



# MY CAR – BENEFITS GUIDE

# WELCOME

THANK YOU FOR TRUSTING  
ALLIANZ - SLOVENSKÁ POISŤOVŇA TO BE  
YOUR PARTNER AND FOR CHOOSING TO  
INSURE YOUR VEHICLE WITH US.



**Taking care of risk is our job.**

**We're here to protect you and your vehicle from financial losses from unexpected events you can't control.**

**Rely on our experience and enjoy your drive. We are with you every step of the way. We are glad to become your trustworthy partner.**

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# 1. INTRODUCTION TO YOUR INSURANCE



**THE CAR INSURANCE  
YOU CHOSE PROVIDES  
A WIDE SCOPE OF  
INSURANCE  
PROTECTION  
ACCORDING YOUR  
REQUIREMENTS.**

**The Benefits Guide you are reading now is effective from January 15, 2021. It contains general terms and conditions of car insurance, provides relevant information about the product and explains everything you need to know.**

In the Benefits Guide we – the insurer – are going to address you:

- the policyholder, if you concluded an insurance contract with us
- the insured, or insured person, if the insurance protection, rights and duties apply to you.

This Benefits Guide:

- describes in detail the insurance packages, what is covered and what is not covered,
- informs how to report an insured event and explains terms relating to the insurance,
- provides useful tips how to protect your property,
- gives answers to most frequently asked questions.

The Benefits Guide forms an inseparable part of the insurance contract. Please read carefully both documents. The terms and conditions set out in the insurance contract and in this Guide apply to you and to the insured.

If you have any questions after reading the Guide, feel free to contact us. We are ready to help at +421 2 50 122 222 or at [allianzsp@allianzsp.sk](mailto:allianzsp@allianzsp.sk)

# 2. PRODUCT DESCRIPTION – TERMS AND CONDITIONS

**WE WOULD LIKE TO INTRODUCE A COMPREHENSIVE MOTOR INSURANCE.**

## 2.1 WHAT DOES THE PRODUCT COVER?

**In this section you can find important information about the coverage provided by the MY CAR insurance. Covered are only risks included in the package which you chose. You will find the details of your package in this Guide and in your insurance contract.**

### **OBJECT OF INSURANCE**

Everything you can insure is called object of insurance. It can include the following:

- Damage caused to others (third party liability) by the operation of the insured vehicle.
- Vehicle specified in the insurance contract and:
  - Accessory equipment of the vehicle.
  - Additional audio-equipment.
  - Luggage transported in personal vehicles, up to the maximum value stipulated in the insurance contract.

- The driver and passengers of the insured vehicle.
- Legal support.
- Financial loss.
- Assistance services.

## GENERAL PRODUCT SPECIFICATIONS

Scope and territorial extension of coverage – where your insurance is valid?

Motor Third Party Liability Insurance is valid in countries specified in the Green Card (the internationally acknowledged document proving the existence of motor third-party liability insurance).

More information is available at [www.skp.sk](http://www.skp.sk)

Territorial extension for assistance services is defined by the geographic territory of Europe, including the European part of Turkey and Greek part of Cyprus, with the exception of Belarus, Ukraine and Moldavia.

All other coverages included in the chosen package, with the exception of legal support, apply if damage occurs on the geographic territory of Europe. Legal support insurance is valid on the territory of Slovak Republic (SR). You may agree on insurance for other territories in the insurance contract.



# PACKAGES OVERVIEW

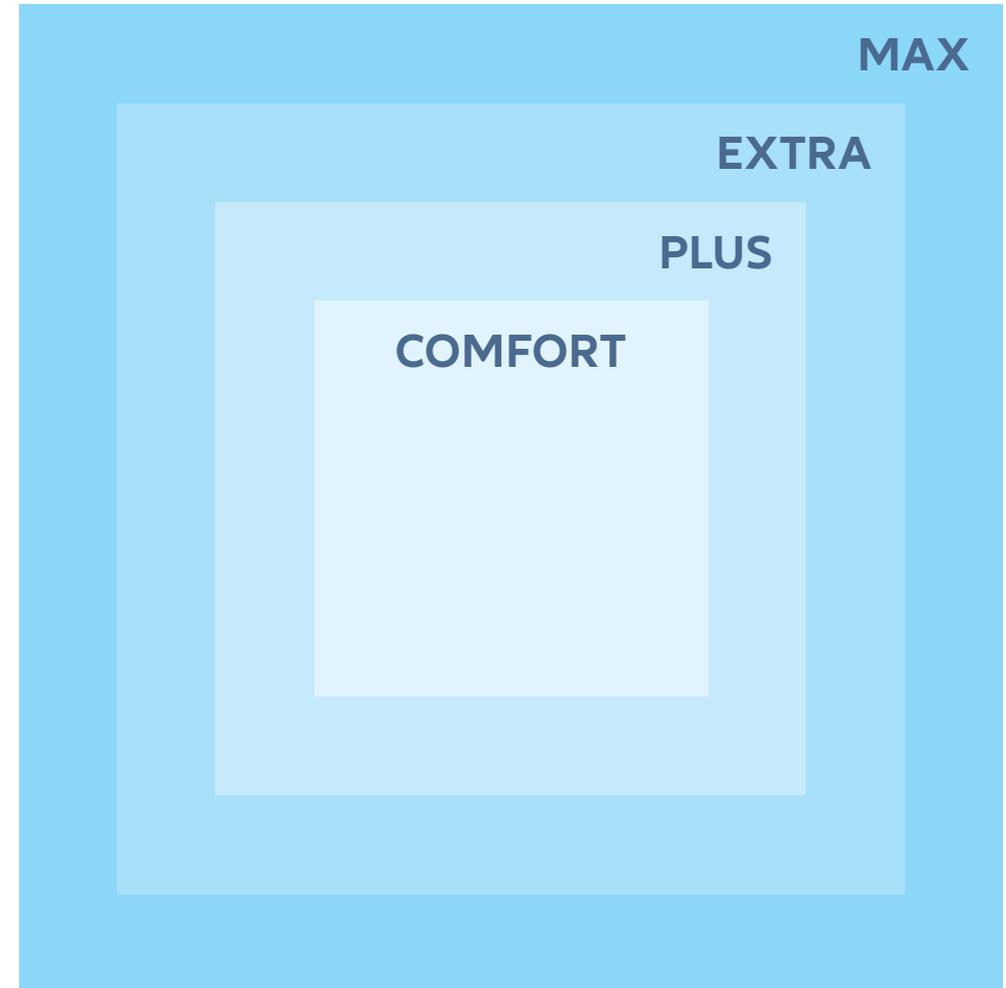
There are four insurance packages available in the MY CAR insurance:

- COMFORT package with basic coverage,
- PLUS package with extended coverage,
- EXTRA package with comprehensive coverage,
- MAX package with the largest scope of coverage.

In the following section we are going to describe cases when we will pay compensation to you, depending on the MY CAR package you chose.

Please read also the list of situations to which general exclusions of the product apply. In these cases we are not going to pay any compensation.

**THERE ARE FOUR  
INSURANCE  
PACKAGES  
AVAILABLE IN  
THE MY CAR  
INSURANCE.**



# TABLE OF COVERAGES

PROVIDED COVERAGES	COMFORT	PLUS	EXTRA	MAX	COVERAGE DEFINITIONS
<b>MOTOR THIRD PARTY LIABILITY</b>	✓	✓	✓	✓	Motor Third Party Liability Insurance (MTPL) protects you against financial consequences in case you cause damage to others in connection with the operation of the insured vehicle.
<b>LEGAL SUPPORT</b>	✓	✓	✓	✓	Legal advice by telephone (assistance service provided by telephone).
<b>ROADSIDE ASSISTANCE (BASE)</b>	✓	✓	✓	✓	Basic assistance services (repair on spot and towing of vehicle, mobility service, provision of information) in case of an accident and/or vehicle malfunction.
<b>PERSONAL ACCIDENT (BASE)</b>	✓	✓	✓	✓	Covers accidental injury of the driver caused by a traffic accident.
<b>NATURAL CATASTROPHES</b>		✓	✓	✓	Covers damage, destruction or loss due to natural catastrophes (flood, inundation, windstorm, gale, earthquake, landslide, atmospheric precipitation, hail, strike of lightning, snow avalanche, burden of snow or ice).
<b>FIRE, EXPLOSION, IMPLOSION</b>		✓	✓	✓	Covers damage as a consequence of fire, explosion or implosion.
<b>ANIMAL COLLISION</b>		✓	✓	✓	Covers damage caused by collision with an animal.
<b>ROADSIDE ASSISTANCE (EXTENDED)</b>		✓	✓	✓	Includes extended assistance scope (repair on spot and towing of vehicle, mobility services, provision of information, replacement vehicle, accommodation or return home etc.) in case of an accident and/or vehicle malfunction.
<b>PERSONAL ACCIDENT (EXTENDED)</b>		✓	✓	✓	Covers accidental injury or the driver and all passengers caused by a traffic accident.
<b>THEFT</b>			✓	✓	Covers theft of the vehicle.
<b>VANDALISM</b>			✓	✓	Covers damage resulting from vandalism.
<b>GLASS</b>			✓	✓	Covers damage or destruction of glass surfaces of the vehicle.
<b>OWN DAMAGE (MOD)</b>				✓	Covers damage as a result of an accident caused to the insured vehicle.
<b>GAP INSURANCE</b>				✓	In case of theft or total damage, compensation is provided in the amount of new value of the vehicle. Applicable to vehicles which are up to 6 months old for maximum 24 months from the beginning of insurance.

For a comprehensive description of each coverage, please read the following section.

**MTPL****What is covered?**

Third party liability for damage caused by the operation of the vehicle.

Motor Third Party Liability Insurance (MTPL) protects you against financial consequences of damage you caused to others in connection with the operation of the vehicle. This insurance is governed by Act No. 381/2001 Col. On Obligatory Third Party Liability Insurance and Amendment of other Laws (the Act). Every holder, owner or operator of a vehicle is obliged to sign an insurance contract with this coverage.

We will pay compensation to other entity or person for damage caused by the operation of the insured vehicle consisting in:

- Bodily injury or death – up to the coverage limit stipulated in the insurance contract (regardless of the number of injured or killed persons).
- Damage to another vehicle, damage or loss of property, loss of profit, cost of legal representation – up to the maximum coverage limit stipulated in the insurance contract (regardless of the number of damaged parties).

The complete scope of coverage is set out in the law.

**What is not covered?**

Damage caused:

- To the driver of the insured vehicle, his/her spouse or persons living at the time of occurrence of the damage in common household with the driver.
- To the holder, owner or operator of the insured vehicle.
- To a racer or participant in a competition, holder, owner or operator of an insured vehicle used in a motor race or competition or during preparatory rides for the race/competition.
- By the operation of a motor vehicle at an act of terrorism or war event.

