



## **SUMMARY OF THE EURODRIVE INSURANCE CONDITIONS – AXA CS contract n° XFR 005700MO**

The complete General Conditions of AXA CORPORATE SOLUTIONS are available on demand. The conditions of this contract apply in the countries shown on the valid Green Insurance card and whose national code letters have not been stricken out. –Monaco, -Andorre, The Vatican, Saint Martin, Liechtenstein and the DROM, COM POM are also included.

### **1 – Damage to third-parties**

#### **1a - CIVIL LIABILITY**

Covers the civil liability of the insured party in accordance to the article L211-1 of the French Insurance Code.  
The insurer covers damages caused to third parties (passengers, property or persons outside the vehicle) by the vehicle when in motion or stationary.

Limits applicable to the amounts of the guarantee:

- \* bodily harm: no limits
- \* material damage: €100,000,000 with the sublimits below :
  - material damage by fire or explosion: €10,000,000 per claim
  - accidental material damage to the environment (accidental pollution) : €10,000,000 per claim
  - material damage to the aircraft : €1,120,000 per claim
- \* consequential immaterial damages to an accident : 10,000,000 € per claim

#### **1b - DEFENSE – RECOURSE and ADVANCE PAYMENT ON REPARATION**

**Defense:** Whenever the responsibility of the insured person can be sought, the insurer shall cover the costs relative to the protection of his financial interests in accordance with the clauses B-1 of chapter VII of the General Conditions.

**Recourse:** The insurer shall act on behalf of the insured in order to obtain from any responsible third party reparation of the damages sustained by the insurer in case of accident.. Expenses to be exposed by the insurer for fees related to the accident investigation and or expert services are capped at 10,000 Euros.

**Advance payment on reparation:** this guarantee provides the owner of the insured vehicle with a 20,000 Euros maximum advance payment of the compensation to which he/she is entitled, as a result of the damage caused to the vehicle provided this damage has been caused by a vehicle belonging to an identified third party, registered in France, with valid insurance in France and whose liability is established.

#### **1c – LEGAL PROTECTION**

Guarantee per incident according to the clauses of the Legal Protection Annex XAUT 315 12/08.

### **2 – Damage suffered by the vehicle**

The guarantees are granted to the value say by the expert of the insured vehicle the day of the incident (chapter VII of the General Conditions excluding light vehicles related to the compensation in conventional value.

#### **2a – ACCIDENTAL DAMAGE/VANDALISM**

The insurer covers in full direct material damage resulting from the following:

- Collision between the insured vehicle and one or more other vehicles
- Impact between the insured vehicle and a fixed or mobile object
- Overturning of the insured vehicle without prior collision
- Partial damage or total loss of the insured vehicle during transportation by land
- Total loss of the insured vehicle during transportation by air or sea
- Acts of vandalism
- Damage caused by natural phenomena, such as earthquakes, volcanic eruptions, tidal waves, flooding, typhoons, falling snow or stones, avalanches, hail, tornado, mudslide.

**Exclusions:** punctures tires, *damage caused by poor maintenance, wear to the vehicle or falling accessories; partial damage during transportation by sea or air; damages or breakdowns covered by the manufacturer's warranty (see the Warranty Book).*

#### **2b - FIRE/EXPLOSIONS/TERRORIST ATTACKS/STORMS**

Direct damage caused by fire, explosions (including terrorist attacks), lightning and storms are covered.  
The guarantee covers without excess the value of the insured vehicle established by an assessor on the day of the incident (see Chapter VII of the General Conditions).

#### **2c – THEFT/ATTEMPTED THEFT**

Damage caused by the theft or attempted theft of the insured vehicle are covered.  
The guarantee covers without excess the value of the insured vehicle established by an assessor on the day of the incident (see Chapter VII of the General Conditions).

#### **2d – GLASS PARTS (Vehicle of less than 3.5 tons only)**

Damage to windows and glass or organic glass parts (windcreens, rear windows, side windows, door windows, lights, sun roofs) is covered. The guarantee covers without excess the cost of replacement.

