

Collective insurance certificate no. 030648 / 000001 – 2112 for rental motor home travel cover

Information about the insurer

Who are we?

Your contractual partner is ERGO Reiseversicherung AG (ERV), Thomas-Dehler-Strasse 2, 81737 Munich.

Chairman of the Supervisory Board: Dr Clemens Muth
Board of Directors: Richard Bader (Chairman),
Torsten Haase
Company headquarters: Munich
Commercial Register: Munich District Court, HRB 42 000
VAT ID no. DE 129274536,
Insurance no. 802/IV90802001324

What is our main business activity?

The main business activity of our company is the operation of all types of travel insurance.

Information about the benefit

What insurance benefit will you receive?

Insurance cover exists within the framework of the rates concluded via the tour operator / vehicle rental company for the insured persons and rental vehicles. You can assert your claims as an insured person to us without the consent of the tour operator/vehicle rental company. The scope of the insurance benefit depends on the agreed sum insured, the agreed deductible and the respective damage. You can find more details about the type and scope of our benefit in the insurance conditions. The VB-ERV / CC 2020 Collective apply to your contract.

When will you receive the payment?

Once we have established our obligation to pay benefits, you will receive payment without delay.

Information about the contract

The tour operator/vehicle rental company has concluded a group insurance contract with ERV on your behalf. You automatically enter into this as an insured person through your booking.

Which law applies to the contract?

German law shall apply to the insurance contract and its initiation to the extent permitted by law.

Where can you make legally make claims?

If you want to settle something arising from the insurance contract with us in court, you can choose between these jurisdictions: Munich or the court at the place of your domicile or habitual residence at the time the legal action is brought forth.

Which contract language applies?

What applies to declarations of intent?

The German language shall be decisive for the contractual provisions and further information as well as communication during the term of the contract. Declarations of intent must be made in text form (e.g. letter, e-mail).

Verbal agreements are invalid.

Which supervisory authority is responsible?

You have the option of directing your questions or complaints to the German Federal Financial Supervisory Authority (BaFin), Graurheindorfer Strasse 108, 53117 Bonn.

ERGO Reiseversicherung AG


Bader


Haase

As agreed:

Travel cover for rental motor homes, consisting of

• Baggage and contents insurance (incl. sports equipment) (Part D)

Sum insured: € 6,000 per journey

Deductible according to item 9

• Interior liability insurance

(for rental motor homes) (Part E)

Sum insured: € 2,500 per journey

Deductible according to item 6

Insured vehicles: Motor homes, campers, caravans and the like, but not cars and motorcycles.

Temporal validity: for camping journeys with a rental vehicle up to 93 days

Geographical validity: worldwide

Insured persons: Those persons who use the rented vehicle. Per rate valid up to 9 persons travelling together, regardless of relationship and age.

Contact

If you have questions about insurance benefits, call or e-mail us!

Info number:

Tel. +49 89 4166-1727

(Mon-Fri 7-21, Sat 9-16)

E-mail:

contact@ergo-reiseversicherung.de

Internet: www.ergo-reiseversicherung.de

Address: ERGO Reiseversicherung AG
Thomas-Dehler-Strasse 2
81737 Munich

Information on data protection

Hereinafter please find information on the processing of your personal data and on the rights you have in accordance with applicable data protection law.

Who is responsible for data processing?

ERGO Reiseversicherung AG (ERV)
Thomas-Dehler-Straße 2
81737 Munich, Germany
Telephone: +49 89 4166-1727
Fax: +49 89 4166-2717
Email: contact@ergo-reiseversicherung.de

Should you have any questions, please contact our data protection officer at the above address or at: datenschutz@ergo-reiseversicherung.de

For what purposes and on what legal basis will your data be processed?

We will process your personal data in accordance with the EU General Data Protection Regulation (GDPR), with the German Federal Data Protection Act (BDSG), with the relevant provisions of the Act on Insurance Contracts (VVG) and with any and all other relevant laws and regulations. In addition, our company accepted the "Code of conduct for the handling of personal data by the German insurance business" as binding, which sets out the above-stipulated laws and regulations in more detail and in a form that is tailored to the insurance business. If you would like to take out an insurance with our company, you will be obliged to disclose your personal data to us in order to allow us to conclude the contract and to assess the risks we are to accept. If an insurance contract is concluded, we shall process your data in order to issue the policy to you or to send you an invoice. In case of any damage and for the payment of insurance benefits, we shall require information in order to verify your insurance cover and to calculate the benefits you will receive. Without processing your personal data, an insurance contract cannot be concluded and/or executed.

