

SPECIAL TERMS ANNEX FOR CAR INSURANCE POLICIES

SPECIAL TERM

INSURANCE COVERAGE OF STUDENT DRIVER AND TRAINING VEHICLE

1. By special agreement and payment of an additional premium, the Company undertakes the liability of the student driver during the examination, against third parties for bodily injury or damage to property, including non-pecuniary damages, and for those coverage amounts referred to in insurance policy. This policy necessarily covers all areas for examining student drivers, public or private areas, indoors or outdoors.
2. Also by special agreement and payment of an additional premium in case of a car accident during the practice examination, the special insurance coverage referred to in the first subparagraph shall cover at least one (1) month for the repair of the training vehicle and up to the sum insured indicated in the provisions table of the policy.
3. The insurance against the risk of paragraph 2 does not cover damage to non-standard parts and equipment of the car. Damages are not covered as long as they were caused by the time the car was removed from its legal owner without his / her knowledge and will. For the payment of indemnity for damages from the coverage of paragraph 2 it is necessary in any case the incident to be reported to the Police Authority, which will be called and will be dealt with at the time of the incident, otherwise the damage will not be covered.
4. The special insurance coverage referred to in paragraph 2 shall be agreed with a deductible amount of € 500 or € 300 or € 150 depends of the choice of the insured, in which case the Company is liable only for the excess amount of the deductible and regardless of the current commercial value of the vehicle, with a maximum liability limit of €10.000.
5. The deductible amount may be unilaterally altered by the Company only with the indication of the new deductible amount in the policy and without modification of this special term.
6. For this, General and Special Insurance Terms apply as well as the exclusions accompanying the policy as defined by the Company