#### **2e – NATURAL DISASTERS**

In accordance with articles L 125-1 and L125-2 of the French Insurance Code, this guarantee applies to damage caused essentially by abnormally violent natural phenomena.  
This guarantee is conditional on the publication of an interministerial notice in the Official Journal of the French Republic decreeing a state of natural disaster. Geographical scope: mainland France and Corsica. Application of a legal excess (€380 per vehicle from 01 / 01 / 2010)

### **3 – Bodily harm to passengers**

#### **3a – LUMP SUM GUARANTEE OF THE PERSONS CARRIED ABOARD**

Covers all persons transported free of charge or driving the insured vehicle with the permission of the owner or the policyholder.

Amount of compensation:  
medical costs limited to €5,000 per injured person;  
benefit of €38,000 for total permanent disability;  
benefit of €16,000 in the event of death.  
Note: this compensation is paid in addition to any indemnities that may be paid under common law.  
Persons aged over 70 do benefit of this guarantee



The 'EURODRIVE ASSISTANCE' cover is an integral part of the RENAULT EURODRIVE package. It is insured and implemented by ASSURIMA under the name "RENAULT EURODRIVE ASSISTANCE" under the roadside assistance cover.

#### Preliminary Article – Definitions:

The terms specified below will have the following meaning in this guide:

- (1) Vehicle: vehicle means any new motor vehicle of less than 3.5 tons, sold under the RENAULT EURODRIVE package.
- 2) Duration of cover: the term of the roadside assistance cover is the same as the RENAULT EURODRIVE agreement. It will automatically terminate if the vehicle is definitively exported. It also applies to the vehicle registered under the name of the car manufacturer.
- 3) Beneficiary: beneficiary means the person who signs the RENAULT EURODRIVE agreement (hereafter referred to as 'you'), your spouse or any user authorised by you and any other person travelling in the vehicle in question, provided that these do not exceed the number of seats shown on the registration certificate.
- 4) Geographic boundaries: The services defined below are applicable for the duration of the Renault Eurodrive agreement in Mainland France and in the following countries:  
Germany - Andorra - Austria - Belgium - Bosnia and Herzegovina - Bulgaria - Croatia - Denmark - Spain - Estonia - Finland - Metropolitan France - Gibraltar - United Kingdom - Greece - Hungary - Ireland - Iceland - Italy - Latvia - Liechtenstein - Lithuania - Luxembourg - Macedonia - Malta - Monaco - Norway - Netherlands - Poland - Portugal - Czech Republic - Romania - San Marino - Serbia - Montenegro - Slovakia - Slovenia - Spain - Sweden - Switzerland - the Vatican.
- (5) Accident: accident means any collision, impact with a fixed or mobile object, overturning or running-off the road, fire or explosion, which has the effect of taking the vehicle off the road.
- 6) Theft: the vehicle shall be deemed stolen if it is not found within 48 hours following its disappearance. This excess, along with the roadside assistance cover will apply as soon as the beneficiary has declared the theft to the competent authorities.
- 7) Attempted theft: any attempt to break into a vehicle which makes it impossible to drive, such as broken windows/windscreen and/or a malfunction of the various locks. This benefit will take effect as soon as you have declared the theft to the competent authorities.
- 8) Breakdown:
  - 8.1 - Immobilising breakdown: any unexpected mechanical incident accepted by the manufacturer which means the vehicle must be taken off the road and does not invoke the user's liability.
  - 8.2 - Non-immobilising safety breakdown: any incident or malfunction which makes it difficult, dangerous to use the vehicle and requires that the vehicle be taken off the road. This benefit specifically covers breakdowns affecting windscreen wipers, opening and closing of side-windows and headlights.
- 9) Flat tyres  
Any loss of pressurised air (deflated or burst tyre not caused by an impact) which makes it impossible to use the vehicle under normal safety conditions and makes it impossible to drive the vehicle away from the place where the incident occurred, and therefore requires the vehicle to be repaired or towed to a garage in order to carry out the necessary repairs.
- 10) Loss, theft or breakage of keys  
If your keys are lost, stolen or broken in the vehicle's lock or Nieman lock.
- 11) Empty tank  
Any time you run out of fuel due to the malfunction of the fuel gauge.  
Fuel error: Accidentally or involuntarily filling the tank with the wrong fuel for the type of the vehicle.
- 12) Off the road: the vehicle is deemed to be taken off the road from the moment that it is taken to the nearest Renault dealer or, failing this, to another local repairer belonging to the RENAULT network. The repairer will specify how long the vehicle will be off road as soon as it receives the vehicle.