In addition, we shall require your personal data in order to prepare insurance-specific statistics, e.g. for the development of new insurance tariffs or in order to fulfil regulatory requirements.

The legal basis for the processing of your personal data for precontractual and contractual purposes is article 6, para. 1b) of the GDPR. To the extent we require specific categories of personal data such as your health information, we shall obtain your consent in accordance with article 9, para. 2a) in conjunction with article 7 of the GDPR. The preparation of any statistics for such data categories shall be based on article 9, para. 2j) of the GDPR in conjunction with section 27 of the Federal Data Protection Act.

Another reason for the processing of your data is the protection of our legitimate interests or those of third parties (article 6, para. 1f) of the GDPR). This might be necessary:

- in order to guarantee IT security and IT operations;
 - in order to prevent and investigate criminal offences.
- In particular, we use data analyses in order to detect any indication of insurance fraud.

In addition thereto, we shall process your personal data in order to comply with our statutory obligations, including but not limited to regulatory requirements, retention obligations in accordance with trade and tax law or our obligation to provide advice. In such case, the legal basis for the processing of your data shall be the statutory regulations in conjunction with article 6, para. 1c) of the GDPR.

Who are the recipients of your personal data?

Brokers:

If you use the services of an insurance broker, such broker shall process your personal data to the extent such data are required in order to conclude and execute the relevant contract. The broker shall disclose such data to us. We shall also disclose data to the broker to the extent such broker needs information in order to provide you with services and advice regarding your insurance and financial services matters.

Third-party service providers:

We cooperate with certain third-party service providers in order to fulfil our statutory obligations. The list of service providers contains all companies with which

we maintain lasting business relationships. Please go to www.ergo-reiseversicherung.de for the most current version.

How long do we store your personal data?

We shall store your data during the term of your contract. In addition, we shall store your personal data in order to fulfil our statutory obligations to provide evidence and our statutory retention obligations. Such obligations result from the German Commercial Code, the Fiscal Code and the Money Laundering Act. The retention periods have a duration of up to ten years.

What rights do you have?

You have a right to request information on, correction and deletion of your data and to demand restrictions of processing. Upon request, we shall provide you with the data you disclosed to us in a structured, customary and machine-readable format. Please contact us at the above-stipulated address if you wish to inspect or change any of your data.

Do you have any complaints regarding the processing of your data?

Please contact our data protection officer as stipulated above or the competent regulatory authority for data protection. The regulatory authority for data protection competent for our company is:

Bayerisches Landesamt für Datenschutzaufsicht (BayLDA)
Promenade 27
91522 Ansbach

Are automated decisions in the individual case possible?

Based on the information you provide regarding any insured loss and on the data stored in connection with your contract as well as any information provided in this regard by a third party, if any, we will make a fully automated decision on our obligation to pay benefits. Such fully automated decisions are based on our company's regulations on the weighting of information.

Important information in the event of damage (The insurance conditions VB-ERV/CC 2020 Collective apply.)

What to do in each case of damage?

Keep damages to a minimum and report them immediately.

Please report damages immediately to:

TAS Touristik Assekuranz-Service GmbH
Claims Department
Lurgiallee 16
60439 Frankfurt/M.

or by e-mail to:
tas-schaden@ergo-reiseversicherung.de

Provide appropriate supporting documentation – originals upon request.

We will be happy to answer questions about claims handling Mon - Fri 9–17 at +49 69 60508-73

Generally, the following are to be submitted:	
<input type="checkbox"/>	Proof of insurance
<input type="checkbox"/>	Booking documents
<input type="checkbox"/>	Details of any additional travel insurance (e.g. via credit card or automobile club)

D) Baggage and contents insurance:

The following are to be additionally submitted:	
<input type="checkbox"/>	Purchase receipts of the damaged or lost items
<input type="checkbox"/>	Cost estimate / invoice of the repair; if repair is not possible, certificate of current value
<input type="checkbox"/>	Receipt of official fees for the recovery of identity documents
In the case of insured items carried:	
<input type="checkbox"/>	Police report in case of a criminal act
<input type="checkbox"/>	Detailed description of the course of damage
For abandoned insured items:	
<input type="checkbox"/>	Damage report of the carrier
<input type="checkbox"/>	Original receipts for replacement purchases in the event of missed delivery deadlines
<input type="checkbox"/>	In case of loss, final confirmation from the transport company
<input type="checkbox"/>	The ticket with the carrier's baggage labels

E) Interior liability insurance for rental motor homes:

The following are to be additionally submitted:	
<input type="checkbox"/>	Proof of the damage incurred (e.g. Cost estimate, repair bill)

Insurance conditions for camping and caravanning insurance of ERGO Reiseversicherung AG (VB-ERV/CC 2020 Collective)*

The provisions of the **General Provisions**, the **Glossary** and the provisions of the **Special Sections** together apply to your camping and caravanning insurance with ERGO Reiseversicherung AG, hereinafter referred to as ERV or we.

