

DRIVER AND PASSENGERS ACCIDENT 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: **DRIVER AND PASSENGERS ACCIDENT INSURANCE**

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 for Driver and Passengers Accident Insurance (GTC).

What is this type of insurance?

Individual driver and passengers accident insurance (Section II, group 1 of the Annex to the Act on insurance and reinsurance) addressed to entities that have concluded a leasing or lease agreement with ALD Automotive Polska Sp. z o.o. based in Warsaw.



What is insured?

- ✓ The object of this insurance is to provide the insurance cover in relation to the consequences of Accidents being Injuries occurred to the User of Vehicle and Passengers which has appeared suddenly and unexpectedly.
- ✓ The scope of insurance covers, if occurred as a result of Accident:
 - death of the Insured Person,
 - disability of the Insured Person,
 - temporary Total Inability to Work of the Insured Person,
 - fractures and burns of the Insured Person,
 - hospitalization as a result of Accident,
 - recovery at home,
 - loss of consciousness as a result of Accident,
 - costs of post-Accident treatment.
- ✓ The amount of any and all insurance benefits due as a result of any Accident occurred in given Insurance Period cannot exceed the Sum Insured amounting to 20,000 PLN per each Insured Person, including benefit limits determined in GTC.



What is not insured?

Scope of insurance does not cover:

- ✗ events that occurred before and after the Insurance Period,
- ✗ any Disease unless it is a consequence of the Injury,
- ✗ post-traumatic stress disorder,
- ✗ psychological or mental state with the exception of total and incurable insanity resulting directly from Accident,
- ✗ claims on accounts of injuries other than Injuries, any claims on compensation for suffered harm, damages for material losses arising out of loss of damage of any good belonging to the Insured Person, lost profits of the Insured Person.



Are there any restrictions on cover?

The Insurer shall not pay insurance benefit if Accident results directly from the following factors:

- ! accident occurring when, at the time of the loss, the Vehicle User did not hold a valid driving license or other documents required to drive the Vehicle, or if he/she failed to comply with restrictions listed on those documents, if it had influence on the occurrence of the Accident,
- ! ionizing radiation or radiation contamination of any nuclear fuel or any nuclear waste or waste from the combustion of nuclear fuel,
- ! the radioactive, toxic, explosive or other hazardous properties of nuclear explosive devices or their nuclear components,
- ! spraying, applying or spreading pathogenic or poisonous biological and chemical substances,
- ! war, terrorism,
- ! deliberate self-harm, suicide or suicide attempt, crime or attempt to commit a crime,
- ! accident that occurred under the influence of alcohol, narcotic drugs or medication,
- ! any Injuries existing before the Insurance Period.

The Insurer shall not pay insurance benefit in case the following circumstances contributed to the Injury or death:

- ! disease which does not constitute the consequence of Injury,
- ! natural causes or degenerative changes,
- ! gradually deteriorating health,
- ! safety seat belts have not been fastened unless the person non-fastening the seat belts was released from such obligation according to the law or the prescription by the Doctor,
- ! in case the number of passengers at the moment of the Accident exceeds the maximum number of passengers allowed.

Exclusions of the liability in terms of hospitalization:

- ! treatment of nervous and mental illness,
- ! stay in all kinds of mental health institutions and stay in long-term care institutions,
- ! treatment for the purpose of research, treatment and therapy for purely cosmetic nature or associated with obesity, impotence, artificial insemination,
- ! pregnancy and childbirth,
- ! hospitalizations that occur more than 180 days after the date of the Accident.



Where am I covered?

Insurance cover is granted for insurance events arising:

- ✓ on the territory of the Republic of Poland,
- ✓ within the geographical boundaries of Europe, excluding the European part of Turkey.



What are my obligations?

In case of the insurance event takes place the Policyholder or the Insured Person are obliged:

- if possible, to prevent further damage and
- to immediately call the police and the emergency medical services about the insurance event and the potential victims,
- to provide the insurer with the documents necessary to determine the validity of the claim and the amount of the benefit indicated by the insurer and provide any information required by the insurer, fill in the truthfully submitted injury claim form and return it within the prescribed period,
- to enable the insurer to obtain information about the state of health of the Insured Person,
- to notify the Insurer about the Accident as soon as possible, but not later than within 30 days from the date of the Accident, provided that the information in case of death is transferred immediately and call the Insurer and provide a description of the events and circumstances of the Accident



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 period starts and ends in accordance to terms indicated in the insurance application and insurance certificate

The Insurer's liability expires at the earliest of the following dates:

- on the date of sale of Vehicle,
- with the day of termination period in case of withdrawal Individual insurance agreement by the Policyholder,
- with the last day of Insurance Period.



How do I cancel the contract?

If the Insurance agreement is concluded for a period longer than 6 months, Policyholder has the right to withdraw from the insurance agreement within 7 days from the date of conclusion of the agreement.

Policyholder has the right to terminate the Insurance agreement at any time with immediate effect.