Further exclusions from the insurance are defined in the Act.

If the compensation to be paid to several damaged parties exceeds the coverage limit, the compensation paid to each of them will be reduced proportionally as the ratio of the insurance coverage limit and the sum of all claims.

We can ask you or the driver to refund a part, or, if justifiable, even the whole compensation we paid. This applies especially in the case:

- Of damage caused by a driver who, at the time of the accident, was driving under the influence of alcohol, drugs, medicaments, or who without reason refused to undergo a test or examination aimed at their detection.
- Of deliberate acts or gross negligence

of the driver of the vehicle.

- Of damage caused by a driver who, at the time of the accident, was driving without a driving license or who was prohibited to drive a motor vehicle by a court or other relevant authority.
- If you are behind with the payment of premium at the time when the accident happened.
- If the event was not reported to the police and it should have been reported in line with special legislation.
- If the insured event was not reported to us or it was reported with a delay (more than 15 days after the event, if the event occurs in the SR, or 30 days if it occurs abroad).
- Of operation of a vehicle without a valid Slovak license or Slovak license number.
- Of the operation of a vehicle which was not roadworthy or did not have a valid technical inspection and this had a substantial impact on the occurrence of the event.

Further cases mentioned in the Act, at <https://www.slov-lex.sk/pravne-predpisy>

**LEGAL SUPPORT****What is covered?**

The driver of the insured vehicle in case of a traffic accident.

Legal advice shall be given on telephone (assistance service provided

by telephone) upon request, in case of:

- Withholding of the driving license in case of a traffic accident of the insured vehicle.
- Damage due to a traffic accident (e.g. property damage/bodily injury).
- Loss event (e.g. collision with an animal, damage to windshield glass).

The service is available at +421 2 50 122 222.

Additionally, we will provide advice, information about legal regulations, about legal representation etc. You can use this service also when you are selling or buying a vehicle in SR.

**What is not covered?**

This assistance service does not apply to cases connected with:

- Your representation during out-of-court or court proceedings.
- Your representation in misdemeanour or administrative action.
- Advice in relation with a traffic accident which you caused under the influence of alcohol or other habit-forming substances.
- Advice in relation with a traffic accident which you caused when driving the insured vehicle without a valid driver's license.
- Mediation, taxation, fines, court fees and penalties.
- Protection of interests in connection with war events or terrorism.
- Disputes between you and us.

## ROADSIDE ASSISTANCE (BASE)

### What is covered?

“Base roadside assistance” will protect you in following cases:

- Repair on spot.
- Towing.
- Mobility service.
- Information services.

### Repair on spot and towing

When your vehicle does not function well, is damaged or destroyed and you cannot use it for transport pursuant to the provisions of the Road Traffic Safety Act, we will provide:

- Repair on spot i.e. - arrival and return journey of the closest roadside assistance vehicle and one hour of work if we can fix your vehicle for further driving.
- Towing
  - If we cannot fix your vehicle for further driving, we will organise and cover actually incurred cost of vehicle towing to the closest repair shop designated by us for repair.
  - If your vehicle cannot be towed directly to the repair shop, we will organise and cover the cost of transporting the vehicle to a guarded parking lot and of transporting the vehicle from the guarded parking lot to the closest partner repair shop, as soon as possible.

### Mobility service

When you cannot continue driving due to:

- Malfunction, damage to or destruction of the vehicle
  - Vandalism
  - Flat tyre
  - Lack of fuel or wrong fuel
  - Loss or damage of the key
  - Theft of vehicle parts or equipment
- we will organise and cover the cost of transport of the driver and , together with him, any passengers from the place of the accident (place of occurrence of the insured event) to any other location up to a maximum of 50 km distance.

You can use train, bus, or taxi cab.

### Information services

You can call us any time and request the following information (even if you do not need any assistance with your vehicle):

- On road conditions.
- On vehicle repair shops and vehicle rental companies.
- On petrol stations and tyre repair shops.

If an insured event happens to you, we can also provide you with the following information:

- What to do after an accident and instructions on filling out an Accident Statement Report.
- Telephone numbers of nearby vehicle repair shops and information about vehicle repair options. This applies to cases when you are not entitled to using the service of vehicle transport to an auto shop designated by us under terms and conditions of this Guide.
- On vehicle rental options.

**You may use our service without limitation, any time you have an insured event, during the term of the insurance. One exception is a discharged battery. You can use our help in this case twice for the insurance period.**

### What is not covered?

Additional to the General Exclusions mentioned in part 2.2 „What are general exclusions of the product?”, we will not cover within Basic Roadside Assistance the following damage and costs:

- Costs of materials and spare parts used for vehicle repair, diagnostics and vehicle repair in a repair shop.
- Of parking, except in case we have organised towing to a guarded parking lot.
- The cost of fuel, road tax (fees),

technical inspection of the vehicle (except for the necessary inspection of the vehicle in case of repair at the place of a malfunction/accident), ferryboat, customs duty, fines for the breach of traffic regulations by the insured.

- Costs not previously approved by us with the exception of repair on spot or towing of the vehicle if the driver delivers proof that due to objective circumstances, he/she was unable to contact us.
- Incurred by the cargo and objects transported by the insured vehicle.
- Loss of income of the driver and/or passengers.
- Damage to health.
- Incurred as a result of self-mutilation or suicide of the driver.
- Aesthetic defects (e.g. scratching, cuts, cracks) which do not reduce or limit the functionality of the vehicle.
- Damage due to neglected maintenance of the vehicle.
- Damage due to which we already previously provided assistance services or in connection with which we requested that you eliminate its cause.
- Damage caused to persons transported for a fee.
- Damage connected with re-loading and transport of cargo.

**ROADSIDE ASSISTANCE (BASE) OVERVIEW**

BENEFIT	EVENT									
	BREAK-DOWN	TRAFFIC ACCIDENT/FIRE/NATCAT	BROKEN WINDSHIELD	VANDALISM	THEFT	THEFT OF VEHICLE PARTS OR EQUIPMENT	FLAT TYRE	LACK OF FUEL	WRONG FUEL	KEYS LOST/BROKEN
REPAIR ON SPOT, MAX 1H	✓	✓	✓							
TOWING	✓	✓	✓							
MOBILITY SERVICE UP TO 50 KM	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
INFORMATION SERVICES	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

For a comprehensive description of each coverage, please read the following section.

**PERSONAL ACCIDENT (BASE)**

**What is covered?**

An injury of the driver of the insured vehicle who becomes involved in a traffic accident while:

- Driving the insured vehicle.
- Getting in or out of the insured vehicle.
- Loading or unloading the insured vehicle.
- Stopping to repair the insured vehicle.

In case of:

- Death we will pay compensation up to the sum insured stipulated in the insurance contract.
- Permanent disability in the minimum extent of 70% we will pay compensation up to the sum insured stipulated in the insurance contract.

**What is not covered?**

- Injury or accidental death due to suicide, attempted suicide or self-mutilation.
- Injury or accidental death due to active participation in felonious and/or violent acts and riots.
- Damage to health or death not connected with an insured personal accident.
- Events occurring while the insured vehicle did not have a valid technical inspection or was not roadworthy.
- Death or damage to health of passengers in the insured vehicle.

The package with extended coverage PLUS includes besides the package COMFORT also following elements.

### NATURAL CATASTROPHES

#### What is covered?

Damage due to following natural catastrophes:

- Flood, inundation, mechanical damage to the vehicle caused by water or objects carried by the current (even if the vehicle is parked in a flooded area).
- Windstorm, gale.
- Atmospheric precipitation, hail, strike of lightning.
- Earthquake, landslide, snow avalanche, burden of snow/ice.

#### What is not covered?

Damage due to:

- Environmental pollution.
- Open, disassembled or dismantled state of any part of the vehicle which would prevent the damage or mitigate its consequences (e.g. windows, doors, engine bonnet, luggage compartment hood).

### FIRE, EXPLOSION, IMPLOSION

#### What is covered?

Damage due to fire, explosion, implosion.

#### What is not covered?

If the fire, explosion or implosion was caused by activities of the authorised

user of the vehicle or persons living with him at the time of occurrence of the damage in common household.

### ANIMAL COLLISION

#### What is covered?

Damage or destruction of the insured vehicle due to a collision with a domestic or wild animal.

#### What is not covered?

Damage to the interior of the vehicle, the motor compartment or luggage compartment, if no other part of the vehicle has been damaged at the same time.

We will not pay any compensation if, in case the property of others is damaged, we do not receive a police report or the event is not investigated by the police.

### ROADSIDE ASSISTANCE (EXTENDED)

#### What is covered?

"Extended roadside assistance" will protect you in following cases:

- Repair on spot.
- Towing.
- Replacement vehicle.
- Replacement accommodation or return home.
- Mobility service.
- Information services.
- Tyre replacement on spot in case of flat tyre.
- Fuel delivery.
- Return for a recovered vehicle.

- Transport of mortal remains.
- Vehicle scrap removal.

### Repair on spot, towing, replacement vehicle, replacement accommodation or return home service

When the vehicle got immobilized due to:

- Vehicle breakdown, damage or destruction.
- Vandalism.
- Flat tyre.
- Wrong fuel or lack of fuel.
- Loss, lock or damage of the key or other device used for unlocking and starting the vehicle.
- Theft of vehicle parts or equipment and can no longer be used in public traffic pursuant to the provisions of the Road Traffic Act, we will:
- Repair on spot i. e. - provide and pay for the arrival and return trip of the closest roadside assistance vehicle and one hour of work if the vehicle can be enabled for further driving.
- Towing
  - If we cannot enable your vehicle for further driving, we will organise and cover the actually incurred cost of vehicle towing to the repair shop designated by us or to another location designated by you, up to a maximum of 150 km distance.
  - If your vehicle cannot be towed directly to the repair shop designated by us, we will organise and cover the actually incurred cost of vehicle towing to a guarded

parking lot and of earliest possible vehicle towing from the guarded parking lot to the repair shop designated by us.

If we cannot enable the vehicle for further driving on the same day, in all cases except for flat tyre and lack of fuel, at your request, we will organise and cover actually incurred costs of:

- Replacement vehicle.
  - We will organise and cover actually incurred rental costs of a replacement vehicle which is one class lower than the class of the insured vehicle, but no more than medium class (e.g., Volkswagen Golf, Ford Focus, Seat Leon etc.).
  - In case of breakdown, wrong fuel or lack of fuel, lockout, loss or damage of the key or other device used for unlocking and starting the vehicle, you are entitled to use the vehicle replacement service for the time the vehicle is repaired in the auto shop into which it has been towed, for maximum 4 calendar days, maximum twice for the insurance period.
  - In case of vehicle damage or destruction, vandalism or theft (if you submit a police report) you are entitled to the use of a replacement vehicle for the time the vehicle is repaired in the auto shop into which it has been towed, or during the time until the stolen vehicle is found, for maximum 6 calendar days.
  - We will organise and cover the costs

of delivery or pick-up of a replacement vehicle if the vehicle pick-up location is up to 50 km from the vehicle drop-off location.

