

Driver's Accident Insurance Contract



Insurance Product Information Document

Company: Euro Insurances DAC, Ireland

Product: Personal Indemnity

Registered in Ireland with company registration number 222618. Euro Insurances DAC (trading as Ayvens Insurance) is regulated by the Central Bank of Ireland with authorisation Number C33597.

The complete pre-contractual and contractual information is contained in the policy and in the information dossier.

What type of insurance is it?

This is a policy for injury as a result of a road accident, to which is added a cover of reimbursement of medical expenses, and a cover in the event of death. Coverage shall be provided to the driver of an insured vehicle, provided that he/she is over 18 and under 80 years of age.



What is insured?

Within the limits specified in the Policy, we offer the following types of coverage:

- ✓ Permanent disablement or death as a result of an accident occurring while driving an insured Vehicle or a courtesy replacement vehicle, in the event of failure of the insured Vehicle.
- ✓ Reimbursement of the following medical expenses if necessary due to an accident covered under this policy:
 - Hospital or clinic expenses.
 - Physician or surgeon fees.
 - Diagnostic tests and laboratory exams.
 - Expenses for ambulance and/or special emergency vehicles for hospitalization to the care facility or outpatient clinic.
 - Physical therapy in general and pharmaceutical expenses.
 - Expenses for initial prostheses, excluding dental prostheses.

The policy limits are shown in the Order.

In the event of an accident involving more than one insured at the same time, the Company will not be liable for an amount exceeding a total of €2,000,000.00.

Drivers aged under 18 and over 80 are not insurable as well as drug addicts, those suffering from apoplexy, epilepsy, paralysis, mental illness, delirium tremens, alcoholism and other serious and permanent illnesses.



What is not insured?

- ✗ Accidents resulting from driving while intoxicated or under the influence of drugs
- ✗ Events resulting from unlawful actions, gross negligence or fraud of the insured, or from his/her participation in reckless actions, races or competitions and related test runs and training.
- ✗ Accidents resulting from war, civil war, invasion, insurrection, revolution, use of military force or coup involving any government or military authority.
- ✗ Vehicles over 6 tons and cannot exceed 150 units and for 4-wheel motorcycles cannot exceed 30 units.
- ✗ Nuclear exposure or contamination, direct or indirect chemical or biological exposure.
- ✗ Injury or death that is only an indirect consequence of the accident.
- ✗ Pre-existing physical or pathological conditions.
- ✗ Expenses for plastic surgery, unless necessary to eliminate or reduce the degree of permanent disablement.



Are there any restrictions on cover?

- ! The contract provides for deductibles, excesses, limits, sub-limits and insurability requirements.
- ! If after payment of permanent disablement compensation, but within two years of the date of the claim, the Insured dies as a result of the accident, the Company shall pay the designated beneficiaries or, in the absence of designation, the legitimate heirs, the difference between the compensation already paid and the amount envisaged in the case of death, if the latter is greater.



Where am I covered?

- ✓ The insurance is valid in the territory of the Italian Republic, Vatican City, Republic of San Marino and other territories in Europe. The insurance is also valid for other States whose acronyms on the international insurance certificate (Green Card) are not crossed out.



What are my obligations?

- Regularly pay the rental fee, which also includes the insurance premium.
- Notify the Company in writing of the existence and/or subsequent stipulation of other insurance policies for the same risk.
- In the event of an accident, notify the Company in writing within ten days, specifying the place, date, time and causes of the event, and attaching a medical certificate.
- Subsequently send the medical certificates certifying the progress of the injuries.
- The Insured or the Beneficiary must allow the performance of investigations and verifications deemed necessary by the Company, relieve doctors from the professional obligation of confidentiality and cooperate fully with the Insurer.



When and how do I pay?

The premium is paid with the monthly rental fee, which also includes the cost of insurance coverage.

There are no mechanisms for automatic adjustment of the premium.



When does the cover start and end?

The Insurance takes effect at midnight on the date of stipulation and has a duration equal to that of the rental contract.



How do I cancel the policy?

The Beneficiary may withdraw from the policy at any time by requesting modification of the rental conditions from the sales executive, who will issue a new quote. The withdrawal will be effective when the order form requesting the application of the new rental conditions is signed.