

Company: **GENIKI PANELLADIKI**

Product Name: **ΦροντEASY FLEXI ECONOMY**

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

This document does not replace the pre-contractual information provided by the current legislation and the insurance contract with its general and special terms.

What is this type of insurance?

The **ΦροντEasy FLEXI ECONOMY** insurance product is offered for Public Use Tourist Coaches and provides cover for the legally obligatory third party liability for personal injury – material damage and additional covers, while other optional covers may be added.



What is insured?

- ✓ Motor Liability (Material Damage) €1,220,000
- ✓ Motor Liability (Personal Injury) €1.220.000
- ✓ Premium Protection
- ✓ Material Damage caused by an uninsured vehicle €30,000
- ✓ Personal Accident of the Driver €30,000
- ✓ Fire caused by combustion €3.000
- ✓ Fire Third Party Liability €3.000
- ✓ Total Theft €3.000
- ✓ Partial Theft €3.000
- ✓ Loss - Destruction of Baggage up to €3,000
- ✓ Legal Protection (Greece-Abroad) €3,000
- ✓ Accident Care

Optional

- ✓ Fire caused by combustion (up to Market Value)
- ✓ Fire caused by terrorist acts (up to Market Value)
- ✓ Fire caused by malicious acts (up to Market Value)
- ✓ Fire Third Party Liability (up to Market Value)
- ✓ Total Theft (up to Market Value)
- ✓ Partial Theft (up to Market Value)
- ✓ Malicious Acts other than Fire (up to Market Value)
- ✓ Natural Phenomena
- ✓ Loss - Destruction of Baggage
- ✓ Own Vehicle Damages
- ✓ 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?

- ✓ The insurance is valid within the territory of Greece, EU member states and countries where the Green Card is valid.
- ✓ Legal Protection applies to accidents that occurred within Greek Territory, as well as in the territory of the European Union member states.



What is not insured?

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



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.
- ! The ΦροντEASY FLEXI ECONOMY Product is provided with a clause not exceeding the liability loss ratio (outstanding and paid losses s.a. / annualized net premiums s.a.) over 20% on an annual basis.



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 any information, 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: 07.01.2021 12:00 pm until 11.01.2021 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.