- You will sign a rental agreement directly with the rental company. Conditions of the rental company shall apply to the vehicle rental.
- Replacement accommodation for the driver and any passengers in a 3\* hotel, for the duration of the vehicle repair, for up to 3 nights, up to an amount of EUR 75/night/person, if:
  - The vehicle was immobilised more than 50 km from your place of residence as the owner or user of the vehicle.
  - We have organised the vehicle towing.
  - Based on information we received from the repair shop designated by us, the time of repair has exceeded 24 hours.
  - The vehicle was stolen.
- Return home - we will organise and cover actually incurred cost of return of the driver and any passengers to the place of residence. Return home can be organised by train (first-class ticket) or bus. In case the distance from the place of residence of the owner or user of the vehicle is greater than 750 km, by air plane (economy-class ticket). You can use this service if:
  - We have organised the vehicle towing.
  - Based on information we received from the repair shop designated by

us, the time of repair has exceeded 24 hours.

- The vehicle was stolen.
- You can use either the hotel accommodation service or return to the place of residence. You cannot combine the services.

#### Mobility service

We will provide the service in all insured events due to which you cannot continue driving, and we will organise and cover the cost of transport of the driver and any passengers from the place of the accident (insured event occurrence) to any other location up to a maximum of 100 km distance. We can use train, bus, or taxi cab.

#### Information services

You can call us any time and request the following information (even if you do not need any assistance with your vehicle):

- On road conditions.
- On vehicle repair shops and vehicle rental companies.
- On petrol stations and tyre repair shops.
- Air plane or train ticket reservations.
- Hotel and conference room reservations.
- Ordering a taxi cab.

If an insured event happens to you, we can also provide you with the following information:

- What to do after an accident and instructions on filling out an Accident Statement Report.
- Telephone numbers of nearby vehicle

repair shops and information about vehicle repair options. This applies to cases when you are not entitled to using the service of vehicle transport to the repair shop under these terms and conditions.

- On vehicle rental options.

#### Tyre replacement

If, while driving, you get a single flat tyre, we will organise and cover the actually incurred cost of replacing the tyre at the place of the event. We will use a spare tyre (included in the standard equipment of your vehicle).

If you get more than one flat tyre or there is no functional spare tyre in your vehicle, we will organise and cover the cost of towing the vehicle to the closest vehicle repair or tyre repair shop designated by us, or to another location that you designate, up to a maximum of 150 km distance from the place where you got the flat tyre.

#### Fuel delivery

If, while driving, you run out of fuel, we will organise and cover the cost of fuel delivery in a quantity sufficient to drive the vehicle to the closest petrol station. You will pay the cost of the fuel.

#### Return for a recovered vehicle

If, after a theft, your vehicle has been recovered, we will organise and cover actually incurred cost of your return travel, as the owner of the vehicle, or of a person authorised by you, by train (first-class ticket), bus, or – if the distance

exceeds 750 km – by air plane (economy-class ticket).

#### Transport of mortal remains

If the driver or any passengers die in a traffic accident, we will organise and cover the cost of transporting the mortal remains (coffin or urn) to a designated funeral service company in the territory of the Slovak Republic.

#### Vehicle scrap removal

In case of total destruction of the vehicle resulting from damage to or destruction of the vehicle or vandalism, we will reimburse you for the cost of vehicle scrap removal paid by you, up to the amount of EUR 125. All that you need to do is to submit a written request and enclose invoice for paid service.

You are entitled to use our services without limitation any time. Exceptions:

- Discharged battery, when you can use our help 2x for the insurance period.
- Replacement vehicle, as specified above.

#### What is not covered?

In addition to situations not covered by the basic package, the extended package does not cover:

- The cost of purchasing or replacing a key or other device used for starting or unlocking the vehicle.
- The cost of purchasing new tyres and safety belts.
- Miscellaneous hotel costs, except the costs of accommodation.

## ROADSIDE ASSISTANCE (EXTENDED) OVERVIEW

## EVENT

BENEFIT	BREAK-DOWN	TRAFFIC ACCIDENT/FIRE/NATCAT	BROKEN WINDSHIELD	VANDALISM	THEFT	THEFT OF VEHICLE PARTS OR EQUIPMENT	FLAT TYRE	LACK OF FUEL	WRONG FUEL	KEYS LOST/BROKEN
REPAIR ON SPOT, MAX 1H	✓	✓	✓	✓		✓	✓ <sup>1</sup>	✓ <sup>2</sup>	✓	✓
TOWING	✓	✓	✓	✓		✓	✓	✓	✓	✓
REPLACEMENT VEHICLE	4 days/2x per year	6 days	6 days	6 days	6 days	6 days			4 days/2x per year	4 days/2x per year
HOTEL ACCOMMODATION <sup>3</sup>	✓	✓	✓	✓	✓	✓			✓	✓
RETURN HOME <sup>3</sup>	✓	✓	✓	✓	✓	✓			✓	✓
MOBILITY SERVICE UP TO 100 KM	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
INFORMATION	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
RETURN FOR RECOVERED VEHICLE					✓					
TRANSPORT OF MORTAL REMAINS		✓								
VEHICLE SCRAP REMOVAL		EUR 125		EUR 125						

For a comprehensive description of each coverage, please read the following section.

<sup>1</sup> Please refer to „Tyre replacement“

<sup>2</sup> Please refer to „Fuel delivery“

<sup>3</sup> Services exclude each other

**PERSONAL ACCIDENT (EXTENDED)****What is covered?**

The extended personal accident insurance will protect you in the same cases as the basic accident insurance. The difference is that, apart from the driver, it additionally covers all people in the vehicle in case of their death or disability. Moreover, the limits of coverage, or maximum compensation, are twice as high as in the basic package.

**What is not covered?**

- Suicide, attempted suicide and self-mutilation.
- Active participation in felonious or violent acts and riots.
- Damage to health or death not connected with an insured accident.
- Events occurring while the insured vehicle did not have a valid technical inspection or was not roadworthy.
- Passenger transport at variance with applicable legal regulations.

**THE LIMITS OF COVERAGE, OR MAXIMUM COMPENSATION, ARE TWICE AS HIGH AS IN THE BASIC PACKAGE.**

The package with comprehensive coverage EXTRA includes on top of package PLUS these elements.

**THEFT****What is covered?**

- Theft of a properly secured vehicle, its parts or equipment.
- Damage to parts of the vehicle due to theft or attempted theft.
- Luggage inside the vehicle.

**What is not covered?**

We will not pay any compensation:

- If a police report has not been submitted to us or the police does not investigate the event.
- If the security equipment is insufficient or the security equipment is not functional (not activated, not switched on, broken), keys or control devices are left in the vehicle or within the reach of the offender.
- In case of theft or attempted theft in which someone living with the person entitled to compensation of damage in common household is involved (regardless of the type of relationship).
- If you lend the insured vehicle to someone who then refuses to return it.
- In case of embezzlement, theft of the vehicle during the term of lease.
- In case identifying elements of the vehicle have been altered before its theft or attempted theft.
- If all keys/control devices of the vehicle and security equipment have not been handed over.

**VANDALISM****What is covered?**

Damage or destruction of the vehicle due to vandalism.

**What is not covered?**

- Damage due to irresponsible behaviour or gross negligence of the authorised person (leaving of the vehicle at an unguarded/secluded place, of keys in the vehicle etc.
- If you do not deliver a police report, or you do not call the police to investigate an insured event.
- Damage of tyres only, in case the depth of tyre profile was not conforming to legally prescribed minimum depth.

**GLASS****What is covered?**

Damage or destruction of glass components of the vehicle due to:

- An accident (impact into a glass part).
- Theft, attempted theft, vandalism.
- Damage to a parked vehicle by an animal, up to the sum insured stipulated in the insurance contract.

**What is not covered?**

- Toll, emission and vehicle origin control stickers, technical inspection, incl. costs connected with their replacement or repeated purchase.
- Replacement of a glass component that could have been repaired in another way than by replacement.
- In case the glass is repaired otherwise than by its replacement, the compensation is limited to EUR 30 incl. VAT; we will not pay any costs exceeding this amount.

The package with the largest scope of coverage MAX includes besides the package EXTRA also following elements.

### OWN DAMAGE

#### What is covered?

Damage to the vehicle, its parts and equipment due to:

- Sudden unpredicted external events causing mechanical damage (collision of the insured vehicle with another object).

#### What is not covered?

Damage to the vehicle, its parts and equipment due to:

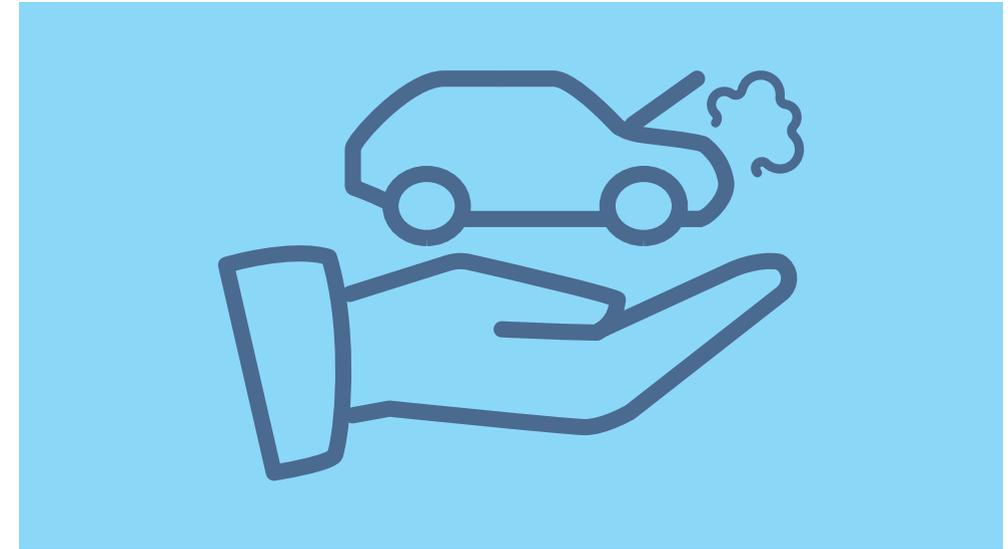
- Lack of working fluids regardless of the cause of the insufficiency.
- Breakdown, construction or manufacturing defect.
- Functional stress, natural wear and tear, or fatigue of material.
- Long-term chemical, thermal, mechanical, electric or atmospheric influences.
- Freezing of fluid in cooler or engine block.
- Vehicle maintenance, incorrect loading or unloading of the vehicle, and use of the vehicle contrary to purpose stipulated in the insurance contract.

