

# Motor Own Damage Insurance

(Including Glass Cover)

Insurance Product Information Document



**GREENVAL INSURANCE DAC**

**BNP PARIBAS GROUP**

Company: Greenval Insurance DAC

Registered in the Republic of Ireland, authorised by the Central Bank

Of Ireland (registered number C45741) and subject to

Czech Conduct of Business Rules.

**Product: Motor Own Damage**  
(including Glass Cover)

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your Policy Documentation & Policy Conditions.

## What is this type of insurance?

Motor Own Damage covers accidental damage to the insured vehicle including Fire & Theft. The cover includes loss or damage to parts and/or accessories attached during manufacturing.



### What is insured?

Only the standard coverage limits are displayed in this document. For full details of the coverage limits, please refer to your Policy Documentation:

- ✓ Covers accidental damage to the insured vehicle including Fire & Theft. The cover includes loss or damage to parts and/or accessories attached during manufacturing:
- ✓ Damage to Glass and/or Windscreen
- ✓ Limit of Indemnity:
  - Book Value of the Insured Vehicle
- ✓ Damage to your vehicle resulting from an accident, fire or theft.
- ✓ If your vehicle is stolen or written off, we will pay the book value or the amount shown in your policy documentation, whichever is higher.
- ✓ Vehicle accessories which were attached to the insured vehicle during manufacturing.
- ✓ European travel, giving you the same level of coverage whilst driving your vehicle in the countries listed in "Where am I covered" overleaf.



### What is not insured?

- ✗ Claims arising from War, Civil War, Rebellion and/or Revolution, Act of terrorism, Ionising radiations or contamination by radioactivity.
- ✗ Claims arising from the use of vehicle on airport premises except in areas to which the public have free vehicular access.
- ✗ Claims arising from vehicles taking part in racing, rallies and/or speed trials.
- ✗ Loss to, damage of or liability for goods conveyed.
- ✗ Claims arising from the transportation of inflammable liquids, high explosives, chemicals or gases in liquid, compressed and/or gaseous form.
- ✗ Claims arising from Deliberate/intentional Acts.
- ✗ Claims arising from the use of the vehicle as a tool of the trade.
- ✗ Claims arising from fraud by you or on your behalf.
- ✗ Claims arising from driving under the influence of alcohol, intoxicating substances or stimulants.
- ✗ Claims arising whilst driving with no valid driving license.
- ✗ Theft and/or Loss of Personal Belongings.
- ✗ Pollution unless it has arisen from a sudden unforeseen event.
- ✗ Claims arising from a manufacturing defect.
- ✗ Wear and tear.
- ✗ Depreciation in market value following repair.
- ✗ Mechanical, electrical, electronic or computer failures or breakdowns or breakages.
- ✗ Damage to tyres due to punctures, cuts, bursts or application of brakes.
- ✗ Damage or theft of goods transported in the vehicle.
- ✗ The amount of any Excess as stated on the Policy Documentation.
- ✗ Theft of fuel or fuel consumption in connection with theft or damage resulting from putting in the wrong fuel.
- ✗ Damage to or theft of trailers.



### Are there any restrictions on cover?

- ! Your vehicle can only be used for the purposes agreed at the inception of the contract;
- ! Driving of other cars is restricted to vehicles leased by your employer;
- ! All drivers must be eligible to drive the vehicle and must not be legally or medically restricted to do so;
- ! All drivers must hold a valid driving license;



### Where am I covered?

This Insurance covers insured events occurring during the term of insurance in all countries of the Green Card system: Austria, Albania, Andorra, Belgium, Bulgaria, Czech Republic, Bosnia & Herzegovina, Switzerland, Cyprus (excluding Northern Cyprus), Denmark, Estonia, Finland, France, Croatia, Italy, Ireland, Iceland, Lichtenstein, Lithuania, Latvia, Luxembourg, Hungary, Malta, Germany, Netherlands, Norway, Poland, Portugal, Romania, Greece, Slovakia, Slovenia, Great Britain, Spain, Sweden, North Macedonia, Montenegro, Serbia & Turkey.

**The excluded countries include Iran, Belarus, Moldova, Ukraine, Kosovo, Northern Cyprus, Morocco, Tunisia, Israel, Russia and Azerbaijan.**



### What are my obligations?

- You have a duty to make a fair representation of the risk which you wish to insure;
- You must notify us of any changes to your personal/business circumstances as outlined in the policy wording, including any driver on the policy who has had their licence revoked/cancelled and/or if they're no longer legally or medically allowed to drive the insured vehicle;
- You or your Legal Representatives must report to us as soon as possible after an accident;
- You must be honest and accurate in all information you have given us, don't make a fraudulent or exaggerated claim;
- You must take reasonable steps to keep your vehicle from been lost or stolen;
- You must keep your vehicle in a roadworthy condition;
- You must pay the premium in line with the agreed timeframes;



### When and how do I pay?

Your insurance premium will be collected as part of your monthly leasing invoice unless agreed otherwise with the insurer.



### When does the cover start & end?

The cover starts when your leased vehicle has been delivered. The Policy is renewed yearly as per the 1<sup>st</sup> January and the insurance ends when the leasing contract has been terminated or concluded.



### How do I cancel the contract?

You can cancel your insurance at any time by giving 30 days written notice to Arval Czech Republic.