General Terms and Conditions

1. Policyholder and insured person

- 1.1. The policyholder is the tour operator / rental company with whom you have booked the insured service or the insured rental vehicle.
- 1.2. The policyholder has concluded a group insurance contract on your behalf. By booking your rental vehicle or →travel service, you automatically enter into the insurance cover. As an insured person, you enjoy insurance cover.

2. For which journey do you have insurance cover?

You have insurance cover within the agreed scope and period for your insured camping and caravanning journey, hereinafter referred to as journey for short, including →travel services booked before the start of the →journey.

3. When does your insurance coverage begin and end?

3.1 [Not applicable.]

- 3.2 In the Interior Liability Insurance for Rental Motor Homes and the Excess Insurance PLUS for Rental Motor Homes, your insurance cover begins with the agreed start of insurance, at the earliest with the takeover of the insured rental vehicle. Your insurance cover ends at the agreed time, but at the latest when you return the rental vehicle.
- 3.3 In the other insurance areas, your insurance cover begins with the agreed start of insurance, but no earlier than the →start of your journey. Your insurance cover ends at the agreed time, but no later than when you have completed your journey.
- 3.4. Are you unable to complete your journey as planned or to return the rental vehicle as planned and in accordance with the Interior Liability Insurance for Rental Motor Homes and the Excess Insurance PLUS for Rental Motor Homes because reasons beyond your control have occurred? In this case, your insurance cover will be extended beyond the date originally agreed with us.

4. In which cases do you not have insurance cover?

- 4.1 You do not have insurance cover for damage caused by:
 - A) A strike or other industrial action measures.
 - B) Nuclear energy or other ionising radiation.
 - C) Closure of public transport and other →interventions by high authorities.
 - D) The use of chemical, biological, radiological, and nuclear weapons.
 - E) War; civil war; warlike events; civil unrest. Are you in a country where one of these events is breaking out? Then you have insurance cover for the first 14 days after the start of the respective event. This extension does not apply if you are actively participating in any of these events.
- 4.2 These exclusions apply in addition to the exclusions specified in the respective Special Section.

5. What are your obligations after the occurrence of an insured event?

- 5.1 You must:
 - A) Avoid everything that could lead to unnecessary costs (duty to minimise damage).
 - B) Report the damage to us →immediately.
 - C) Describe the damage event and the consequences truthfully to us.
 - D) In addition, enable us to conduct any reasonable investigation into the cause and amount of the damage and the scope of our obligation to provide benefits.
 - E) Provide us with any relevant information truthfully.

- 5.2 You must provide appropriate evidence to support the occurrence of the damage. The evidence submitted shall become our property. We reserve the right to request original receipts. You can reclaim these within a period of 6 weeks.

- 5.3 If necessary, you must release the attending physicians from their duty of confidentiality. The release from the duty of confidentiality is only obligatory for you insofar as the knowledge of the data is necessary for the assessment of our obligation to provide benefits or our scope of benefits.

6. What are the consequences of violating obligations?

We are not obliged to pay benefits if you intentionally breach one of the aforementioned obligations. In the event of gross negligence, we may reduce our benefits in accordance with the severity of the fault. This does not apply if you can prove to us that you did not breach the obligation through gross negligence. Your insurance cover shall continue if you prove that the breach of obligation was not the cause of the occurrence or determination of the insured event or of the determination or scope of the benefit. However, if you fraudulently breach an obligation, we shall not be obliged to pay benefits under any circumstances.

7. When will you receive the payment?

- 7.1 Once we have established our obligation to provide benefits, you will receive →payment without delay.
- 7.2 We will reimburse you in euros for costs you have incurred in foreign currency. We use the exchange rate of the day you paid the charges.