- Assembly or disassembly of the vehicle equipment.
- Open engine bonnet while driving.
- Load or luggage carried.
- Interference of public authorities, such as police, armed forces etc.

Furthermore not covered are:

- Personal property transported in the vehicle and consumed fuel.
- Damage to, or destruction of, the tyres if at the same time there was no damage to another item, which would be covered by the insurance.

**THE MAX PACKAGE WITH THE LARGEST SCOPE OF COVERAGE PROVIDES YOU WITH THE MAXIMUM CERTAINTY.**



### GAP INSURANCE

#### What is covered?

In case of theft or total loss we will pay the difference between the purchase price of the insured vehicle specified in the insurance contract and its actual (market) value. The value of the vehicle determined when you conclude the insurance contract is the maximum limit of compensation.

The insurance covers only vehicles not older than 6 months from the date of first registration (assignment of license number) or from their first use as a new vehicle, whichever occurred first, at the time you conclude the insurance contract.

#### Term of insurance

The coverage is valid for a maximum of 24 months from the beginning of insurance.

#### What is not covered?

- If you did not meet conditions for compensation for theft or loss due to road accident in other types of insurance, we cannot pay compensation from GAP insurance.
- If your vehicle is more than 6 months old at the time you conclude the insurance contract.
- Any loss incurred more than 24 months from the beginning of insurance.

# 2.2 WHAT ARE GENERAL EXCLUSIONS OF THE PRODUCT?

**In the previous section you learned what does the product MY CAR cover and what is not covered.**

**There are however situations where general exclusions of the product apply. In such cases, we will not cover the damage.**

**Please read below to which situations this applies. The information is relevant for all coverages within the insurance package you chose.**

## MTPL

Exclusions and your entitlement to claim payment in MTPL are set out in the law.

You can find more information in the Act, at [www.slov-lex.sk/pravnepredpisy](http://www.slov-lex.sk/pravnepredpisy)

## MOD

**Damage not covered by the insurance**

Generally, we do not cover loss or increase of the vehicle value by repair, standard maintenance or treatment and therefore these are not included in the calculation of compensation, if not set out otherwise in the CC. We will not pay for any loss due to obsolescence or normal wear and tear.

**The insurance does not cover damage or injury:**

- If the driver driving the vehicle specified in the insurance contract at the time of the insured event is under the influence of alcohol, addictive substances, medicaments or if he/she refuses to submit to tests for determining the consumption of such substances without any reason.

- If the driver is at the time of the insured event driving the vehicle without legal driving license or at time when he/she was prohibited to drive by a court or other competent authority.
- Caused as a result of intentional acts or gross negligence of the person authorised to drive the vehicle.
- Caused as a result of fraud, embezzlement, coercion, duress, blackmail or breach of obligations in respect of administration of others' property, as described in the valid wording of the Criminal Code.
- In case untrue or incomplete information was submitted about substantial circumstances connected with the occurrence or course of the insured event or information that would have an impact on the claim assessment.

**Extraordinary events not covered by the insurance**

Damage caused:

- Directly or indirectly caused by war events, war act of an enemy, terrorism, civil war, revolution or civil unrest, intervention of a state authority, such as police, armed forces etc.
- As a result of nuclear explosion, radioactive radiation or radioactive contamination.

**Other damage not covered by the insurance:**

- Occurred during special-skillstraining of drivers (e.g. "school of skidding"),

races, competitions, preparatory or testing rides, i.e. events when the aim is to reach maximum possible or average speed under normal or difficult conditions.

- In case the vehicle is used for another purpose than the purpose stipulated in the insurance contract.
- If you operate the vehicle without a valid Slovak registration certificate or Slovak license number
- If the vehicle is not roadworthy or does not have a valid technical inspection and if this circumstance substantially influences the occurrence of the damage
- Caused to accessories (e.g. computers, audio-, video- or data carriers etc.), spare parts and equipment of the vehicle which are not built into the vehicle or their use is not permitted by relevant legal regulation governing the operation of vehicles.



# 2.3 WHAT ARE YOUR RESPONSIBILITIES – GENERAL OBLIGATIONS?

**In this section we will inform you about responsibilities arising from the conclusion of the insurance contract. Please read it carefully, as compliance with clearly defined rules is the basis of a good relationship.**

If you break any obligations set out in the Guide and this affects the consequences of an insured event, or it prevents us to obtain evidence on the occurrence of the loss, we shall be entitled to compensation of paid benefits in the amount proportional to the gravity of the breach.

Violation of rules may cause misunderstanding. Please pay attention to situations when we are entitled to reduce, reject or refuse payment.

## YOUR OBLIGATIONS

Your responsibilities the violation of which may result in a reduction of claim payment:

- To comply with generally binding legal regulations governing the operation and traffic of vehicles on roads.
- To respond truthfully and completely to questions relating to the insurance.
- Upon our request to submit documents relating to the insurance contract or insured event.
- To cooperate in arranging the survey of the vehicle (provide telephone contact, adhere to agreed meeting dates).
- Prior to the beginning of insurance, during the insurance period or after an insured event, to allow us to survey the vehicle and make photographs, to inspect the keys, control devices, security equipment of the vehicle, the undercarriage serial number, chassis serial number (VIN), engine,

- manufacturing labels and upon our request to submit documentation of the vehicle, for the purpose of determining the actual technical condition and damage to the vehicle.
- Carry out inspection of the vehicle and make photographic documentation according the guideline in case if it has been agreed accordingly in the insurance contract.
- To inform us within 3 days of all changes regarding you or your vehicle (change of address, name, license number, registration certificate number etc.).
- To maintain the vehicle in good technical condition and use it only for purposes for which it was intended by the manufacturer and stipulated in the insurance contract.
- To prevent the occurrence of an insured event, i.e. to avoid any behaviour of which you know, or should know, that may substantially influence the occurrence or increase the consequences of an insured event.
- To report a traffic accident to the police, if the law stipulates the duty.
- To report us any insured event within 15 days, if it occurs in SR, or 30 days if it occurs outside SR.
- To proceed in accordance with our instructions, to submit within an agreed deadline all requested documents.
- To refund unjustified compensation within 30 days from the delivery of a request for refund.
- After the expiry of the contract, to return the White and Green Card.
- If the stolen vehicle, its parts or

- property is found after compensation has been paid and you retain them, you have the duty to return the paid compensation.
- To inform us that you caused damage and you paid compensation directly to the damaged party.
- If you decide to retain the compensation for a stolen vehicle, you must give us full powers (sign a power of attorney) to allow us to arrange for the sale of the vehicle. The money received for the sale belongs to us and we will use it to cover the costs of the compensation paid.
- Make sure that we always have your up-to-date contact information (correspondence address, telephone number, e-mail address).

## OUR RESPONSIBILITIES

**Our responsibilities include:**

- To start investigation of an insured event immediately after it has been reported, and to make a statement regarding the provision of loss compensation or claim payment,
- To provide loss compensation/claim payment, explanatory statement, within legally prescribed time limits, after the investigation has been completed,
- Upon your written request, to provide an adequate advance payment, if the investigation to determine the extent of our duty to pay has not been completed within 1 month after we learned about the insured event,
- To substantiate any refusal or reduction of claim payment.

# 2.4 CLAIM HAPPENED – WHAT COMES NEXT?

Having an accident is never a pleasant experience. Unfortunately, sometimes it happens.



In that case, first and foremost, make sure to immediately:

- Ensure safety (switch on warning lights, use reflective vest, install warning triangle),
- Provide first aid, if necessary, and call an emergency 155,
- In case of a collision with a thirdparty vehicle/property or theft, call the police 158,
- If you need towing of your vehicle, call our assistance +421 2 50 122 222.

## Notification

Once the safety is ensured, for faster resolution notify a claim in all cases as soon as possible - preferably 24h after the event happened or you found out about it. You can notify the claim:

- via [www.allianzsp.sk/poistne-udalosti](http://www.allianzsp.sk/poistne-udalosti)
- by phone + 421 2 50 122 222

For faster resolution provide all information that is necessary to determine the cause, scope and type of damage, particularly basic information about the claimant, vehicle, accident and damage.

If you knowingly communicate misinformation about the origin or extent of damage, or you share only partial information when you report the claim, we can in case of MOD claims:

- Demand that you cover the costs of incident investigation,
- Reduce compensation we will pay,
- Fully reject paying any compensation.

Once your claim is notified, you will receive a personalized link for the Claims Tracker where you can follow the status of your claim in real time 24/7.

## 2.4 CLAIM HAPPENED – WHAT COMES NEXT?

### Assessment

Before we settle a claim, an assessment of the damage needs to take place. Through the Claims Tracker, you will receive all the relevant information about the assessment process.

You will be asked to digitally provide all the documents that are necessary to perform the assessment, as an example:

- pictures of the damage,
- accident form (required by law if another party is involved),
- police/other official report, if the police or other authorities were involved.

In case you face some technical issues during the digital upload, or the quality of the uploaded photos is not sufficient for us to perform the damage assessment, no worries! In this case, we will inform you that the required photos would be obtained by our expert.

We may not pay any compensation if you or the insured refuse the inspection and as a result, we will not be able to verify the type and extent of damage or circumstances that caused the damage.

The assessment finishes with a coverage confirmation from us, and proposal on next steps regarding the settlement options.

Do not repair the vehicle without prior agreement with us. You can start with the repair if we do not respond within 7 days after we received the claim notification.

### Repair/Settlement

In case you decide to repair your vehicle, we offer a comprehensive network of partner repair shops, including an attractive set of benefits such as faster repair time, guaranteed service quality, direct settlement of the invoice costs with the repair shop without the need for you to have an out-of-pocket expense.

As soon as the repair is complete and the vehicle is ready for pick-up, you will receive the confirmation via your personal Claims Tracker link. You might need to pay a deductible at the repair shop when you pick up your vehicle. It depends on your policy and type of damage.

If your vehicle's total value is lower than 90 % of the cost of the repair, it is the so-called total loss and is settled by cash, rather than a repair.

If the damage happened abroad:

- You can make a partial repair abroad if it is necessary to continue a safe drive, but you should contact us to agree on it,
- We will pay you compensation according to the average prices in country, where the repair was made

(if the repair made abroad was not necessary)

In case you select an option to settle the claim through cash offer, we guarantee the payment within 2 business days after receiving the statement of acceptance from your side.

