

## Overview of the most important amendments –Third Party Extra

Old conditions	New conditions (version# 072016)
Added to article “what are you insured for?”	<p><u>Article 03</u> Write-off: If your car is a write-off, we will be entitled to take possession of the wreckage. Damage will only be dealt with if you have submitted the insurance certificate, fully paid up. In the event of monthly installments, we set off the annual premium balance when damage is incurred.</p>
<p><u>What are you not insured against?</u> Under this third party insurance we will never compensate:</p> <ul style="list-style-type: none"> <li>• Damage to your own car, trailer, caravan or boat.</li> <li>• Damage to a car you were towing.</li> <li>• Damage caused by persons driving your car without your permission.</li> <li>• Damage to goods or luggage transported by your car.</li> <li>• Damage during loading and unloading</li> </ul>	<p><u>Article 04</u> This liability insurance never reimburses damage:</p> <ol style="list-style-type: none"> <li>a. As a result of a defect, wear and tear or poor maintenance</li> <li>b. As a result of faulty parts or a faulty construction</li> <li>c. To a car or other object that was towed by your car</li> <li>d. To a load or luggage that was transported with the car.</li> <li>e. During loading and unloading</li> <li>f. During official and non-official (speed) competitions in which the car was used.</li> <li>g. During hiring, leasing or use of the car as a taxi or bus.</li> <li>h. Caused by people driving your car without permission. If the driver is not competent to drive. Examples: no valid driver’s license, disqualified from driving, driving under the influence of alcohol, drugs or medication, participates in criminal activities.</li> <li>j. As result of/to illegal accessories.</li> <li>k. To equipment that is not built-in (including theft and loss)</li> <li>l. If the inspection card is not in the name of the policyholder.</li> <li>m. If you caused damage intentionally or as a result of recklessness, or if this was caused with your permission.</li> <li>n. Because the car is (temporarily) unavailable to you.</li> <li>o. Because the car dropped in value after having sustained damage, despite</li> </ol>

	<p>having been repaired. (In the event of a write-off, the loss adjuster determines the value after having been written off)</p> <p>p. Because of other indirect loss as a result of damage (following an accident).</p> <p>q. Whist the car is seized.</p> <p>r. As a result of special arrangements, such as warranty, indemnification or penalty clauses.</p> <p>s. Which is already reimbursed by virtue of a law or other insurance, or which would have been insured if you had not been insured with us.</p> <p>t. If the driver was unfit to drive motor vehicles to the extent that this would have been prohibited under law or by the authorities.</p> <p>u. Caused while the motor vehicle was entrusted to a transport company in connection with transportation across the sea, other than by a ferry within the territorial scope of the insurance.</p>
<p><u>What are your deductible amounts?</u>  Your deductible amount is ANG. 0,00  Is the driver of the car younger than 21? In this case the deductible amount stipulated in the insurance policy will be increased with an additional deductible amount of ANG. 350.  Do you have your driving license for less than a year? In this case the deductible amount mentioned in the insurance policy will be increased with an additional deductible amount of ANG. 150.</p>	<p><u>Article 05</u>  Your deductible is ANG. 0,- for third-party damage.  Your deductible is ANG. 250,- for bodywork damage.  If the driver of the motor vehicle is under 23 or if the driver, at the time of the collision, is not listed on the policy schedule, an additional deductible of ANG. 350,- applies on top of the aforesaid deductible.  If you have held your driver's license for less than 1 year, an additional deductible of ANG. 150,- applies on top of the aforesaid deductible.</p>
<p><u>Added to article "What do we mean by?"</u></p>	<p><u>Article 07</u>  f. Write-off  The total repair costs of the motor vehicle are more than 2/3 of the insured value and the motor vehicle was used for private purposes only.  g. Car  Passenger car for private use.</p>