

Motor Insurance

Insurance Product Information Document



Company: CROMAR LTD. – Coverholder at LLOYD'S

Product: Secure Motor

Registered in Greece. Authorised and regulated by the Bank of Greece: register number 207659

This Insurance Product Information Document provides a summary of the main coverage and exclusions and is not personalized to your specific individual needs. Complete pre-contractual and contractual information is provided in the full policy documentation.

What is this type of insurance?

This product is designed to protect you from damages caused by or to your vehicle.



What is insured?

- ✓ Coverage is provided for your Legal Liability to Third Parties resulting in claims for:
 - i. Bodily Injury/Death per person up to the sum of € 1.220.000
 - ii. Material Damage per accident up to the sum of € 1.220.000
- ✓ Material Damage from uninsured vehicles up to the sum of € 100.000
- ✓ Assistance in the event of an accident to help you with notifying and photographing, filling in the paperwork and moving your vehicle if needed in cooperation with MAPFRE Assistance Greece

Optional Covers at Extra Cost

- ✓ Cover for damages or losses due to Fire, including terrorist and malicious acts
- ✓ Cover for Total theft up to total insured amount (but not more than current, actual value of the vehicle insured)
- ✓ Cover for Partial theft including related damages (provided only in combination with Total theft)
- ✓ Cover for damages or losses which you have caused yourself (Own Damages), provided only in combination with Total theft and Fire covers.
- ✓ Cover for Malicious Damages (provided only in combination with Own Damages cover)
- ✓ Driver's Personal Accident up to € 15.000 (includes death, permanent or temporary disability) for any person driving the vehicle with a legal driving license
- ✓ Cover for the replacement or repair of glass panels (windscreen - front and back - and windows) up to € 1.000
- ✓ Cover for natural atmospheric and geological phenomena (earthquake, flood, storm, tempest and other weather perils) and their consequences
- ✓ Roadside Assistance * - home/roadside assistance and recovery, including taking the driver and your passengers to their destination.
- ✓ Legal Protection * - legal cover for uninsured loss recovery and legal expenses as a result of a motor accident if you suffer an injury or incur other losses which are not covered by your motor insurance policy up to € 5.000.



What is not insured?

- ✗ Damages caused deliberately or criminally by the insured and/ or the driver of the vehicle.
- ✗ Damages caused by the participation of the insured car in races or track use.
- ✗ Damages caused by a driver who doesn't have a driving license for the category of the relevant insured vehicle.
- ✗ Damages caused by a driver under the influence of alcohol, drugs or toxic substances.
- ✗ Any deductible, which is the amount you will have to pay in case of a claim.
- ✗ When the vehicle is used to tow another vehicle or object unless expressly and specifically agreed to cover such cases with an additional premium.
- ✗ Damages or loss caused by normal wear and tear, mechanical or electrical fault, breakdown or failure, or caused by defective design.
- ✗ Loss of the vehicle's value following a partial loss.
- ✗ The costs of spare parts, fuel, toll or ferry charges are excluded from Roadside assistance.



Are there any restrictions on cover?

- ! Insured drivers must have a valid vehicle's registration and driving licence and comply with all its conditions.
- ! You must have a clean loss/claims record for the past 3 years.
- ! For cover of Own Damages (comprehensive cover), a survey of the vehicle is required except for new vehicles.
- ! Damages caused by a driver younger than 23 years old or anyone who has held the driving license less than a year unless there is a special agreement to extend cover in return for an additional premium.
- ! For Roadside assistance your vehicle must be no more than 3 meters high and not weigh more than 3.5 tones when loaded.



Where am I covered?

- ✓ The insurance policy is valid for Greece and the countries of the European Union, as well as for the countries whose national insurance offices have signed the "Multilateral Guarantee Agreement of Motor Insurers' Bureau".



What are my obligations?

- You must take reasonable care to make sure all information provided by you or on your behalf is honest and accurate
- You will have to pay the first part of some claims (the deductible). Refer to your schedule and policy for details.
- You must tell us if any of your information is wrong or of any changes that may change / increase the risk (e.g. change of vehicle, change of location, any protection measure or any conviction)
- You must pay the premium before the inception of the policy.
- You must tell us about any incidents connected to this insurance as soon as possible, whether related to a claim or not
- You must give us the information and help we need. This includes details regarding possible legal charges or crimes against you or any driver driving your car related to the claim.
- You must send us any court documents as soon as received
- You must check your policy documentation when you receive it to make sure you have the cover you need and expect.



When and how do I pay?

Payment must be made directly to Cromar Ltd. in full at the inception date of your insurance policy. Various payment options are available.



When does the cover start and end?

Cover starts after you have accepted our terms and paid the premium. As shown in the Schedule, it will last for 12 months or 6 months from your policy start or renewal date, unless it is cancelled by you or us before it ends. Cover always starts and ends at 12:00 Noon.



How do I cancel the contract?

- You can cancel cover at any time by contacting us.
- If you cancel the policy because the vehicle was sold, or ownership was transferred to another person then we will refund premium at pro-rata rate.
 - There will be no refund if a covered incident has occurred or if the policy has not been accepted by you after it has been issued by the company.
 - Refer to the Insurance Policy for full details of the cancellation terms.

*Legal protection cover is underwritten and administered by DAS Hellas Insurance Company Limited.

*Roadside assistance cover is underwritten and administered by MAPFRE Assistance Greece.

Policy underwritten 100% by Lloyd's Insurance Company S.A.