We will pay the compensation in case of MOD claims to:

- you or the person that you will authorize to get it,
- your heirs – if it is applicable,
- your legal successors - in the case of transformation of a legal entity.

If there is a deductible in your agreement, the compensation for MOD claims will be reduced by that amount.

Please note, that your next-year's premium might increase in case you had a claim.



If the subject of coverage is damage to the insured vehicle, we shall provide compensation calculated pursuant this part of the Guide.

**After the repair of the damaged vehicle in the repair shop and delivery of an accounting document (receipt/invoice) for the repair, we will pay costs spent on the repair connected with the respective insured event in the amount invoiced by the repair shop, as follows:**

**Repair in a partner repair shop:**

- Material (spare parts, paint etc.) up to the maximum amount of the price specified by the manufacturer/importer of vehicles of the respective brand and type.
- Cost of work calculated according time standards, technological procedures and per-hour rate specified by the manufacturer/partner repair shop of the respective brand and type of vehicle.

**Repair in a repair shop which is not similarly equipped or certified in the same way as an partner repair shop:**

- Material (spare parts, paint etc.) up to the maximum amount of the price specified by the manufacturer/partner/importer of vehicles of the respective brand and type, if their procurement can be proved by evidence. If this is not the case, we will pay the maximum amount of the price of material of satisfactory quality.

- Cost of work calculated according time standards, technological procedures specified by the manufacturer of the respective brand and type of vehicle. The per-hour rate up to maximum of the usual per-hour rate charged by similarly equipped repair shops in the region where the repair is done.

If the vehicle is not repaired in the repair shop recommended by us, we will pay the maximum per-hour rate of EUR 32.

**If you request in writing a cash settlement according our calculation, we will pay costs connected with the insured event as follows:**

- Material (spare parts, paint etc.) up to the maximum amount of prices determined by the manufacturer/authorised importer of vehicles of the respective brand and type, if you submit evidence of their acquisition.

**THROUGH THE CLAIMS TRACKER, YOU WILL RECEIVE ALL THE RELEVANT INFORMATION ABOUT THE ASSESSMENT PROCESS.**

In other cases, up to the maximum amount of price of material of satisfactory quality. If the spare parts are of satisfactory quality and you do not submit documents proving their purchase, we will pay cost of material up to the maximum amount of 70 % of the price of original spare parts replaced in connection with the insured event.

- Cost of work calculated on the basis of time standards and technological procedures determined by the manufacturer of the respective brand and type of vehicle, and per-hour rate of EUR 20.

In case of a total loss, we can provide the contact to a person who is interested in buying the damaged vehicle.

If only tyres have been damaged due to vandalism, we shall pay compensation in the amount of costs of their repair, however, not exceeding their actual cash value.

You can get your vehicle repaired outside SR only upon our prior consent.

We shall pay the costs of extrication, towing and storage of the vehicle damaged outside the Slovak Republic; we shall decide on the practicality, possibility, manner and scope of repair of the vehicle abroad before the repair is started. In case the vehicle has been repaired abroad without our consent,

we shall pay the amount of costs which would have arisen in the Slovak Republic, or we shall pay only costs of repair necessary to continue driving the vehicle abroad.

### Feedback

Once the claim has been settled, we will ask for your feedback via your personal Claims Tracker link. Thank you for taking the time to share it with us. We highly value your opinion, and commit to continuously work on improving customer experience.

### Calculation of compensation

#### Compensation of damages from MTPL insurance

The damaged party can submit a claim for compensation from MTPL directly to us, however he/she must provide evidence that the claim is justified and what is the amount.

We pay compensation to the damaged party. If you pay the compensation or its part directly to the damaged party, we will reimburse you for the paid compensation up to the maximum amount we would be liable to pay according to applicable laws. We pay compensation in money up to the maximum limit stipulated in the insurance contract.

#### Compensation paid from other coverages included in the package

In case of other coverages, we pay compensation directly to you (the policyholder), in case you incur any property damage or suffer bodily injury. You are entitled to the payment of compensation if you fulfil your obligations and contractual conditions. We will pay costs of determination of the causes and extent of the damage by an expert only if we request such investigation.

If we find out that payment of compensation was unjustified, we are entitled to request its refund from the person to whom it has been paid. Upon your request, we can assign compensation to another entity.

We pay compensation in EUR, up to the maximum amount of limit of coverage specified in the insurance contract.

In case the option „Sum insured (price) determined by the Policyholder“ is selected in the insurance contract proposal, maximum claim payment is the respective amount.

We will deduct from the compensation the agreed deductible, value of residues, outstanding premium, recourse (penalty) claims or other receivables. We are entitled to reduce each compensation payment by the respective percentage of under-insurance.

If only one insured event has been reported but the character of damage

unambiguously indicates several insured events, the Insurer shall subtract deductible for each such event.

To find out the value of vehicle scrap, your vehicle will be registered in a vehicle scrap market which, if you decide to sell the scrap, will arrange the sale.

**ONCE THE CLAIM HAS BEEN SETTLED, WE WILL ASK FOR YOUR FEEDBACK VIA YOUR PERSONAL CLAIMS TRACKER LINK.**

If you take measures which, in view of the circumstances of the event, may be considered as necessary to prevent an imminent insured event or mitigate its consequences, for security, public-health or other justified reasons, we will reimburse you for such efficiently spent costs, if they are in due proportion to the actual (market) value of the vehicle at the time of the insured event. If such compensation, together with other compensations paid for one insured event, exceeds the sum insured, we pay the costs only up to the amount of actual (market) value of the vehicle or of its parts.

#### **Deductible shall not be applied:**

- If the vehicle is damaged or destroyed in a road accident and the policyholder, insured or the authorised person are not liable for the damage, i.e. the damage is covered by MTPL insurance of the party which caused the accident.
- In case of repair of windscreen after mechanical damage of the windscreen due to any accidental event, the damage may be repaired and no other part of the vehicle has been damaged at the same time.

Deductible is not applied to MTP insurance, Legal support, Personal accident, Roadside Assistance and GAP insurance .

### Subrogation

If you are entitled to claim from another party compensation of damages (refund of an amount that has been paid), this right will be assigned to us, the maximum amount being the compensation we paid. If circumstances arise which justify assignment of your rights to us, please inform us about this as soon as possible and hand over all documents necessary for enforcing such rights.

### Conclusion of claim handling

We will inform you that we finished handling of your claim and give you the result.

### FURTHER IMPORTANT INFORMATION

We will reduce compensation:

- If you provided incomplete or incorrect information and we calculated lower premium, we will reduce the compensation proportionally, applying the ratio of the incorrectly calculated premium and the correct premium.
- If the cost of repair is not adequate or adequately spent.
- By 50 % if you breach your obligations imposed by the Civil Code, generally binding legal regulations, or provisions of the Benefit Guide, which had substantial impact on the occurrence and/or increase of consequences of the insured event (e.g. disobedience of road signs, traffic lights, violation of maximum speed limit, handling a telephone while driving, unfastened seat-belt, transporting more people than the number of seats etc.).
- By 50 % if you did not report the accident to the police in accordance with special regulation.
- By 20 % in case you left the registration certificate in the vehicle and the vehicle is stolen.
- By 20 % for delayed reporting of the insured event to us (more than 15 days after the event, if the insured event occurs in SR, or 30 days, if the event occurs abroad).

Accepted into insurance may be also a vehicle with damaged parts; in such case, the following applies:

- The insurance does not cover, and there is no entitlement to compensation in case of damage which occurs during the term of insurance to parts damaged before insurance inception, if repair of such damage would be impossible or more costly than replacement by a new part.
- We are entitled to refuse to pay compensation for damage of aesthetic (visual) character which occurs during the term of insurance if the functionality or service life of such part has been preserved and other damage of such part existed before insurance inception.
- We are entitled to reduce adequately any compensation to which entitlement to refusal according previous paragraph does not apply, according the scope of damage existing before insurance inception, however, not more than by 30 %.

We are entitled to demand from you compensation of any payments to you if you knowingly provided untruthful information about important circumstances relating to our obligation to pay.

# 2.5 THE MOST IMPORTANT INFORMATION ABOUT YOUR INSURANCE

**In this section we will inform you how we can unilaterally change the provisions of the Guide, about payment of premiums, how we can unilaterally change the amount of premium, validity of the insurance contract and what can trigger its termination.**

Changes in an insurance contract that, pursuant legal regulations or this Guide, cannot be made unilaterally, are made with the agreement of both contracting parties. You can express your consent with the proposed changes in the insurance contract by payment of premium.

The change becomes effective on the day following the day of conclusion of such agreement, if later date has not been agreed.

We are entitled to unilaterally change the wording of the Benefit Guide which governs the insurance contract by notifying you, latest 10 weeks before the end of an insurance period, about the new wording of the Benefit Guide which will apply to your insurance contract from the next insurance period.

If you do not agree with the new wording of the Guide, you are entitled to terminate the contract by a written notice given at least 6 weeks before the end of the insurance period in which the new Benefit Guide wording has been announced.

The insurance contract shall terminate upon the expiration of the insurance period in which the new Benefit Guide wording has been announced.

Unilateral change of the Benefit Guide does not apply to insurance contracts concluded for a definite period of time and to insurance with limited time validity (e.g. financial loss insurance).

A deviation from the provisions of the Guide may be agreed in the insurance contract which becomes effective upon our written agreement.

The chosen package will be changed into COMFORT in case of a total loss.

## PAYMENT OF PREMIUMS

The premium is payable on the first day of the insurance period. You can find its amount in the insurance contract. If you concluded an insurance contract for a definite period, you are obliged to pay the premium for the whole period of insurance (lump-sum premium) on the day when you conclude the insurance contract, if not agreed otherwise.

In the insurance contract you can choose the frequency of premium payment. If you decide to pay premiums in quarterly instalments, the first instalment is payable on the day when an insurance period starts. Following instalments are payable each third calendar month, on the day corresponding with its number to the day of beginning of an insurance period.

If half-yearly instalments of premium are agreed in the insurance contract, the first instalment is payable on the day when an insurance period starts.

Following instalments are payable each sixth calendar month, on the day corresponding with its number to the day of beginning of an insurance period.

If in the respective month there is not a day having the same number as the day when an insurance period begins, the due date shall be the last day of month (e.g. in case of months ending on 30th/31st, or in case of a leap day).

We deem the premium to have been paid if you paid it:

- In cash to our branch employee, or
- By means of bank transfer, or
- By postal order, or
- By direct debit from your account (applies only to following premium).

What affects the premium?

