

Insurance policy

Insurer:

Compensa Vienna Insurance Group Ukmergės St. 280, LT-06115 Vilnius
Reg. No. 304080146

Coverage territory:

All geographical Europe

Insured risks:

MTPL insurance covers third-party liability arising while operating a vehicle. Casco insurance covers all sudden and unexpected events (accident, theft, intentional acts of third parties, natural forces/natural disasters, fire and other risks), except exclusions (exclusions are specified in the insurance terms and conditions set forth by the insurance company).

Casco insurance contract is concluded and the premium is fixed for the entire rental period. MTPL insurance contract is concluded for a maximum period of 12 months, as provided for by local law and extended until the end of the lease. The insurance premium may be changed at the moment of extension of the insurance contract.

Roadside assistance and replacement vehicle:

If roadside assistance or roadside assistance and a replacement vehicle service are purchased additionally, the coverage shall be valid in Europe. A full description of the service is provided in Annex No 1. Roadside assistance guide.

Starting 2021-11-12 this service is included in the general insurance service package.

Deductible:

Standard deduction EUR 300 for all claims Additional reduced deductible EUR 150.

In case of theft: 10% of the loss amount, but not less than EUR 300 or EUR 150. The deductible does not apply to the glass if the repair/replacement is performed at a repair company specified by the Insurer.

Depreciation of parts:

Not deductible until the vehicle is 6 years old, inclusive.

Repair is organised:

Repairs of vehicles are performed in repair companies specified by the Insurer.

Group of operators:

The vehicle can be operated by all authorised drivers, regardless of their age or driving experience.

Coverage period:

Vehicle rent period.

Damage notification:

In case of occurrence of an insured event, notify the appropriate services (police, fire and rescue service, ambulance) immediately. In cases where according to the Road Traffic Rules it is not necessary to call the police, fill out the accident declaration – you will have to submit it to the insurer upon request.

Each insured event must be notified within 1 day, and upon the Insurer's request, confirm such an event to the Insurer within 3 business days and fill out the documents in the form established by the Insurer. This requirement shall not apply if the event occurred outside the Republic of Lithuania. In this case, the insured person must report the insured event within 3 business days and confirm it in writing within 14 business days. Take all possible measures to preserve the property and reduce the damage. In the event of an accident, report the damage by calling 19111 or online in the event of an accident <https://www.compensa.lt/atsitikus-ivykiui/>.

Remarks: immediately notify the police about each insured event and wait for them to arrive at the scene if:

- a person was killed or injured during the accident;
- the road users involved in the traffic accident do not agree on the circumstances of the accident;
- property damage (to buildings, road signs or structures, road barriers, trees, etc.) has been incurred by the vehicle in your management during the traffic accident and to the owner of this property (including public property) is not present at the scene of the accident;
- the vehicle and/or its parts have been stolen;
- the damage was not incurred in the accident (e.g., you found your vehicle damaged in the car park) and the preliminary loss exceeds EUR 1,000;
- it is required by the law in force in the country where the incident took place.

Insurance terms and conditions:

Republic of Lithuania Law on Compulsory Insurance Against Civil Liability in Respect of the Use of Motor Vehicles – [cab](#).

RULES FOR VOLUNTARY INSURANCE OF LAND VEHICLES (Approved by the resolution of the Board of ADB Compensa Vienna Insurance Group of 19 May 2020. Valid as of 7 November 2020). You can get acquainted with the insurance rules [here](#).

Annex No 1 Roadside assistance rules

The services are provided 24/7, 7 days a week, in the same territory where your vehicle coverage is valid.

Only the services of the technical assistance company specified by the Insurer shall be indemnified, and the driver (Lessee) must pay for the materials and/or parts used at the scene of the breakdown.

"Roadside assistance" services shall not be provided and/or costs shall not be indemnified if:

- "Roadside Assistance" or "Roadside Assistance and Replacement Vehicle" service has not been selected;
- failures or other circumstances do not interfere with the start/continuation/completion of the planned journey, do not endanger normal driving, the safety of the driver and/or passengers, or the Vehicle and/or its further operation is not prohibited by the applicable legislation (e.g., dents or scratches on the bodywork parts, broken windshield wipers, if there is no precipitation, etc.);
- the Vehicle is used to participate in or prior to the event participated in any kind of sports competitions, races, tests, events requiring special skills, preparation and/or driving equipment, etc.;
- the Vehicle was stopped by law enforcement officers;
- the driver is unable to drive due to intoxication with alcohol, drugs or psychotropic substances;
- the driver has already been warned by the technical assistance employee more than 2 times about the faulty part and/or element of the Vehicle, which causes the recurrence of the same failure;
- the driver does not have the Vehicle registration documents and/or ignition keys (except in cases when the keys are lost or locked inside the vehicle, and an emergency door opening or spare key delivery service is provided);
- the driver obstructs the inspection of the Vehicle by the technical assistance and/or hinders to identify the fault or fails to provide the requested information;
- the Vehicle that is stuck or otherwise affected by an obstacle and cannot be driven unless the situation
- occurs on a carriageway where normal road traffic is possible and ongoing, and no special training, technical or driving skills are required (off-road, meadow, swamp, forest driving and etc.);
- expenses are incurred due to an interrupted journey, damage to cargo, or loss of income and/or profit.