#### Article 1 - Call out conditions:

As from the delivery of the vehicle, and for the duration of the RENAULT EURODRIVE agreement, the benefits defined below shall be provided at your request or at the demand of the roadside assistance service of Renault EURODRIVE. This request shall be made directly to Renault Eurodrive Assistance. Any time that you indicate that your vehicle has been in an accident, been stolen, broken into or has broken down, RENAULT EURODRIVE ASSISTANCE will first check that you are indeed the beneficiary of the breakdown cover as defined in Article 1 and ask you to provide the following information:

- Vehicle registration number (*carte grise* [registration document])
- Dates of the RENAULT EURODRIVE agreement
- Name and address of the signatory of the agreement
- Type of vehicle and the serial number (*carte grise* [registration document])
- Place and date that the vehicle is to be returned
- Place, date and type of incident
- The vehicle's documents

1 - If you are abroad, leave them with the repairer.

2 - In France, send them to RENAULT EURODRIVE, if the vehicle is not returned to you.

■ The accident statement must be faxed immediately to 01 76 89 00 47, the original must be sent to GRAS SAVOYE, as well as the police report if applicable. Along with any other information deemed useful.

#### Article 2 - Roadside assistance services:

The services will be provided in the event of accident, theft, attempted theft or breakdown, **flat tyre, loss, theft or breakage of keys, empty tank or fuel error** as defined in paragraphs 5, 6, 7, **8, 9, 10 and 11** of the preliminary articles.

- **For flat tyre, the cover is automatic if the vehicle is equipped with a spare wheel or a tyre inflation kit which comply with current regulations and a jack (except for vehicles running on LPG).**

- **Loss of keys**, If you leave the keys inside the locked vehicle, IMA Assistance will only cover the cost of calling out the breakdown vehicle, you will need to cover any other costs.

- For non immobilising safety breakdowns, only the main benefits will be provided under this agreement.

- For malfunctions of the on-board GPS system and/or air conditioning system, RENAULT EURODRIVE ASSISTANCE will process the request and redirect you to the nearest Renault repairer.

#### 1) Main benefits:

In all cases, roadside assistance and/or towing services are included.

##### 1.1. Roadside assistance/towing:

RENAULT EURODRIVE ASSISTANCE will organise and cover the roadside assistance and/or towing the vehicle which has broken down, been in an accident or found damaged after a theft/attempted theft.

■ In France, the vehicle will be towed to the Renault repairer, Renault Retail Group or dealer, appointed by RENAULT EURODRIVE ASSISTANCE.

■ Abroad, to the nearest Renault repairer.

If you wish to abandon the vehicle, the agreement has ended or the repairs will take more than 10 days, the vehicle must be taken to the nearest dealer or Renault Retail Group.

#### 2) Additional benefits (with the exception of non immobilising safety breakdowns or malfunctions of the on-board GPS system and air conditioning system):

##### 2.1. Shipping **spare parts abroad**.

If it deems it necessary, RENAULT EURODRIVE ASSISTANCE undertakes to promptly send any spare parts that the Renault repairer does not have in stock.

2.2. If the vehicle is unavailable or off the road for between 12 hours and 10 days, you may select one of the following options:

2.2.1 RENAULT EURODRIVE ASSISTANCE will **provide** you with a hire vehicle at least equivalent to the category of the vehicle which is off the road up to €750, for the period that the vehicle is off the road, subject to local availability. The hire vehicle must be dropped off to the pick-up **agency**. you must pick up your repaired vehicle. you will pay for any amount over and above this sum as well as fuel costs.

2.2.2 If you wish to wait for your vehicle to be repaired on the spot, RENAULT EURODRIVE ASSISTANCE will contribute to your hotel expenses up to a limit of €65 per night and per **beneficiary** for up to 10 nights. you will be required to pay for any bar, restaurant and telephone costs as well as any incidental costs.