- Tax and levy duties.
- Loss history of MTPL insurance (if you do not cause any damage, you will be awarded a bonus reducing the premium; if compensation of damages is paid on your behalf, your premium will increase by a malus).
- Loss history of other insurances with applied bonus, which are included in the package (except MTPL), if one or more decisive events happen within an insurance period.
- Data stated in the insurance contract such as address, age or their change.
- Vehicle data stated in the insurance contract, such as engine volume, power, brand, model, type of use or their change.

We may adjust the amount of premium for the next period if the price of spare parts and repair work, or the consumer price index increases and this results in increased costs, furthermore in case legal regulation, or decision-making practice of courts related to insurance industry, or factors independent from us, influencing the amount of premium change.

If, due to incomplete or untrue information we calculated lower premium, we are entitled to the payment of outstanding premium including late-payment interest and, in case of breach of the obligation to state truthfully the purpose for which the insured vehicle is used, also to a contractual penalty.

### Bonus

We provide discount – bonus for loss-free insurance history in motor vehicle insurance. In case of occurrence of an insured event, the entitlement to a bonus is cancelled from the following anniversary day.

## DURATION AND VALIDITY OF POLICY

### Beginning of insurance

The insurance contract is concluded for indefinite period, if not agreed otherwise, and insurance begins on the day, hour and minute stipulated in the insurance contract.

### Termination of insurance

The insurance expires as defined in the provision of the Act or Civil Code.

#### By notice of termination:

- At the end of the insurance period.
- Given within 2 months from conclusion of the insurance contract.
- After an insured event.

After each insured event, we as well as you have the right to give notice of termination of the insurance relevant for the insured event, however, no later than 1 month from the payment or refusal to pay the compensation. The period of notice is 15 days and the insurance terminates upon its expiry.

#### For legal reasons:

- At the moment the vehicle specified in the insurance contract is registered to another person in the vehicle register.
- If the motor vehicle ceases to exist, is handed over for processing or de-registration in the vehicle register or put out of operation on roads.
- Upon delivery of report of theft of the motor vehicle.
- By change of the lessee, if a lease contract is concluded in respect of the motor vehicle, stipulating the right of purchase of the leased property.
- If there is no legal successor of the policyholder.
- By the expiry of the insurance period.
- If you do not pay the premium for the first insurance period or lump-sum premium within 3 months from its

due date. This applies also if only a part of premium is paid.

- If the vehicle is insured for the same purpose at several insurers and you do not inform us about it, we are entitled to give notice of termination of the insurance contract after an insured event without a period of notice. The insurance expires upon the delivery of the notice to the policyholder.

Further reasons for termination may be set out in legal regulations.

After termination of the contract, we will issue a certificate of loss history, with the exception of termination due to non-payment of premiums.

If the contract terminates and there have been no insured events, we are entitled to premium for the time until the termination of the contract and we will refund the unearned premium. If an insured event occurs for which we pay compensation, we are entitled to premium until the end of the insurance period in which the insured event occurred:

- If you cause damage covered only by MTPL insurance (your vehicle is not damaged), we are entitled until the end of the insurance period only to the respective part of the premium.
- If you cause damage covered by MTPL and, at the same time, your vehicle is also damaged, but the damage is not classified as total damage, we are entitled to premium until the end of the insurance period only in respect of the part of premium for MTPL insurance.

- If you cause damage covered by MTPL and, at the same time, there is also total damage to your car, for which we pay compensation, we are entitled to premium until the end of the insurance period for all insurance types included in the package.
- If you cause or incur total damage only to your vehicle, for which we are obliged to pay compensation and there is no MTPL claim, we are entitled to premium until the end of the insurance period only in respect of the part of premium for other insurance types except MTPL.
- If the vehicle has been stolen and we become obliged to pay compensation of the loss, we are entitled only to the part of premium for insurance types included in the package with the exclusion of MTPL.

The insurance does not terminate upon the change of ownership of the insured vehicle. It also does not terminate by death of the policyholder or merger, consolidation or separation of a legal entity, in such case, the legal successor or the person authorised by heirs (if the inheritance procedure is not finished) replaces the policyholder.

If we find out that you knowingly answered untruthfully or incompletely our written questions regarding the concluded insurance contract, or if, after the conclusion of the insurance contract, it is proven that:

- Identifying marks of the insured vehicle have been altered.
- The insured vehicle did not fulfil

technical or legal requirements for concluding of an insurance contract (e.g. was not equipped by the required security devices or their combination).

We are entitled to annul the contract, if in case of truthful and complete answers we would have not concluded the insurance contract. We are entitled to enforce this right within 3 months from the day we find out such circumstance, otherwise the right expires. You as well as we must return everything we received on the basis of the insurance contract, and we are entitled to deduct costs incurred in connection with the conclusion of the insurance contract.

The insurance does not apply to any damage to the vehicle which occurred before the inception date of the insurance. .

### **ADDITIONAL INFORMATION ABOUT YOUR INSURANCE CONTRACT**

#### **Jurisdiction**

The insurance contract is governed by laws of the Slovak Republic. Disputes regarding the insurance contract shall be decided by a competent court in the Slovak Republic.

#### **Communication between the parties and delivery of documents**

We can use contact information stated in the insurance contract or later on supplied contact data for mutual communication regarding the

insurance and offer of our products and services.

We consider documents intended for us to be delivered on the day they were handed over, if not agreed otherwise.

We deliver documents intended for you by post to your correspondence address last known to us. The correspondence address may be the postal address of the place of your sojourn or other postal address you have provided us for the purpose of delivery of correspondence, an e-mail address or telephone number.

A document is deemed to have been delivered on the day you received it or refused it. If the document is deposited at a post office due to the fact that you were not found at home and you do not collect it within the collection period, it is deemed to have been delivered on the last day of this period. If the document is returned to us as undelivered due to the fact that you cannot be found at the address, it is deemed to have been delivered on the day of its return.

We can agree special conditions of electronic correspondence or electronic communication for other forms of delivery than by post or messenger.

By the conclusion of the insurance contract you give your consent with the preparation, use and archiving of

recordings of your telephone calls with us, especially in connection with administration, claim handling and enforcement of rights and obligations. We may store the recordings until all rights and obligations connected with the insurance are settled and we will protect them against unauthorised access by third persons. If you are not the insured, by submitting an insurance claim the insured expresses his/her content in the same extent.

Neither you, nor the insured are entitled to transfer any entitlement or right arising from the insurance contract to a third person.

### **HOW CAN YOU CLAIM YOUR RIGHTS OR SUBMIT A MOTION?**

If you are dissatisfied, you can deliver an oral or written complaint personally to our branch offices and agencies. You can submit an oral complaint also at +421 2 50 122 222. A written complaint may be sent also by e-mail, to dialog@allianzsp.sk, or by post to the Allianz - Slovenská poisťovňa address.

The complaint must include the date of submission, subject, who submitted the motion or complaint and what the claimant demands. If the claimant is a natural person, the complaint must include his/her name, surname and address. If the claimant is a legal entity, the complaint must state the name or trade name and registered address of the legal entity.

We must investigate your complaint and inform you how we complied with your demands or why we refused to do so within 30 days from its delivery. If dealing with the complaint requires a longer time, this period may be prolonged, but we must inform you immediately.

If you are not satisfied with how we dealt with your complaint, you can address the alternative dispute solving entity specialised in insurance (insurance ombudsman) – the Slovak Insurance Association, or directly the National Bank of Slovakia, authorised to supervise insurance companies.

# 2.6 INSURANCE DECODED

In this section we would like to explain to you the terms used in this document.

## ACTUAL (MARKET) VALUE

The value of property at a given place and time, in the determination of which there are involved, besides amortisation or other depreciation, also market factors (ability to sell). It shows the value of property as a whole at its potential sale in the usual way at a free market at the time immediately before the damage, i.e. when undamaged.

## ALARM

Device firmly attached to the vehicle which, in case of unauthorised manipulation, emits sound and light warning signals.

## ANNIVERSARY DAY

The day with the same date (day and

month) as the day of beginning of primary insurance or beginning of accident insurance of persons in vehicle, if such accident insurance has been taken as a separate insurance. If the start of insurance is on February 29, the anniversary day in a non-leap year is February 28.

## ARMoured VEHICLE OR TYPE OF USE P

An armoured vehicle designed for the protection of passengers and/or goods (e.g. personal vehicles or money transport vehicles).

## ASSIGNMENT OF COMPENSATION

Blocking of compensation on behalf of a third party. In such case, we will issue a certificate of compensation assignment.

## ATMOSPHERIC PRECIPITATION

Precipitation formed in the atmosphere (e.g. rain or snow) which penetrated the vehicle before falling to the ground.

## AUTHORISED PERSON

A person authorised by the policyholder, the insured person or anyone empowered by them to drive the insured vehicle or dispose of the vehicle.

## BONUS

Discount applied to the premium specified in the insurance contract, taking into account the loss history.

## BURDEN OF SNOW OR ICE

Destructive loading of a structure by snow, icing or sheet of ice exceeding values set out in the relevant standards.

## CAR RENTAL – USE TYPE A

Sharing of vehicle with others (natural persons or legal entities) for payment. This business sharing is carried out on the basis of offer, demand, commercials or other advertising. Persons sharing the vehicle are not related and they are obliged to pay for the use/sharing of the vehicle.

## COLLISION

Impact or crashing of the vehicle into an unmoving obstacle or with a moving object.

# BONUS: DISCOUNT APPLIED TO THE PREMIUM SPECIFIED IN THE INSURANCE CONTRACT, TAKING INTO ACCOUNT THE LOSS HISTORY.

## DAMAGE OR DESTRUCTION OF VEHICLE

Sudden immobilisation of the vehicle caused by:

- Traffic accident.
- Fire, explosion or implosion.
- Natural catastrophes (flood, inundation, windstorm, hurricane, earthquake, landslide, atmospheric precipitation, hail, strike of lightning, snow avalanche, burden of snow or ice).
- Glass breakage.

## DANGEROUS CARGO OR TYP OF USE N

You must stipulate this type of use in the insurance contract if you transport dangerous items which, due to their poisonous, flammable, explosive, self-inflammation, infectious, radioactive or other property pose a danger for the health and life of people, animals, plants or for some

components of the environment and they may be carried only under exceptional circumstances. The type, construction, equipment, accessories and outfit of such vehicles as well as conditions for the transport are set out in special legal regulations.