Service	Service details/description	Service limit		Notes and additional terms and conditions
		Lithuania	Abroad	
Assistance in filling out the accident declaration and other consultation by phone	Consultation by phone 24/7, 7 days a week.	Unlimited		-
Minor repairs or on-site assistance	If you are unable to continue your journey, the technical assistance employee member will arrive and perform minor repairs or provide on-site assistance (engine start-up, wheel change, fuel	Unlimited	EUR 500	The technical assistance service warns the driver of the Vehicle about

	<p>delivery, emergency door opening, delivery of a spare set of keys). The price of parts and/or materials used or delivered for repair shall not be indemnified. It shall be borne by the Vehicle driver. Expenses for the production of car keys and locks, alarm repair, tire installation and balancing are not included in the service of minor road repairs and shall not be indemnified.</p>			<p>the need to rectify faults. The service shall not be provided 3 or more times due to the same problem (e.g., it is not possible to start the engine for the third time due to a discharged battery; for the third time the vehicle start-up is blocked by a fault in the security systems, etc.).</p>
<p>Vehicle transportation service</p>	<p>If the technical assistance employee determines that the Vehicle cannot continue the journey and the faults cannot be eliminated on-site, the Vehicle will be transported to the nearest repair shop or other place preferred by the driver, if the elimination of faults is technically complication and may take more than one day.</p>	<p>Unlimited</p>	<p>EUR 500</p>	<p>Only one transportation service is provided for one event. The vehicle shall be transported only upon presentation of keys, registration certificate and driving license.</p>
<p>Provision of a replacement vehicle, if transportation of the Vehicle is not necessary (when the service provided to the customer is: Roadside assistance and replacement vehicle)</p>	<p>Due to the technical failure of the Vehicle or in case of occurrence of any of the prohibited events defined in these Rules, upon delivery of the Vehicle to the repair garage for repairs and upon provision of written confirmation that repairs will take more than 1 business day, a replacement vehicle shall be organised within 24 hours. The replacement vehicle is provided for the intended period, however, in all cases not longer than until completion of repairs of the insured Vehicle.</p>	<p>CityBee service voucher valid for up to 10 days, but in all cases no more than EUR 270.</p>		<p>In all cases, the replacement vehicle service is not provided together with the accommodation service, and does not apply to planned vehicle repairs or diagnostics (e.g.: replacement of lubricants, oil, brake pads, engine belts, seasonal wheels, and inspection of the general technical condition of the Vehicle, etc.) and in cases when the actual repair of the Vehicle is performed more than 14 days after the expiry of the insurance contract.</p>
<p>Taxi</p>	<p>If the technical assistance employee determines that it is not possible to continue the journey in the Vehicle and it is not possible to eliminate the causes on-site, the Vehicle shall be transported to</p>	<p>Up to 100 km</p>	<p>EUR 100</p>	<p>The service is provided only after the Vehicle transportation service provided</p>

	the nearest repair garage, where it shall be confirmed in writing that the repairs will take more than 1 business day, and the taxi service shall be arranged for the driver of the vehicle and the accompanying passengers (no more than the number of seats in the Vehicle).			by the company specified by us, and shall not be provided together with the replacement vehicle or accommodation service.
Travel extension service	If the technical assistance employee determines that it is not possible to continue the journey in the Vehicle and it is not possible to eliminate the causes on-site, the Vehicle shall be transported to the nearest repair garage, where it shall be confirmed in writing that the repairs will take more than 1 business day, and return to the place of permanent residence in Lithuania or to the destination of the planned trip shall be arranged for the driver of the vehicle and the accompanying passengers (no more than the number of seats in the Vehicle) by train, bus or other means of transport.	Service does not apply	EUR 200	The service is provided only after the Vehicle transportation service provided by the company specified by us, and shall not be provided together with the replacement vehicle or accommodation service.
Accommodation service	If the technical assistance employee determines that it is not possible to continue the journey in the Vehicle and it is not possible to eliminate the causes on-site, the Vehicle shall be transported to the nearest repair garage, where it shall be confirmed in writing that the repairs will take more than 1 business day (or the garage is closed (at night, on weekends, etc.), and the accommodation service shall be arranged for the driver of the vehicle and the accompanying passengers (no more than the number of seats in the Vehicle).	EUR 150	EUR 500	The service is provided only after the Vehicle transportation service provided by the company specified by us, and shall not be provided together with the replacement vehicle service.
Vehicle storage	If, after a technical failure, incident or traffic accident, it is objectively recognised that storage of the Vehicle is necessary, its transfer to a fenced and guarded car park shall be arranged, however, in all cases neither We nor the technical assistance company specified by Us shall not bear responsibility for the safety of the Vehicle.	Up to 14 days		The service is provided only after the Vehicle transportation service provided by the company specified by us.
Legal advice	Legal services in case of occurrence of an event abroad.	Service does not apply	EUR 200	–
Translation service	Telephone translation assistance in resolving disputes with foreign police or other authorities.	Service does not apply	Unlimited	–
The total amount allocated for services rendered per event may not exceed EUR 3000.				