

Salary sacrifice Insurance Insurance Product Information Document

Company: Greenval Insurance DAC
Registered in the Republic of Ireland, authorised by the Central Bank
Of Ireland (registered number C45741) and subject to
Swedish Conduct of Business Rules.



GREENVAL INSURANCE DAC
BNP PARIBAS GROUP

Product: Motor Vehicle Insurance

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions and is not personalised to your specific individual needs in any way. Only the standard coverage limits are displayed in this pre contractual document. For full details of the coverage limits, please refer to your Policy Documentation.

What is this type of insurance?

Salary sacrifice Insurance covers your legal liability for third party property damage, bodily injury or death caused by the insured driver arising from the use of the insured vehicle and accidental damage to the insured vehicle including Fire & Theft. The cover includes loss or damage to parts and/or accessories attached during manufacturing.



What is insured?

Motor Third Party Liability

- ✓ Covers the insureds liability for personal injury and damage to property pursuant to the Swedish Road Traffic Act caused by the use of the insured motor vehicle according to the provisions of the Swedish Road Traffic Act: the Swedish Road Traffic Injuries Commission (Sw. Trafikskadelag (1975:1410),
- Combined Liability: SEK 300,000,000 subject to a policy deductible of SEK 1,000
- ✓ Third Party Liability also extends to Trailers whilst attached to the Vehicle, subject to a policy deductible of SEK 1,000

Legal Protection

We will cover legal protection costs that may arise in legal disputes related to the insured vehicle. There will be a maximum payment up to SEK 200,000. The deductible under this section of the policy is 5% of the cost of the claim

Motor Own Damage Insurance

- ✓ Damage to your vehicle resulting from an accident, fire or theft with a deductible of SEK 4,000 for damage and SEK 1,000 for fire & theft
- ✓ If your vehicle is stolen or written off, we will pay the book value or the amount shown in your policy documentation, whichever is the higher amount
- ✓ Damage to Glass and/or Windscreen arising from an insured event. Subject to a deductible of SEK 2,000 for replacement and SEK 100 for repair
- ✓ Roadside assistance compensation up to SEK 20,000, with a deductible of SEK 2,000
- ✓ Wrong refuel cover up to SEK 50,000 and a deductible of SEK 4,000
- ✓ Replacement of lost or stolen keys up to SEK 3,000 with a deductible of SEK 2,000
- ✓ Relief vehicle – In the event that your vehicle needs repair after a reimbursable claim, this policy covers 75% of the total cost up to 45 days
- ✓ Machinery Cover – is valid until the car is five years old and has not been driven more than 150,000 km



What is not insured?

Motor Third party Liability General Exclusions

- ✗ Claims arising from War, Civil War, Rebellion and/or Revolution, Act of terrorism, Ionising radiations or contamination by radioactivity.
- ✗ Claims arising from the use of vehicle on airport premises except in areas to which the public have free vehicular access.
- ✗ Claims arising from vehicles taking part in racing, rallies and/or speed trials.
- ✗ Loss to, damage of or liability for goods conveyed.
- ✗ Claims arising from the transportation of inflammable liquids, high explosives, chemicals or gases in liquid, compressed and/or gaseous form.
- ✗ Claims arising from Deliberate/intentional Acts.
- ✗ Claims arising from the use of the vehicle as a tool of the trade.
- ✗ Claims arising from fraud by you or on your behalf.
- ✗ Claims arising from driving under the influence of alcohol, intoxicating substances or stimulants.
- ✗ Driving with no valid driving license.
- ✗ All costs and expenses not incurred for reasonable cause
- ✗ Travelling expenses and loss of earnings of the insured
- ✗ All costs and expenses incurred in connection with criminal proceedings
- ✗ Costs in connection with law enforcement or arrest

Motor Own Damage Insurance

- ✗ Pollution unless it has arisen from a sudden or unforeseen event
- ✗ Wear and tear or depreciation in value of the vehicle
- ✗ Depreciation in market value following repair
- ✗ Damage to tyres due to punctures, cuts, bursts or application of brakes.
- ✗ Theft of fuel or fuel consumption in connection with theft
- ✗ Damage to or theft of trailers
- ✗ Any losses sustained by reason of the Vehicle or any Accessories being lost or damaged due to fraud or false representation; or



Are there any restrictions on cover?

Generally

- ! Your vehicle can only be used for the private purposes agreed at the inception of the contract;
- ! All drivers must be eligible to drive the vehicle and must not be legally or medically restricted to do so;
- ! All drivers must hold a valid driving license;

Motor Third party liability insurance

- ! The insurance company may require damage caused with intent or gross negligence to be paid by the responsible party.
- ! The insurance company may require that damage caused while the vehicle is rented out illegally to be paid by the policyholder.

Legal expenses cover under Motor Third Party Liability

- ! An own risk excess amount which is 5% of the PBA at the time the incident occurred.

Motor own damage

- ! Damage caused with intent or gross negligence must be paid by the policyholder



Where am I covered?



The insurance cover is limited to European and to the non-European countries specified on the Greencard, insofar as Country designations are not crossed out. The excluded countries include Iran, Kosovo, the northern part of Cyprus, Morocco, Tunisia, and Nagorno-Karabakh.



What are my obligations?

- You have a duty to make a fair representation of the risk which you wish to insure;
- You must notify us of any changes to your personal circumstances as outlined in the policy wording, including any driver on the policy who has had their licence revoked/cancelled and/or if they're no longer legally or medically allowed to drive the insured vehicle;
- You or your Legal Representatives should report to us as soon as possible after an accident;
- You must be honest and accurate in all information you have given us,
- You must take reasonable steps to keep your vehicle from been lost or stolen;
- You must keep your vehicle in a roadworthy condition;
- You must pay the premium in line with the agreed timeframes;
- After an accident, you must provide the insurance company with all necessary information



When and how do I pay?

Your insurance premium will be collected as part of your monthly leasing invoice unless agreed otherwise with the insurance company or its appointed ancillary insurance intermediary.



When does the cover start and end?

The cover starts from the time the insurance was first taken out as stated on your policy schedule and ends when the insurance is terminated, or the leasing contract is terminated or finished.



How do I cancel the contract?

You may cancel this Policy from the date of renewal at any time, or within 14 days of the inception of the policy