GENIKI PANELLADIKI

Motor Insurance

Insurance Product Information Document

Company: **GENIKI PANELLADIKI** Insurance Policy: **FrontEASY ECONOMY**

Country: **GREECE** GENERAL COMMERCIAL REGISTRY (GEMI) No.: **002079801000** Applicable law: **Greek**

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contract and contractual information about the product is provided in your policy documents and policy.

What is this type of insurance?

The **FrontEasy ECONOMY** insurance product is offered for Public Use Tourist Coaches and provides cover for liability to Third Parties personal injury – material damage, plus Legal Protection coverage. Moreover, you can choose one or more optional coverages.

What is insured?

- ✓ Motor Liability (Material Damage) €1,220,000
- ✓ Motor Liability (Personal Injury) €1,220,000
- ✓ Legal Protection (Greece-Abroad) up to €3,000
- ✓ Accident Care

Optional

Glass Breakage
Road Assistance (Greece-Abroad)

Legal Protection coverage is provided by AWP P&C S.A. Accident Care coverage is provided by AWP P&C S.A. Road Assistance coverage is provided by Interamerican Voithias A.E.G.A.

Where am I covered?

- ✓ Third party liability for material damage and personal injury is valid within the territory of Greece, EU member states and countries where the Green Card is valid.
- ✓ Legal Protection is valid for events that took place within the territory of Greece and within the territory of the EU member states.

What is not insured?

- ✗ Public Use Coaches over 27 years old.
- ✗ Public Use Coaches whose registration certificate has not been issued in the country.

Are there any restrictions on cover?

- ! Third party liability of the persons who intentionally caused the accident or seized the vehicle through theft or violence or who participate in competitions involving specific risks.
- ! Damage caused by a driver who does not have a legal driving license or who was under the influence of alcohol or toxic substances within the meaning and under the conditions of the Highway Code.
- ! When the vehicle is used for purposes other than those mentioned in the insurance policy and vehicle registration.
- ! Within guarded car parks or vehicle repair shops or vehicle showrooms.
- ! When the vehicle is traveling or situated off road or in areas where traffic is prohibited by the authorities.
- ! When the vehicle carries cargo or passengers exceeding the permissible limit as defined in the registration certificate or the relevant decisions of the competent authorities.

What are my obligations?

- You must abide by the terms and provisions of the insurance policy and pay the premium on time.
- You must communicate to the Company all the details of the insured vehicle and anything which may influence its risk assessment, on the approval or not of the insurance and on calculating the premium.
- You must declare to the Company, within 14 days upon coming to your attention, any changes in your details and in those of the vehicle, as well as any detail or incident that could significantly increase the insurance risk.
- In the event of claim, you must notify the Company in writing within 8 working days from the moment that the harmful event came to your knowledge and provide all the necessary information and documents related to the circumstances and consequences of the occurrence of the risk that the Company may request.

When and how do I pay?

Payment of the premium is made according to the frequency and payment method chosen by you on the insurance application form, in accordance with all the payment methods available by the Company, by credit notes, in cash or by credit card, either electronically or through a bank or the Hellenic Post Office (ELTA), or directly to the Company or the legal representatives/associates thereof.

When does the cover start and end?

Insurance coverage enters into force upon the one-off payment of the premium due (or upon the first installment of the partial payment) and lasts for the time period mentioned on the policy.

Example: Insurance policy period: 07.01.2018 12:00 pm until 11.01.2018 12:00 pm.

How do I cancel the contract?

The insurance policy may be canceled at any time either by written consent or by letter sent either by fax at +30-210-32.17109 or by email at motor.production@genpan.gr or to any of the contact details mentioned on the Company's official website www.genikipanelladiki.gr and in any of its forms.