

## **Insurance information**

- **Are the cars insured?**

Insured shall be deemed to be all goods and services insured on the policyholder with a Insurance confirmation (§23FZV) of the insurer registered motor vehicles, motor vehicle trailers and semi-trailers.

- **In which countries is insurance cover provided?**

Your insurance cover is valid within the geographical borders of Europe as well as the non-European areas that are part of the European Union. Ukraine, Russia and Belarus are excluded.

- **What does liability insurance cover?**

You damaged someone else with your vehicle.

You are indemnified against claims for damages up to a limit of EUR 100 million as a lump sum and a maximum of EUR 15 million per injured person if, through the use of the vehicle

- People get hurt or killed,
- things are damaged or destroyed or go missing,
- financial losses which are not directly or indirectly related to personal injury or damage to property,
- pure financial losses,

and claims for damages are therefore asserted against you or us on the basis of liability provisions of the Civil Code (“Bürgerliches Gesetzbuch”) or the Road Traffic Act (“Straßenverkehrsgesetz”) or on the basis of other statutory liability provisions under private law. In addition to driving, the use of the vehicle includes, for example, getting in and out of the vehicle as well as loading and unloading.

- **Who is covered by the liability insurance?**

The protection of the motor vehicle liability insurance applies to you and to the following persons (co-insured persons):

- the keeper of the vehicle,
- the owner of the vehicle,
- the driver of the vehicle,
- entitled occupants, unless another insurer has to provide insurance cover,
- Your employer or public employer, if the vehicle is used for official purposes with your consent,
- the bus conductor who is acting within the scope of his employment relationship with you or with the keeper of the insured vehicle,
- the keeper, owner, driver, passenger and bus conductor of a co-insured vehicle.

These persons may make claims under the insurance contract independently.

- **What does the comprehensive insurance cover?**

Insurance cover is provided in the event of damage to, destruction or loss of the vehicle including its co-insured parts as a result of the following events:

- **Fully comprehensive:**
  - Accident
  - wanton or malicious acts
  - Transport on a ferry (damage caused by average)
  - Misfuelling and costs for cleaning affected components up to an amount of of EUR 2.000
  
- **Partial coverage:**
  - Fire and explosions
  - Theft
  - Storm, hail, lightning, Flooding
  - Collision with furred game
  - Glass breakage
  - Short circuit or overvoltage
  - Animal bite damage
  - Avalanches and mudflows
  
- **Who is covered by comprehensive insurance?**  
 The protection of the comprehensive insurance applies to you and, if the contract is also concluded in the interest of another person, e.g. the lessor as owner of the vehicle, also to this person.
  
- **How high is the deductible in the event of a claim?**  
 A deductible in the amount of
  - 1.000 EUR per claim in comprehensive insurance
  - EUR 500 per claim in partial cover insurance
  
- **What is not insured?**
  - Intent and gross negligence
  - Approved races
  - Tyre damage
  - earthquake, volcanic, war events, civil unrest, measures taken by the State power
  - nuclear damage
  - Damage caused by driving under the influence of alcohol, drugs or medication
  - Damage caused by off-road driving, racing, motor sport events, car parades or street parades.

**You have an accident?**

**Please secure the scene of the accident first and contact the police.**

**Take down all the data of the people involved in the accident.**

**Then contact the free KINTO customer service at:**

**0049 800 4250588**

**He'll help you with anything!**