### DECISIVE EVENT

Each insured event in respect of the insured vehicle, with the exception of:

- Traffic accident provably not caused by the policyholder, insured or an authorised person and, if in such case, the policyholder, insured or the authorised person is entitled to receive compensation for damage caused by the accident from a third person (recourse).
- Natural catastrophe.
- Theft of the whole vehicle or its part, if the theft has been reported to the police.
- Collision with an animal.
- Mechanical damage of the windscreen by any accidental event which is not excluded from coverage and such damage can be repaired, if no other part of the vehicle has been damaged.
- Damage of property of others as defined by the applicable provisions of the Criminal Code or Misdemeanour Act as latest amended (vandalism).
- Any insured event for which the insured did not pay compensation (e.g. the claim was refused, the policyholder did not submit a claim, the amount of damage was lower than deductible etc.).

### DEDUCTIBLE

Amount with which the insured participates in the compensation.

### DRIVER

Person driving a vehicle.

### EARTHQUAKE

Tremors of the Earth surface caused by geophysical processes inside the Earth, the effects of which, at the place of insurance, reached at least Grade 6 of the macro-seismic earthquake scale EMS 98 (European Macro-Seismic Scale).

### ELECTRONIC SEARCH SYSTEM

Device firmly attached to the vehicle which actively monitors and records the position of the vehicle and, in case of unauthorised manipulation with the vehicle, sends out a signal indicating theft.

### EMBEZZLEMENT

Embezzlement is committed by a person who takes possession of entrusted property of another and causes thus damage to the property of another.

### EXPLOSION

Effects of pressure caused by expansion of gas or vapour.

### FIRE

Fire in the form of a flame spreading undesirably and uncontrollably outside the designed fireplace, including the effects of smoke.

### FLOOD

Flooding of the place of insurance by water which naturally overflowed the banks of a water course or reservoir, or which broke the banks. In case of a dyked stream, the body of dyke is deemed to be the bank.

### GLASS COMPONENTS

Outer parts of the vehicle made of glass.

### HAIL

Impact of ice pieces formed in the atmosphere on the ground.

### HISTORICAL VEHICLE WITH SPECIAL LICENSE NUMBER "H" OR TYPE OF USE H

Vehicle for which a certificate of historical vehicle has been issued by FIVA (International Historical Vehicles Association).

### HISTORICAL VEHICLE WITH TYPE OF USE S

Vehicle with standard license number, older than 30 years, the user of which is a member of an association of historical vehicle collectors.

### IMMOBILISER

Device which cuts at least 2 electronic circuits in the vehicle and thus disables its starting. For the purpose of this provision, immobiliser provided by the manufacturer or additional (hidden) switch shall not be considered as an immobiliser.

### IMPLOSION

Sudden inward equalisation of pressure.

### INCREASED DEDUCTIBLE UNTIL VEHICLE INSPECTION BY THE INSURER

A deductible of 50%, minimum EUR 3 000, is stipulated in case of packages EXTRA or MAX, if you concluded your insurance contract by means of distance communication (by using our website, electronic mail or telephone). The increased deductible shall be applied in case of damage which occurs in the time between conclusion of the insurance contract and inspection of the vehicle by the insurer. After the inspection, the deductible shall be automatically reduced to EUR 100, EUR 200 or other agreed deductible.

### INSURANCE PERIOD

A period of one year stipulated in the insurance contract for which premium instalments are paid in defined intervals, if not agreed otherwise.

### INSURANCE YEAR

Period starting when the insurance begins and ending on the day preceding the next anniversary day. Each following insurance year starts with the anniversary day and ends with the day preceding the next anniversary day.

### INSURED EVENT

Circumstance which may result in the obligation of the insurer to pay compensation.

### INSURER

Allianz - Slovenská poisťovňa, a. s., Dostojevského rad 4, 815 74

Bratislava 1; company ID 00 151 700, VAT ID SK2020374862, registered in the company register of District Court Bratislava I, section Sa, attachment No. 196/B.

### INUNDATION

Formation of a continuous expanse of water on earth surface which, for a certain period of time, stays or flows at the place of insurance or its surroundings and is the result of natural factors (e.g. rain, melting of snow).

### LANDSLIDE

Sudden downslide or collapse of soil, earth or rocks caused by natural factors.

### LOSS EVENT

An event causing damage, which can result in the obligation of Allianz - Slovenská poisťovňa to pay compensation.

### LUGGAGE

Items of ordinary use transported in the vehicle for the purpose of being used during the journey.

### MALFUNCTION (BREAKDOWN) OF VEHICLE

Sudden mechanical or electric incident resulting in immobilisation of the vehicle, or:

- Discharge of battery.
- Defect of the external lightning of the vehicle.

- Windscreen-wiper defect.
- Safety belt defect.
- Alarm system defect.

### MALUS

Surcharge to the premium specified in the insurance contract, taking into account the loss history.

### MECHANICAL LOCK OF GEAR LEVER

Device firmly attached to the vehicle operated by a key or control device and preventing gear change.

### MTPL

Obligatory motor third part liability insurance of damage caused by the operation of a motor vehicle.

### ORIGINAL SPARE PARTS

Spare parts having the same quality as components used for the manufacturing of the vehicle, manufactured according to specifications and manufacturing standards provided by the manufacturer of the vehicle for the purpose of manufacturing the components or spare parts for the respective vehicle. They are spare parts manufactured by the same production line as the components. We assume, unless proved to the contrary, that a part is an original spare part if the manufacturer of the part certifies that the quality of the parts is identical with components used for the manufacturing of the respective vehicle and that they have been

manufactured according to specifications and manufacturing standards of the vehicle manufacturer.

### PERSONAL ACCIDENT

Any involuntary, unexpected and unbroken influence of external forces, high or low external temperature, gases, vapour, electric power or poisons (with the exception of microbial poisons and immunotoxins), which during the term of insurance caused damage to health of the insured, independently of his will. Damage to health as defined here is also a condition caused by:

- Local suppuration after penetration of pathogenic organisms into an open wound caused by the accident.
- Infection by tetanus or rabies in the course of the accident, due to diagnostic, therapeutic and preventive procedures, in the course of cosmetic or plastic surgery carried out as therapy of the consequences of the accident.
- Increased muscular power applied to an extremity or spine with a result of dislocated joint or torn muscle, tendon or its sheath.

The following are not considered an accident:

- Occurrence or deterioration of hernia, tumour of any kind or origin, occurrence or deterioration of aseptic inflammation of tendon sheath, muscle attachments, sebaceous follicle and epicondylitis, sudden spinal disc syndrome, sudden

vascular accident or retinal detachment due to disease.

- Infectious diseases even if transferred by injury (with the exception of tetanus and rabies).
- Occupational diseases.
- Deterioration of a disease due to injury.
- Suicide, attempted suicide, intentional self-mutilation and intentional bodily injury.
- Bodily injury caused by long-term overloading of the body.
- Mental disease and change of psychological condition, if not caused by the accident.
- Injury to those parts of the body which, prior to concluding the insurance contract, were damaged by an injury or disease and the extent of damage of which was prior to concluding the insurance contract 70% or more.
- Pathological bone fracture.
- Damage to health, infection or death caused by HIV virus.
- Loss of limbs or their parts in case of diabetes patients or insured persons having obliteration of veins in limbs.

### POLICYHOLDER

The person or entity which signed the insurance contract with Allianz - Slovenská poisťovňa.

### PREMIUM

Amount paid by the policyholder for the provision of the agreed insurance coverage.

**REPAIR SHOP**

An partner repair shop recommended by us, located closest to the place of occurrence of the insured event. You can choose another repair shop, if its distance from the place of insured event is less than the distance of the recommended repair shop.

**REPLACEMENT VEHICLE**

Vehicle provided to you if you chose extended assistance services and your vehicle becomes immobilised due to an insured event. We will pay the costs of car rental according the scope of coverage and limits defined in this Benefit Guide. The car rental provider shall set out conditions for the use of the replacement vehicle.

**RESIDENCE OF THE OWNER OR USER OF THE VEHICLE**

Address of the insured or user of the vehicle in the Slovak Republic, specified in the insurance contract.

**SECURING OF VEHICLE**

Activation of security devices so that they would prevent unauthorised persons to enter the vehicle or subsequent manipulation with the vehicle.

In case when the insurance contract is concluded not later than 6 months from the date when the vehicle was brought into operation, we accept the security devices supplied by the manufacturer.

In case of older vehicles, the vehicle must be secured as follows:

- If the sum insured is up to EUR 50 000 inc. VAT, the vehicle must be equipped with one security device,
- If the sum insured exceeds EUR 50 000 inc. VAT, the vehicle must be equipped with two security devices.

**SECURITY DEVICE**

Alarm, mechanical lock of the gear lever, electronic search system.

**SNOW AVALANCHE**

Sliding of a sheet of snow or ice from natural slopes.

**STRIKE OF LIGHTNING**

Immediate effect of the energy of lightning or of the heat produced by discharge.

**SUM INSURED**

The amount stipulated as the maximum limit of compensation to be paid by the insurer.

**SURVEY OF VEHICLE**

Our actions aimed at the determination of actual technical condition of the vehicle, consisting of physical inspection and control of identification marks of the vehicle, and taking of photographs. Survey is not made in case of theft.

**TAXI SERVICE OR OPERATION TYPE T**

When you have a valid concession for taxi-service issued by the competent authority, regardless if the vehicle is actually used for the transport of passengers.

Transport of passengers for payment is considered taxi-service.

**THEFT**

Deliberate felonious act consisting in robbery, theft, unauthorised use of a vehicle or an attempt of aforesaid acts.

**TOTAL LOSS**

Damage to an insured vehicle that cannot be repaired, or where repair is not economic. By not economic we mean that the costs of repair are higher than 90% of the market value of the vehicle.

**TRAFFIC ACCIDENT**

A road incident caused by breach of traffic rules or collision with other objects or animals, in which at least one moving vehicle participates and at least one person is injured or dies (on spot or within 30 days from the accident) or which caused property damage.

Traffic accident is defined by the Road Traffic Act. You can find more information at [www.slov-lex/pravne-predpisy/SK/ZZ/2009/8/](http://www.slov-lex/pravne-predpisy/SK/ZZ/2009/8/)

**UNDER-INSURANCE**

Determining of a lower sum insured for the insured item at the time of concluding the insurance contract, i.e. stipulation of an amount for which the same or comparable new item would not be possible to acquire. Decrease of the sum insured by discounts offered by the seller at the sale of the insured

item shall also be deemed to be under-insurance.

**VANDALISM**

Causing damage to the property of others as defined by relevant provisions of the Criminal Code or Misdemeanour Act.

**VEHICLE**

The vehicle specified in the insurance contract for which a valid Slovak registration certificate (or a similar document) has been issued or is going to be issued (in case of a newly purchased or individually imported vehicle) and a valid license number has been assigned (if it is assigned for the respective vehicle).

**VEHICLE USED FOR AGRICULTURAL OR FORESTRY WORK WITH SPECIAL LICENSE NUMBER "C" OR TYPE OF USE C**

Vehicle and towed vehicle not approved for use in road traffic, but used for agricultural or forestry work.

