



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 insured 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