

Vehicle & Driver Legal Protection Insurance

Insurance product information document

Company: AWP P&C S.A.

Product: (2243) - Geniki Panelladiki Legal Protection

AWP P & C SA has its headquarters in 10 Premetis St., Agios Dimitrios, Attica, P.C. 17342, and is active in Greece in the form of a legally established branch office

This information document does not substitute the pre-contractual information foreseen by the applicable legislation, nor the insurance contract and the general and special terms contained therein.

What is this type of insurance?

Vehicle & Driver Legal Protection complements the motor liability insurance policy, ensuring the owner or driver of the vehicle, against a premium, to claim their legal rights up to the maximum insurance limit.



What is insured?

✓ Payment of lawyer fees and necessary legal costs for compensation claims of insured persons in accordance with the provisions of the motor liability arising from motor vehicle accidents up to the maximum annual cumulative insurance limit of €2000 for incidents occurring in Greece and of €3000 for incidents occurring in the EU member states.

✓ Payment of lawyer fees and necessary legal costs for the defense of insured persons brought into criminal courts due to unintentional killing or unintentional injury as a result of a road accident or due to a criminal or police offense caused by the movement of the vehicle if threatened, sentences depriving freedom (imprisonment), financial penalties and fines over €500, up to the maximum annual cumulative insurance limit of €2000 for incidents occurring in Greece and of €3000 for incidents occurring in the EU member states.

✓ Payment of lawyer fees and necessary legal costs for claims against the insured person when the insurance company covering motor liability refuses to rebut them or has its authorization withdrawn in the meantime, up to the maximum annual cumulative insurance limit of €2000 for incidents occurring in Greece and of €3000 for incidents occurring in the EU member states.

✓ Payment of the opposing party's costs of proceedings if it has been awarded against the insured person, up to the maximum annual cumulative insurance limit of €2000 for incidents occurring in Greece and of €3000 for incidents occurring in the EU member states.



What is not insured?

- ✗ Costs (a) which by their nature are not judicial and (b) for extrajudicial expert reports.
- ✗ Costs incurred by the insured person's wrongful act.
- ✗ Acquisitions of penalties, financial penalties and fines.



Are there any restrictions on coverage?

! Legal Protection is excluded for accidents occurring when the insured vehicle: a) participates in car races, official or not, shows or festive parades and is generally conducted in a dangerous way b) has been illegally taken away from the policyholder c) is used for a purpose other than the one determined in its vehicle license.

! Legal Protection is excluded when defense of legitimate interests is directly or indirectly related to war, terrorist acts, political or military attitudes, movements, strikes, radioactive elements, floods, earthquakes and general natural phenomena that can cause major disasters.

! Legal Protection is excluded when the insured vehicle is conducted by a person who is not legally entitled to drive, if the driver is under the influence of alcohol, drugs or toxic substances at the time of the accident, if the vehicle license is absent or revoked, if the vehicle is illegally circulating, as well as when driving the vehicle without its legal owner's consent.

! If incidents occur both in Greece and in the territory of any EU member state, then the maximum coverage amount is set at €3,000 on the basis of the annual duration of the insurance policy. The sum insured shall be provided only once for all cases that are linked to each other in time and derive from the same incident and shall cover the insured person, the co-insured persons & the policyholder.



Where am I covered?



Legal protection is provided for incidents occurring in Greece and in the territory of the EU member states where the Greek courts or the courts of the EU member states are competent.



What are my obligations?

In order to avoid the cancellation of the insurance policy and the rejection of the claim, the insured person shall:

- While concluding the insurance contract
 - declare to the insurer any information or facts he or she knows, which are objectively essential for the assessment of the risk,
 - provide the insurer with all the necessary supporting documents upon request
 - pay the premium as detailed in the insurance contract
- During the term of the insurance contract
 - declare to the insurer any evidence or circumstance that may result in a significant risk increase, within 14 days after becoming aware of it
- When claiming compensation
 - to fully and immediately inform the Insurer of the facts of the case, to report and to provide evidence and other documents and supporting documents and to make them available to the Insurer upon request.
 - to instruct the appointed lawyer to defend his/her interests and to inform him/her of the facts of the case, to inform him/her in detail about the incidents of the case, mainly the names and telephones of any witnesses, to obtain any useful information and to provide him/her with all necessary documents and supporting documents.
 - to obtain in writing the assent of the Insurer before taking measures that generate costs, such as, in particular, actions brought before courts, and to avoid anything that would unduly increase the level of expenditure.
 - not to proceed to recognition or commitment or take any other actions to any third party without the written consent of the Insurer.
 - to file without delay the evidence of lawyer's fees and costs of proceedings.



When and how do I pay?

Insurance premiums are paid prior to the issue of the Insurance Policy.

Payment of the premium is made either by cash deposit to your insurer's bank account or by cash on delivery, cash, credit, or debit card.



When does the cover start and end?

The commencement and termination of the legal protection provided is stated in the Insurance Policy and is of an annual duration.



How do I cancel the contract?

The Insured or the Policyholder has the right to cancel the insurance policy at any time, by a written notice addressed to the Insurer. In the event of exercising this right, any unearned premiums shall be refunded within thirty (30) calendar days after receipt of the written notice by the Insurer. However, if an insurance case has already been settled by the Insurer, premiums are not refunded.