2.3. If your vehicle is off the road or unavailable for more than 10 days, and there are **more than 10 days left before your RENAULT EURODRIVE agreement expires**,

2.3.1 After examining the case, RENAULT EURODRIVE undertakes to provide the customer with a second new vehicle which is as close as possible to the make and category of the vehicle under repair until the date that the vehicle is due to be returned. The second vehicle, available in EURODRIVE Paris, will be taken by a RENAULT EURODRIVE ASSISTANCE driver to your location in the covered countries.

2.3.2 If necessary, RENAULT EURODRIVE ASSISTANCE will cover the costs of either hiring a vehicle or contribute to the accommodation costs up to the amounts set in **Articles 2.2.1 and 2.2.2**, so that you can wait for the vehicle driven from Paris to arrive,

2.4. If the incident (accident, theft, attempted theft or breakdown) occurs less than 10 days before the contractual drop off date and the vehicle will be off the road for more than 10 days, you may select one of the following options:

2.4.1 RENAULT EURODRIVE ASSISTANCE will **provide** you with a hire vehicle at least equivalent to the category of the vehicle which is off the road up to €750, until the date the vehicle is due to be dropped off. Subject to local availability. The vehicle must be returned or hired in the town or city agreed as the drop off location. you will pay for any amount over and above this sum as well as fuel costs. The hire term is limited to the number of days remaining in the RENAULT EURODRIVE agreement.

2.4.2 If you wish to remain on the spot, RENAULT EURODRIVE ASSISTANCE will contribute to your hotel expenses up to €65 per night and per **beneficiary**. The number of days is limited to the number of days remaining on the RENAULT EURODRIVE agreement. you will be required to pay for any bar, restaurant and telephone costs as well as any incidental costs.

2.4.3 If you wish to be repatriated, RENAULT EURODRIVE ASSISTANCE will organise and cover the costs of your return to the contractual drop off location by **1st class train** or economy class plane ticket, if the travel time by train is more than 8 hours.

#### Article 3 - Service performance terms

RENAULT EURODRIVE ASSISTANCE agrees to provide the above-mentioned services 24/7 and with the utmost diligence. The above-mentioned services shall be performed subject to local availability and in accordance with the **local** regulations, notably in terms of accommodation or vehicle hire, or availability at a given moment in time, especially in terms of **train** or air transport. Services which have not been organised or agreed **beforehand** by RENAULT EURODRIVE ASSISTANCE shall not give rise to any refunds or compensation. If RENAULT EURODRIVE ASSISTANCE replaces the vehicle by a hire vehicle through a car rental company, this company shall ask you to make an imprint of your credit card; it may also offer additional insurance (in particular for the excess) which will be at your expense.

#### Article 4 - Exclusions:

RENAULT EURODRIVE ASSISTANCE operations are limited by the authorisations granted by local authorities. It shall not be held liable for any breaches or shortcomings in performing its obligations which are the result of force majeure, war, strikes, impoundments or restrictions by the law enforcement agencies, official prohibitions, piracy, engine explosions or nuclear or radioactive effects. The RENAULT EURODRIVE agreement does not cover situations when you run out of fuel, nor does it cover mechanical incidents affecting trailers and hitches, winter tyres and chains, the cost of spare parts, fines or violations, bar, telephone, restaurant, motorway tolls, the cost of servicing the vehicle or the costs which you should normally have paid for if a covered event had not occurred (e.g.: hotel). The RENAULT EURODRIVE agreement does not cover snow chains, winter tyres, hitches or accompanying trailers. The RENAULT EURODRIVE agreement also does not cover incidents which occur as a result of you competing in sports competitions, bets and matches.

**ASSURIMA**  
**Société Anonyme with a registered share capital of €4,200,000**  
**Company regulated by the French Insurance Code**  
**Registered office: 118 avenue de Paris - CS 40000 - 79033 Niort Cedex 9**  
**- Tel. in France 01 84 95 96 97**  
**- International tel: +33 1 84 95 96 97**  
**- EMail:das@ima.eu - 481 514 149 RCS NIORT**