

**AIG EUROPE LIMITED AUTO POLICY N° 3.000.015
SUMMARY OF COVERAGE FROM 01.01.2016 TO 31.12.2016**

✓ **THIRD PARTY LIABILITY AND LEGAL DEFENSE**

COVERAGE	DEDUCTIBLES (euros)	LIMIT (euros)
Third Party Liability	Nil	Bodily Injury : Unlimited Other damages : 100.000.000
Defense and Recourse	Nil	Defense : unlimited Recourse : 15.000
Legal Protection	Nil	15.000

✓ **AUTHORIZED DRIVER'S COVER**

The Insurer will indemnify the bodily injury sustained by the authorized driver of the vehicle whatever the liability he has, within above limits. The compensation is to be considered as an advance payment on the recourse to be done for the liability for which the driver is not incumbent.

The damages are calculated according to Common Law rules, with deduction of indemnifications paid by third parties or by other relevant organizations.

	LIMIT (euros)
<u>Damages subject to indemnification :</u> <ul style="list-style-type: none"> • Damage to the authorized driver in case of injury • Damage of the beneficiary in case of death of the authorized driver 	<p>The total amount of the damages are covered within a limit of 450.000 euros per claim</p>
<u>Determination of the covered damages :</u> <ul style="list-style-type: none"> • Medical, pharmaceutical, surgery hospital, prosthesis, re-education expenses • Physiological and Economical damages : <ul style="list-style-type: none"> - Temporary disability - Permanent disability • Non economical damages : moral, sufferings, esthetics • Funeral expenses 	

Note : In no case is covered under this guarantee the bodily injury sustained by a employed driver if it is dealt with by the Social Security within the framework of legislation on the industrial accidents of the road.

✓ **COVERS GRANTED**

COVERAGE	DEDUCTIBLES (euros)	LIMIT (euros)
Accidental Damage	Nil	Value given by expert
Fire	Nil	Value given by expert
Theft	Nil	Value given by expert
Glass Breakage	Nil	Replacement cost
Towing	Nil	450

MAIN EXCLUSIONS :

1. FOR AUTHORIZED DRIVER'S COVER

- THE DAMAGES SUSTAINED BY THE AUTHORIZED DRIVER UNDER THE INFLUENCE OF ALCOHOL OR NON PRESCRIBED DRUGS WHEN THERE IS A RELATION BETWEEN THIS INFLUENCE AND THE ACCIDENT.

2. FOR ALL COVERAGE

- DAMAGE CAUSED BY THE VEHICLE INSURED WHEN AT THE TIME OF THE ACCIDENT THE DRIVER HAS NOT THE LEGAL AGE (18 year old) OR DOES NOT HAVE A VALID DRIVING LICENCE.
- DAMAGE WHICH OCCUR DURING TESTS, RACES, OR COMPETITIONS, WHEN THE RULES IN FORCE REQUEST THE ANTICIPATED AUTHORIZATION OF LEGAL AUTHORITIES, WHEN THE INSURED TAKES PART IN IT AS A COMPETITOR, ORGANIZER OR EMPLOYED.
- DAMAGE CAUSED BY A PASSENGER TO OTHER PEOPLE TRANSPORTED WHEN THE VEHICLE INSURED IS NOT INVOLVED IN THE ACCIDENT.
- DAMAGE CAUSED WILLINGLY BY THE INSURED (FOR EXEMPLE IN THE EVENT OF SUICIDE OR SUICIDE ATTEMPT), THE BURDEN OF PROOF REMAINING WITH THE INSURER.
- DAMAGE CAUSED BY FOREIGN WAR OR THE CIVIL WAR.
- DAMAGE CAUSED BY THE VEHICLE WHEN IT TRANSPORTS IONIZING RADIATION SOURCES TO BE UTILIZED OUT OF A NUCLEAR PLANT, AS LONG AS THESE SOURCES WOULD HAVE CAUSED OR AGGRAVATED THE ACCIDENT.
- THE PENALTIES.

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