8. What applies if third party obligations exist?

- 8.1 If a third party is liable to pay compensation in the event of an insured loss, these claims shall be transferred over to us insofar as we compensate for the loss. The transfer cannot be claimed to your disadvantage. Irrespective of any statutory subrogation, you are obligated to assign these claims for compensation to us to the statutory extent up to the amount of the benefit rendered by us.
- 8.2 Are you entitled to compensation from other insurance contracts under private law or from the social insurance carrier? Then these obligations toward payment of benefits take precedence. If you notify us of the insured event, we will make advance payment and settle the claim in accordance with the terms and conditions.

9. Which law and which jurisdiction applies? What options do you have when it comes to complaints?

- 9.1 German law shall apply to this contract to the extent permitted by law.
- 9.2 If you wish to settle something arising from the insurance contract with us in court, you can choose between the following jurisdictions:
 - A) Munich.
 - B) The court at the place of your domicile or habitual residence at the time the action is brought forward.
- 9.3 If we have to settle something with you in court, the court at your domicile or habitual place of residence shall have jurisdiction.
- 9.4 You have the option of directing your questions or complaints to the Federal Financial Supervisory Authority (BaFin), Graurheindorfer Strasse 108, 53117 Bonn, Germany.
- 9.5 We do not participate in dispute resolution proceedings before a consumer arbitration board.

10. Which limitation periods do you have to observe?

- 10.1 Your claims regularly become time-barred within three years. The calculation of the time limit is based on the provisions of the Civil Code.
- 10.2 Have you reported your claim to us? In this case, the statute of limitations is suspended until you have received our decision in text form.

Glossary

Actions of higher authority:

Actions of higher authority are measures taken by the authorities, examples of these are: stoppage of public transport, towing of the →travel vehicle.

Commencement / Start of trip:

For the purpose of the Interior Liability Insurance for rental motorhomes and the Excess Insurance PLUS for rental motorhomes, the trip is deemed to have commenced upon collection of the insured rental vehicle. For the purpose of the Luggage and Contents Insurance the trip commences when you leave your home.

Current value:

The current value is the sum generally required to purchase new items of the same kind and quality. We will deduct an amount representing the condition of the item (age, wear, usage, etc.) from this sum.

Immediately:

Without culpable delay.

Natural events:

Natural events are: explosions, storm, hail, lightning, high water levels, flooding, avalanches, volcanic eruptions, earthquakes, landslides.

Relatives:

Relatives are:

- A) Your spouse or civil partner, your partner living in cohabitation.
- B) Your children, parents, adopted children, adoptive parents, foster children, foster parents, step children, step parents, grandparents, siblings, grandchildren, aunts, uncles, nieces, nephews, cousins, parents-in-law, children-in-law, brothers-in-law and sisters-in-law.

Sports equipment:

Sports equipment refers to all items required to do a sport including accessories.

Start / Commencement of trip:

See under "Commencement / Start of trip".

Travel services:

Travel services are deemed to be the components of your camping or caravanning trip booked before the →start of the trip. These are, for example: pitch or mobile home on a camping site, rented motorhome or caravan, flight, bus or rail trip, excursion.

Travel vehicle:

The following are considered to be travel vehicles: Motorhomes, caravans with towing vehicle, other motor vehicles.

* Important: The information contained in this English version of the Terms and Conditions for Travel Insurance is provided as a courtesy translation only. In the event of any dispute as to the contents and interpretation of the Terms and Conditions of Insurance, the German original version of the Terms and Conditions of Insurance, entitled: "Versicherungsbedingungen für die Camping- und Caravanning-Versicherungen der ERGO Reiseversicherung AG (VB-ERV/CC 2020)" shall prevail at all times.

Special sections

D Luggage and Contents Insurance

1. What is insured?

Insured items are:

- A) Your personal travel requisites.
- B) →Sports equipment.
- C) Tents and awnings, marquees and sunroofs, solar systems.
- D) The movable contents in the →travel vehicle used, mobilehome, tent or awning.
- E) Presents.
- F) Souvenirs.

2. When is there insurance cover?

2.1 We will pay compensation to you if your accompanied insured items are lost or damaged during the trip due to:

- A) Criminal action by a third party.
- B) An accident involving the means of transport. An accident shall be deemed to be an event directly and suddenly affecting the means of transport from the outside by mechanical force. Damage due to braking, operating procedures and breakage are not deemed to be accidental damage.
- C) Fire or →natural events.

2.2 We will pay compensation to you if your checked insured items are lost or damaged. The condition is: The insured items are in the custody of:

- A) A transport company.
- B) A luggage deposit.

