

## ROAD ASSISTANCE INSURANCE

**Heavy-Duty Vehicles Road Assistance Insurance for Buses** Insurance Product Information Document

**Company: INTERAMERICAN VOITHIAS A.E.G.A.**

**S.A. REG. No. : 12865/05/B/86/4, GENERAL COMMERCIAL REGISTRY (GEMI) No. : 305801000, Headquartered in Greece,**

**Applicable Law: Greek, Supervisory Authority: Bank of Greece**

Complete information regarding this insurance product is provided in the insurance application, the Insurance Policy, the Insurance Terms and any other relevant document of the Company.

### What is this type of insurance?

Heavy-Duty Vehicles Road Assistance Insurance for Buses covers both the Insured and the covered vehicle in the event of damage or accident.

### What is covered?

#### (depending on the selected program)

- √ On-site service
- √ Transferring the vehicle to a workshop
- √ Coverage of expenses for on-site transfer of passengers with a maximum coverage of €300 (within Greece) and €900 (outside Greece)
- √ Driver's lost baggage compensation
- √ Coverage of hotel accommodation costs. In particular: accommodation costs for 2 days (€75 per day for Greece and €125 per day for abroad).
- √ Reimbursement of driver's return to his/her permanent residence
- √ In case of injury (due to accident) or sudden driver's illness, coverage of hospitalization costs (up to €3,000, outside Greece).
- √ In case of injury (due to accident) or sudden driver's illness and if transport is required, the driver is repatriated to his/her permanent residence by ambulance, helicopter or airplane without any cost limitation.
- √ In case of driver's hospitalization (due to accident injury or sudden illness), his/her replacement ticket is covered.
- √ In the event of driver's death while traveling abroad, transportation of the body to Greece (as defined in the relevant "Direct Medical Assistance" service with a maximum limit of €2.500 outside Greece and €900 within Greece).
- √ Issuing a transfer and re-transfer ticket to a close relative of the insured person at the place of hospitalization.

### What is not covered?

- × The risks of programs other than those selected by you are not covered.
- × Insular Greece is not covered.
- × Repatriation of the vehicle is not covered.

### Are there restrictions on coverage?

#### Main restrictions on coverage

Personal assistance coverages cover only the driver of the covered vehicle for incidents in Greece, while for incidents outside Greece they cover both the driver and the co-driver

### Coverage is excluded for the following damages:

- External war (declared or not), civil war, revolution, coup

- Political turmoil, terrorist acts, criminal activity of the Insured or attempt to commit a criminal act, nuclear power
- In case of breakdown, the vehicle is transported to the nearest appropriate repair workshop.
- In the event that the reported failures are due to prolonged immobility of the car.
- Service limit when vehicle immobilization is due to recurrent electromechanical failure.
- In case the covered vehicle is immobilized in an underground car park where towing is not possible.

Especially for driver and co-driver's heavy-duty vehicles personal assistance program, the following exemptions also apply for risks due to:

- Epidemics, pandemics and infectious diseases
- Mental illness or disability
- Use of drugs or stimulants
- Pre-existing diseases and their complications.
- Commission of a criminal offense by the Insured, unless it is a fault.
- Traveling despite the doctor's contrary advice.

In addition, there is no coverage for other incidents of the Insured arising directly or indirectly from:

- Suicide, attempted suicide or injury intentionally caused by the Insured.
- Incidents not disclosed to the Company within thirty (30) days of the day of the incident.

#### **Where am I covered?**

Heavy-Duty Vehicles Road Assistance Insurance for Buses is provided to the Insured and the covered vehicle (depending on his/her choice) in mainland Greece and the islands of Evia and Crete, as well as in the following countries abroad: Austria, Belgium, Bosnia, Bulgaria, France, Germany, Denmark, Switzerland, Estonia, Ireland, Spain, Italy, Croatia, Latvia, Lithuania, Luxembourg, Montenegro, Great Britain, Norway, Holland, Hungary, Poland, Portugal, Romania, Serbia, Slovakia, Slovenia, Sweden, Turkey, Czech Republic, Finland, FYROM. Especially for Turkey, the program provides coverage only on its European territory.

#### **What are my obligations?**

The Contracting Party, the Insured or a third party shall notify the Company's Immediate Assistance Coordination Center within eight (8) days from the day of the incident and disclose, among others, the following:

Vehicle information and insurance policy number

The exact place where the insured vehicle is immobilized

Description of the incident, as complete as possible

Other necessary information, where required.

All necessary supporting documents for each compensation case.

#### **When and how do I pay?**

The premium is paid until the due date indicated in the one-off payment notice.

Payment is made according to the payment method chosen by you among those mentioned in the insurance application form and in accordance with the applicable legislation, for example in cash or electronically through a bank or debit /credit card, directly to the Company or the legal representatives thereof.

#### **When does the cover start and end?**

In order for your insurance to take effect, you must have paid the total premium amount.

The effective date of the insurance (start – end date) is stated in the policy. Insurance coverages and limits may be renewed, under the same or different terms, if you pay the premium for the next period within the specified payment date.

#### **How do I cancel the contract?**

(a) by exercising the right of objection by sending a registered letter to the company within one month of receipt of the policy if its content deviates from the insurance application and within 14 days if you have not received the necessary insurance information and/or conditions; (b) by written agreement of the contracting parties at any time; (b) upon termination by you, by sending a written declaration, either by fax or by electronic means, to the contact details of the company as stated in its official website and its printouts; (c) upon termination by the company only in case of breach of an essential contract term, either by the Policyholder or the Insured. The termination declaration is submitted by registered letter or delivery against receipt and discloses that due to failure to comply with the essential term that has been violated, the insurance contract shall be terminated within thirty (30) days of service of the termination declaration.