

# Motor and Travel Insurance



## Information document for the insurance product

AXA Assurances Luxembourg S.A. insurance company, authorised in Luxembourg

OptiDrive

**Disclaimer:** this document is only intended to provide you with a summary of the principal coverage and exclusions of the insurance product and is not customised to your specific needs. All pre-policy and policy information on the insurance product is included in the policy documentation for the chosen product.

### What type of insurance is it?

This motor insurance product provides the Insured with basic third-party liability coverage, helps him assert his rights and provides assistance in the event of an accident. This coverage may include a driver protection guarantee (damage to the driver is not covered by third party liability), assistance in the event of a breakdown, and guarantees covering damage caused to the vehicle due to an accident, fire, a natural event, broken glass, collision with animals, theft, or any other cause of accidental origin.



### What is insured?

#### Basic coverage

- ✓ Third party liability
- ✓ Legal protection, covering defence against claims
- ✓ Assistance in the event of an accident

#### Optional coverage pack

- The Mini-Casco pack covering inseparably: theft, fire, broken glass, natural events, collision with animals, the deterioration of personal items
- The Privilege formula that completes the Mini-Casco pack by covering any material damage

#### Separate optional coverage

- Driver protection or safety
- Breakdown assistance
- Family and travel assistance
- Full legal protection
- Total loss cover (only in addition to the Mini-Casco pack)

**Disclaimer:** any coverage ceilings, limits and excesses are included in the insurance conditions and/or specific conditions



### What is not insured?

- ✗ Damage caused when the driver is under the influence of alcohol level in excess of the level set by law or has consumed hallucinogenic substances/drugs/narcotics, refuses to submit to a control following an accident, or does not have a valid driver's license
- ✗ Jewels, bank notes, all types of securities, rare or precious objects, merchandise intended for sale
- ✗ Damage caused by the intentional fault of the Insured or with his complicity
- ✗ The perpetrators, co-perpetrators and accomplices in the theft of the vehicle that caused the damage
- ✗ Damage resulting from war or related events
- ✗ Damage relating to a requisition by a military or police force, by regular or irregular combatants
- ✗ Damage caused by any phenomenon arising from the transmutation of atomic nuclei or radioactivity

**Disclaimer:** this list is not exhaustive



### Are there exclusions from coverage?

- ! If a driver has held a licence for less than three years without declaring this in the specific conditions of the policy, an excess of €1,250 will apply;
- ! Excesses are cumulative
- ! A short circuit is compensated up to a limit of € 1,250
- ! If the amount insured is less than the new or appraised value, the proportional rule will apply for the compensation
- ! Transport of persons on places not registered on the registration document
- ! Invisible aesthetic damage more than five feet (1.50 m) from the vehicle

**Disclaimer:** this list is not exhaustive. For more information, consult the policy documents relating to the chosen product.



## Where am I covered?

- ✓ The third-party liability, legal protection, accident assistance or breakdown assistance coverage is granted for the countries participating in the green card system, under the agreement concluded on 30 May 2002 between the national insurance offices and the Luxembourg office.
- ✓ Travel assistance is granted worldwide
- ✓ The replacement vehicle is granted only in the Grand Duchy of Luxembourg.
- ✓ Guarantees covering vehicle damage or full legal protection are granted in the countries of the European Union as well as in the following countries: Bosnia and Herzegovina, Cyprus, United Kingdom of Great Britain and Northern Ireland, Iceland, Morocco, Norway, Switzerland, Tunisia, Turkey, Montenegro, Serbia, the principalities of Andorra and Monaco, the Vatican City, Liechtenstein and San Marino. For Cyprus and Serbia, the insurance coverage is limited only to regions covered by the third-party liability insurance and listed on the green card.



## What are my obligations?

- When signing up for the policy: declare exactly all the circumstances and all elements allowing the risk to be assessed
- During the course of the policy: declare any new circumstances or change in circumstances likely to lead to a significant and lasting aggravation of the insured risk
- Pay the premiums
- In case of an incident:
  - take all reasonable measures to prevent and mitigate the consequences of the incident;
  - declare the claim to the Company as soon as possible, and at the latest within 8 days, except in cases of force majeure
  - indicate the date, nature, causes, circumstances, consequences and location of the incident
  - do not carry out or have any repairs carried out before verification by the Company or with their agreement.



## When and how are payments made?

You are required to pay the premium annually and you receive an invitation to make a payment. A split premium is possible subject to certain conditions.



## When does the cover begin and when does it end?

The start date and duration of the insurance is indicated in the specific conditions of the policy. The policy lasts one year and is tacitly renewable.



## How can I cancel the policy?

If you wish to cancel your policy, you must make this known at least 30 days before the expiry date of the annual premium, or 30 days before the anniversary date of the effective date of the policy. The policy is terminated by registered letter or by bailiff's writ or by remittance to the company of a notice of termination against a receipt.