3. How much compensation do we pay?

If an insured event occurs, we will reimburse you up to a maximum of the sum insured:

- A) For items lost or destroyed: The →current value.
- B) For damaged items: The necessary repair costs and, if applicable, an amount for the remaining loss of value. At most, you will receive the →current value.
- C) For films, video, audio and data media: The material value.
- D) In the case of official identity documents and visas: The official charges to obtain new documents.

4. When do we pay expenses for replacement purchases?

4.1 Your checked insured items were transported with delay and reach the destination at least 12 hours after you? We will then pay your expenses for replacement purchases up to € 250 per person. The replacement purchases must be necessary to continue the trip.

4.2 Your insured items were destroyed by a natural event or damaged to such an extent that they have become unusable? Then we will reimburse your expenses for replacement purchases up to a total of € 500. The replacement purchases must be necessary to continue the trip.

5. How do we help in the event of the loss of travel funds?

5.1 We will make contact with your bank in the case of a financial emergency during your trip. The condition is: Your travel funds have been stolen, robbed or have been lost in another manner.

- A) Where necessary, we will help to transfer the amount provided by your bank.
- B) If we are not able to make contact with your bank within 24 hours, we will give you a loan of up to € 500. You must pay back the amount to us within one month after payment.

5.2 If you have lost your credit, EC and mobile phone cards, we will help you to cancel the cards. We are not liable:

- A) For the proper procedure with regard to stopping payments against such cards.
- B) For any financial losses incurred despite stopping the payments.

5.3 If you lose your travel documents, we will help you to obtain replacements.

6. What is not insured or only with restrictions?

6.1 The following is not insured:

- A) Loss due to items that are forgotten, left behind, abandoned, lost.
- B) Spectacles, contact lenses, hearing aids and prostheses.
- C) Money, securities, tickets and documents of any type with the exception of official identity documents and visas.

D) Sports equipment including accessories, provided they are in intended use.

E) Motorized land, air and water vehicles. Excluded from this are electric bicycles.

F) Foodstuffs, luxury foodstuffs, consumer goods of all kinds.

G) Consequential pecuniary loss.

H) Damage that arise from deliberately bringing about the insured event. If you brought about the insured event through gross negligence, we can reduce our payment of benefits in proportion to the severity of your fault.

6.2 The following is insured with restrictions:

A) Video and photographic equipment, mobile phones, smartphones, tablets, radio/phone/TV sets with their associated antennas, drones, IT equipment and software including accessories. They are insured as accompanied items up to a total of € 1,500. If they have been checked in there is no insurance cover.

B) Jewellery and valuables. They are only insured if they are locked in a fixed, closed container (e.g. safe). Or if they are carried around personally by the insured person and kept secure. We will pay compensation for up to a total of € 1,500.

C) Awnings, contents of awnings, marquees, sunroofs and solar systems are insured up to a total of € 1,500.

D) Presents and souvenirs are insured up to a total of € 300.

6.3 Insurance cover for damage to insured items while camping only exists on official camping sites or designated motorhome sites.

6.4 In the unattended tent there is insurance cover for insured items. The prerequisite is: The tent must be at least tied up, buttoned up or similarly protected against easy removal of the insured items.

6.5 In the unattended →travel vehicle, insurance cover is provided for insured items. The condition is:

A) The insured items are stolen from the locked →travel vehicle. The →travel vehicle also includes any luggage boxes, which are attached to it and locked.

B) If the damage occurs between 10 p.m. and 6 a.m., the following also applies: The →travel vehicle is parked at an official camping site or designated motorhome parking area. Breaks during the trip lasting no more than two hours are covered by the insurance at all times.

7. What obligations do you have after the insured event has occurred?

7.1 You must comply with the obligations of the General Terms and Conditions.

7.2 You are obliged to submit proof of insurance and booking documents for the trip to us.

7.3 You must report damage caused by criminal offences to the local police station →immediately. If this is not possible, you must report it to the next available police station. You must submit a list of all the items lost to the police. Please ask the police to confirm it. You must submit a confirmation of this to us.

7.4 You are obliged to report damage to checked insured items →immediately to one of the following:

- A) The transport company.
- B) The luggage deposit.

Any damage that is not apparent from the outside must be notified in writing as soon as you have discovered it. You must do this within the respective deadline for complaints, at the latest within seven days after handing out the insured items. You must provide us with the appropriate confirmations.