**VEHICLE WITH THE RIGHT OF PRIORITY (RIGHT OF WAY) IN TRAFFIC OR TYPE OF USE V**

Vehicle equipped with an acoustic or light warning device.

**WINDSTORM**

Flow of air with the speed of at least 75 km/h at the place of insurance.

# 3. USEFUL TIPS

In this section, you will find our tips on how to better protect your vehicle against possible loss.

## TIPS FOR SAFE DRIVING



Do not use mobile phone, do not text and drive. Texting distracts you from the road and puts you and others in danger.



Do not drink and drive. If you have been drinking alcohol, use public transport or taxi.



Pay attention to the speed limits, safe distance from other vehicles and road signs.



Take a short break every two hours.



Before a longer journey, check if your mobile phone is fully charged. It will be useful in emergency.



In case of towing of an immobile vehicle, always firmly secure the rope.



Decrease your speed in case of bad weather and bad visibility.



Prepare your vehicle in advance for driving on ice and snow.



Be informed about the weather and current condition of roads.



Keep a blanket, food and water, a shovel and snow chains in the vehicle.



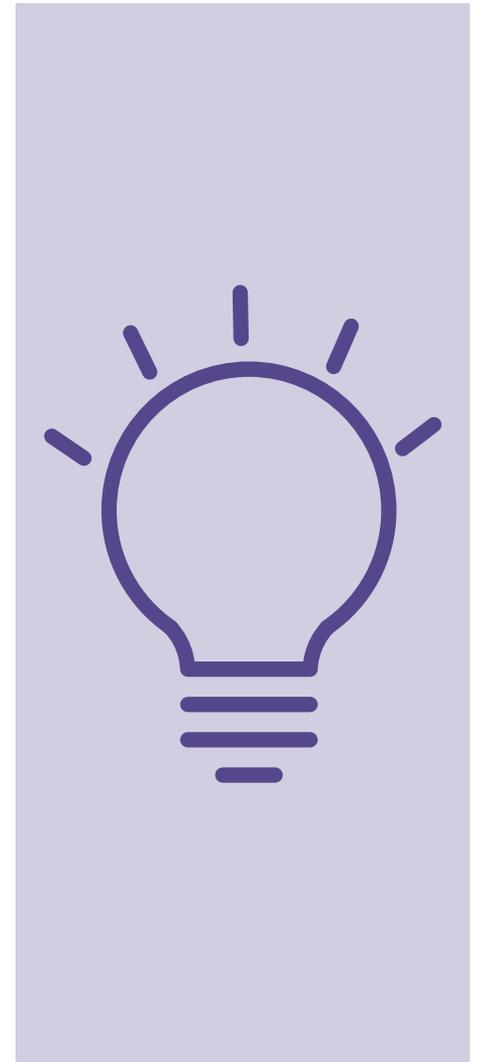
Check your tyres and windscreen wipers.



Avoid driving behind trucks and lorries, as snow or ice may fall from them.



Avoid parking under high trees or where there is danger of falling rocks, ice or snow.



**TIPS ABOUT MAINTENANCE**



Pay attention to control lamps on dashboard, they indicate the current condition of your car.



Tyres are a priority for safe, comfortable and fuel-saving driving. Check them regularly, replace them if they are damaged or worn.



The most important rule on roads is to see and be seen. Check your lights and reflectors.



If you do not drive regularly, take a short ride at least once in a week. It will help to preserve the engine, tyres and brakes in good condition and you will recharge the battery. A car used only occasionally is usually more vulnerable to failures.



Do not skip regular check-ups and have your vehicle serviced once in a year:

- Depending on the type of your vehicle, check and exchange oil regularly.
- Do not forget to replace the air filter regularly.
- Clean regularly the air-conditioning and keep it in good condition.

**DO NOT SKIP REGULAR CHECK-UPS AND HAVE YOUR VEHICLE SERVICED ONCE A YEAR.**

**TIPS FOR PREVENTING THEFT**



Always keep the vehicle locked, even during driving.



After leaving the vehicle, activate the anti-theft system.



Consider using another security device, such as a mechanical one.



Do not leave the vehicle unattended when the engine is on – not even for a minute.



Always take the keys from the vehicle, even if parking on private ground. Close the windows and sliding top.



If you park on a public road at night, find a spot close to a streetlight.



Never leave registration documents, other documents or valuables in the vehicle.

**ALWAYS TAKE DOCUMENTS, KEYS AND OTHER VALUABLES WITH YOU.**

# 4. QUESTIONS YOU MIGHT STILL HAVE

In this section, you can find answers to the most frequent customer questions. Should you have any further questions, do not hesitate to contact us. We will be glad to answer them at +421 2 50 122 222 or [www.allianzsp.sk](http://www.allianzsp.sk).

## CONTRACT DETAILS AND PREMIUM

### What document shall I get after conclusion of an insurance contract?

After the conclusion of the insurance contract, you will get the Insurance Contract Proposal and the Green Card with a validity of 60 days. After we accept the contract, we are going to send you the policy, as well as Green Card valid for one year. From October 1, 2019, the Green Card fulfils also the function of the White Card.

### When do you send the invoice for premium for the next insurance period?

Latest 10 weeks before the anniversary day, we will inform you about the

amount of premium for the next period, the date of end of the insurance period and deadline until when you can submit a notice of termination.

### What happens if I forget to pay the premium?

The insurance contract may terminate. If an insured event occurs, it may have financial consequences for you.

### Is my premium going to increase after an insured event?

If bonus is granted when you conclude the insurance contract, or you have acquired a bonus in the previous insurance period and we cannot claim a refund of the compensation from the person who caused the damage, then yes.

## ABOUT CHANGES IN THE INSURANCE CONTRACT

### Is it necessary to do make changes in the contract in writing?

Some changes can be made by e-mail or telephone. You will find their list at [www.allianzsp.sk](http://www.allianzsp.sk). We will confirm the changes you have made in writing. If you have activated your Allianz Account, you can administrate your data also using the internet site: [https://account.allianzsp.sk/apps/manazment\\_uctu](https://account.allianzsp.sk/apps/manazment_uctu).

### Is it possible to cancel the vehicle insurance if the owner changed?

The insurance does not terminate upon the change of vehicle ownership. The insurance terminates automatically if the holder of the vehicle changes (from the moment when such change is registered in the vehicle documents). Please inform us of the change as soon as possible.

## IN CASE YOU TRAVEL ABROAD

### Is my MTPL insurance valid also abroad?

Yes, you can find the list of countries in the Green Card.

### In which countries do I have to carry the Green Card?

Albania, Belarus, Bosnia and Herzegovina, Iran, Israel, Macedonia, Moldavia, Montenegro, Morocco, Russian Federation, Tunisia, Turkey, Ukraine. In other countries specified in the Green Card, MTPL is valid automatically, based on your license number.

### I lost my Green Card. How can I get a new one?

You can ask for the issue of a duplicate our Call Centre or use our website. We will send the card to your address.

## FURTHER FREQUENTLY ASKED QUESTIONS

### What is the difference between MTPL and MOD insurance and why do I need to have MOD insurance too?

MTPL covers damage you cause to other participants of road traffic. Other insurance types will help you if your own vehicle is damaged, or you incur property loss or bodily injury.

### What is “deductible” and how does it affect the amount of compensation?

Deductible is the amount with which the insured participates in compensation. In case of an insured event, deductible will be deducted from compensation.

### How should I proceed in emergency (insured/loss event, traffic accident)?

Please contact our Call Centre, we are ready to advice you on how to proceed.

### Can I get a discount on premium?

In case you had no insured event, you can get a no-loss bonus. In packages PLUS, EXTRA and MAX we grant a discount for MTPL insurance.

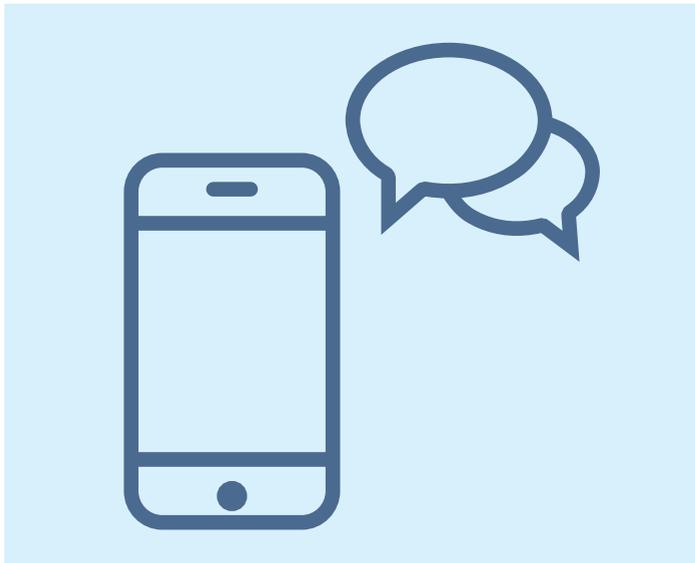
### Where do I get up-to-date information about the insurance company, its services and products?

Besides standard contacts we use also social networks like Facebook, Instagram and LinkedIn for communication and to inform you about news, competitions and interesting events. If you set up your Allianz Account (Allianz Konto), you will get an overview of your insurance contracts, you can update your personal information, conclude insurance contract online, or report an insured event simply and fast and follow the claim handling process.

# 5. HELP US BE BETTER

At Allianz - Slovenská poisťovňa, we are always aiming to deliver first-class customer service.

If you have any concerns or issues, we will take care of them with the highest priority. You will receive our reply as soon as possible and via the channel you prefer.



# THANK YOU FOR TRUSTING US.

PLEASE FEEL FREE TO CONTACT US  
REGARDING ANY QUESTIONS,  
REQUESTS OR COMMENTS.

We are ready to answer them at:

- Call Centre number  
+421 2 50 122 222
- Via [www.allianzsp.sk](http://www.allianzsp.sk), section  
"Contacts"
- Our branches
- Your insurance agent

Note:

This English translation of the Benefits Guide is for information purposes only, legally relevant is the Slovak version.

**Reporting a claim:**

Call Centre +421 2 50 122 222,  
Via [www.allianzsp.sk/poistne-udalosti](http://www.allianzsp.sk/poistne-udalosti)

**NONSTOP assistance services:**

Allianz Assistance +421 2 50 122 222

Allianz - Slovenská poisťovňa, a. s.  
Dostojevského rad 4, 815 74 Bratislava  
[www.allianzsp.sk](http://www.allianzsp.sk)  
[allianzsp@allianzsp.sk](mailto:allianzsp@allianzsp.sk)  
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