actions of protest, blockades of roads,

- ! arising during motor races, driving competition and training preparing for the above, as well as during use of the vehicle as a prop, test drives, driving lessons,
- ! damage incurred as a result of repair or modification of any part of electronic data processing system or auxiliary device in order to remove defects, logical or operational characteristics,
- ! resulting in a use of Vehicle not in line with agreement signed by Client and Policyholder, under which the Client is eligible to use the Vehicle, consisting in damage to or destruction of tires only,
- ! arising prior to the insurance coverage of each Vehicle.



Where am I covered?

Insurance cover is granted for insurance events arising:

- ✓ on the territory of the Republic of Poland and within the geographical borders of Europe, excluding the European part of Turkey;
- ✓ at the Policyholder's request and with the payment of an additional premium, the Insurer may extend protection regarding Theft risk on the territory of Ukraine, Moldova, Russia and Belarus.



What are my obligations?

The Insured Person is obliged:

- before conclusion of the insurance agreement: to provide the Insurer with the required information truthfully,
- during the period of the insurance agreement: to pay insurance premium,
- in case of the insurance event:
 - a) to undertake adequate measures to secure traffic safety at the place of accident;
 - b) to avoid, if possible, the damage enlargement;
 - c) to refrain from making any changes to the damaged Vehicle and refrain from its repair;
 - d) to immediately inform the Insurer, not later than within 7 days of the damage occurrence and provide a description of the events and circumstances of the accident,
 - e) to immediately call the police and other relevant bodies, in case, indicating crime commission, or when serious property or personal damage has been caused,
 - f) to record data of the vehicle and person driving the vehicle and data of compulsory third-party liability insurance, this applies to all participants in the collision,
 - g) to provide the registration document of Vehicle and other documents necessary to settle the claim, if defined by Insurer as necessary to handle the claim.



When and how do I pay?

Premium is paid by the Policyholder on a monthly basis.



When does the cover start and end?

The insurance agreement is concluded for 1 year (Insurance Period), and unless the parties agree otherwise - the contract is concluded for the next insurance period, unless the Policyholder decides not to conclude the insurance agreement for the next period.

The Insurer's liability expires:

- on the day of the transfer of ownership of Vehicle,
- with the day of termination of insurance agreement by the Policyholder,
- with the last day of Insurance Period.



How do I cancel the contract?

The Policyholder has the right to withdraw from the insurance agreement within 7 days from the date of conclusion of the agreement.

Withdrawal is done in writing.