7.5 You are obliged to get a confirmation from the transport company that your insured items were delayed. You must submit a confirmation of this to us.

7.6 You must provide evidence of replacement purchases by submitting invoices to us.

8. What are the consequences of a breach of obligations?

We are not obliged to pay any benefit if you deliberately infringe one of the above obligations. In the event of gross negligence, we may reduce our benefit in line with the severity of the culpability. This does not apply if you can prove that you have not infringed the obligation through gross negligence. Your insurance cover remains in force if you can prove that the breach of the obligation neither

caused the occurrence nor the detection of the insured event nor was it responsible for the determination or the extent of the benefit. However, in so far as you fraudulently infringe an obligation we are under no obligation whatsoever to pay any benefit.

9. Do you have to bear an excess?

You bear a part of the loss yourself. Your own contribution is € 150 for each insured event. This also applies if specific amounts are defined as a maximum reimbursement.

E Interior Liability Insurance for rental motorhomes

1. What is insured?

Your vehicle rental company makes a claim for compensation against you because you caused property damage to the

- A) interior or
- B) permanently installed inventory of the insured rental vehicle during the trip? We will protect you from the consequences of this liability risk of everyday life.

2. To what extent do we protect you?

2.1 We will check your liability for compensation under statutory liability provisions in private law.

2.2 We will contest unjustified claims against you.

2.3 We will indemnify you against any justified claims. We do this in total up to a maximum of the agreed sum insured.

2.4 Obligations to pay compensation are justified if you are obliged to pay compensation by virtue of a law, final judgement, admission or settlement agreement. If you make an admission without our consent, it is only binding to us if the claim would have arisen even without the admission. The same applies to settlement agreements which you reached without our consent.

2.5 We are authorised to make any declarations in your name which we consider appropriate to process the claim or to contest claims for compensation. If a claim leads to a legal dispute or claim for damages, we will carry out the legal dispute in your name at our cost. We will not deduct our expenses for these costs from the sum insured.

2.6 The justified claim for compensation exceeds the sum insured? In this case, we will assume the costs of the litigation as a proportion of the insured sum to the total amount of the claims.

3. What is not insured?

We will not pay for:

- A) Damage or loss which you caused deliberately and unlawfully.
- B) Risks which are directly connected with a criminal offence committed by you deliberately and unlawfully.
- C) Damage or loss caused by the insured persons to one another.
- D) Damage or loss which you cause to your →relatives.
- E) Damage to the outer shell of the rental vehicle (incl. foldable overnight accommodation), attachments and superstructures etc.
- F) Damage or loss arising from your keeping or looking after animals.
- G) Damage or loss arising from professional activity.
- H) Damage due to wear and tear, abrasion or excessive strain.
- I) Damage or loss resulting from your participation in motor vehicle races or during your training for such events.
- J) Pecuniary loss. This also applies if these are consequential damages of a preceding property damage.

4. What obligations do you have after the insured event has occurred?

4.1 You must comply with the obligations of the General Terms and Conditions.

4.2 You must:

- A) Notify us →immediately if your vehicle rental company makes a claim for compensation against you.
- B) Give us detailed and true reports on the claim and support us in the assessment and settlement of the claim.
- C) Send us proof of insurance and the vehicle rental contract.
- D) Provide suitable proof of the damage incurred (example: cost estimate; repair invoice).

- 4.3 In addition, inform us →immediately if a prosecutor or court procedure is started, a court order is issued against you, or a third-party notice be served.
- 4.4 If you receive a court order from a claimant for compensation, you must oppose it in the proper form and within the given deadline. Even with a disposition of administrative authorities, you must lodge an appeal in the proper form and within the proper deadline. You should not wait for our instructions.
- 4.5 If your vehicle rental company makes claims against you in court, you must let us conduct the proceedings.
5. **What are the consequences of a breach of obligations?**
We are not obliged to pay any benefit if you deliberately infringe one of the above obligations. In the event of gross negligence, we may reduce our benefit in line with the severity of the culpability. This does not apply if you can prove that you have not infringed the obligation through gross negligence. Your insurance cover remains in force if you can prove that the breach of the obligation neither caused the occurrence nor the detection of the insured event nor was it responsible for the determination or the extent of the benefit. However, in so far as you fraudulently infringe an obligation we are under no obligation whatsoever to pay any benefit.
6. **Do you have to bear an excess?**
You bear a part of the loss yourself. Your own contribution is € 150 for each insured event.