

AUTO INSURANCE

Insurance Product Information Document



Company: Accredited Insurance
(Europe) Limited

Product: LORRY PACK (NATIONAL TRANSPORTS)

This information document is a short description of the insurance product and is therefore, incomplete. You can find the complete information about the insurance product in the respective Insurance Policy and in all relevant accompanying documentation (Insurance Application, Insurance Policy, General and Special Terms). In order to be fully informed, please read all the documents related to the insurance product.

What is this type of insurance?

We offer you Civil Liability Lorry Pack Insurance which covers the compensation of third parties' legitimate claims against the insured that derive from damages caused in occasion of the vehicle's circulation, as described on the policy and in the following cases: Death injuries to persons, bodily injuries to persons, material damages caused to property of persons not belonging in the family of the insured, the driver or the policy holder, material damages in goods, excluding those being transported by the insured vehicle. In addition, we offer you the option of supplementary coverages that enhance this insurance.



What is insured?

- ✓ Bodily injuries to persons, up to 1.220.000 € per person
- ✓ Material Damages caused to property of persons up to 1.220.000 € per accident
- ✓ Material Damages caused by uninsured vehicle up to 15.000 €
- ✓ Civil Liability from transported cargo
- ✓ Civil Liability within guarded areas, ports, garages
- ✓ Civil liability for total theft
- ✓ Accident care
- ✓ Personal Accident of the Driver- Owner
- ✓ Option of Supplementary Covers: Damages from the use as a tool, Glass breakage (Please consult the relevant Insurance Product Information Documents per Supplementary Cover)



What is not insured?

- ✗ Material damages to property that belong to members of the family of the insured, the driver or any other person covered by the insurance.
- ✗ Damages in goods transported by the same vehicle.
- ✗ The Civil Liability of persons covered by this policy, in case the insured vehicle was exposed to specific risks, especially when it participated in formal or informal contests of peril, such as car racing events and competitions of accuracy or virtuosity, rallying, speed tests, on any racetrack, circuit or any other prepared course or derestricted toll road, without having previously obtained the insurance certificate requested by law.
- ✗ Expenditure for fines, penalties redemption or contentious costs that derive from infringement of law or the Road Traffic Code (K.O.K.) provisions
- ✗ For supplementary covers please consult the relevant Insurance Product Information Documents per Supplementary Cover



Are there any restrictions on cover?

- ! Damages intentionally caused by the insured, the receiver/holder of the cover and the driver of the vehicle, or by the persons appointed by them to drive the vehicle.
- ! Damages caused by terrorist acts, invasions, hostilities and war operations, civil war, riots, demonstrations, strikes, coups or revolution and any form of requisition.
- ! Damages caused directly or indirectly by flood, hurricane, windstorm, volcano eruption, earthquake or any other extreme natural phenomena, unless cover was explicitly and specifically agreed for these cases with a special and additional premium.
- ! Damages caused by a driver not bearing the required legal driving license according to the category of the driven vehicle
- ! Damages caused in an accident in which the driver was in a state of intoxication (alcohol or drugs).

! For supplementary covers please consult the relevant Insurance Product Information Documents per Supplementary Cover



Where am I covered?

Third Party Liability Insurance applies within the borders of the Greek Territory, the countries of the European Union and the countries whose National Insurance Offices have signed to the unified agreement of the members of the Council of "International Automobile Bureau". A special written confirmation is issued by our company upon your prior written request for all other countries. In this case, our company, grants you an International Insurance Certificate (green card). All supplementary coverages to Third Party Liability Insurance apply only within the limits of the Greek Territory



What are my obligations?

You have the following obligations, amongst others:

- You must honestly report your personal information when completing the Insurance Application.
- You must contact our company if your personal information documented in the Insurance Application or in the Insurance Policy has changed.
- In case of damage, you must notify our company within 8 days from the occurrence of the insurance event and provide us all the necessary supporting documents.
- You should notify our company of any incident or item that results in an increase in the risk insured.
- You must pay your insurance premium in good time and in accordance with the terms of the insurance policy.



When and how do I pay?

You must pay the entire premium amount before the date of commencement of the insurance policy.

At renewal of your policy, the date of premium payment is marked on the Proposal of Renewal. You can pay the premium either through the appropriate payment methods listed in the Proposal / Renewal / Payment Notice or by cash to your Insurance Intermediary who is authorized by us to receive premiums on our behalf.



When does the cover start and end?

The insurance coverage commences on the date of issue of your insurance policy, and only if the insurance premium is paid in full. The time of commencement of the insurance coverage is rounded up within the hour immediately following the issue time of the insurance policy.

The insurance coverage is valid, according to the terms of your policy, for a period of three months, six months or one year from the date of commencement.



How do I cancel the contract?

You may cancel your insurance policy at any time by filling out a Complaint Letter that you should forward to our company. The cancellation of your contract takes place on the date the letter is received by our company. You are entitled of a refund of the remaining premiums.