



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: Driver/Passenger Insurance

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?

Driver/Passenger Insurance covers bodily injury or death caused to the insured driver and/or passengers arising from the use of the insured vehicle subject to the agreed limits.



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 death and bodily injury (permanent disabilities) caused by vehicle accident where no other vehicles are involved and where the injured person is the driver and/or passenger of the insured vehicle.
- ✓ Limits: As per your Policy Documents
- ✓ Coverage includes (subject to agreed limits):
 - Death Caused by Injury
 - Permanent Disability
 - Injury Treatment
 - Hospitalisation Costs



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.
- ✗ Driving with no valid driving license.
- ✗ Theft and/or Loss of Personal Belongings.
- ✗ Pollution unless it has arisen from a sudden unforeseen event.
- ✗ Wear and tear.
- ✗ Depreciation in market value following repair.
- ✗ The amount of any Excess as stated on the Policy Documentation.



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?

- ✓ Czech Republic and any country which the Commission of the European Community approves as meeting the requirements of Directive 2009/103/EC of the European Parliament and the Council relating to insurance against civil liability in respect of the use of motor vehicles and the enforcement of the obligation to insure against such liability. Cover also extends to the non-European countries specified on the Greencard excluding 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 1st January and the insurance ends when the leasing contract has been terminated or concluded.



How do I cancel the contract?

You can be excluded from insurance at any time during its term based on your application for withdrawal which should be addressed to the lessor of the vehicle in accordance with the lease contract condition.