

The Generali General Insurance Ltd. Vehicle Insurance policy establishes the terms and conditions for various types of coverage, including third-party liability, accidental damage, accident insurance, and 24-hour breakdown assistance. Coverage is applicable to specified vehicles such as cars, motorcycles, and commercial vehicles, and is valid in Switzerland, EU and EEA member states, and Andorra, with certain provisions for other regions. The insurance commences on the date indicated in the policy, with third-party liability and precautionary accidental damage coverage effective upon vehicle licensing. The contract automatically renews unless terminated with a three-month notice. Policyholders are required to report any changes in risk immediately, as failure to do so may void the contract. A deductible applies to claims, with exceptions for third-party liability and accidental damage under specific conditions. Premiums may change based on claims history, and Generali reserves the right to amend the contract in response to legislative changes or court rulings. The policy includes provisions for cancellation following a claim, premium payment obligations, and consequences for breaching the contract, as well as conditions under which coverage may be restricted or excluded.

The policy allows for contract amendments with a notification period of at least 25 days before the end of the insurance year. Policyholders can terminate the contract if they disagree with changes, provided notice is given by the end of the current year. Amendments that benefit the policyholder do not permit termination. In the event of a claim, either party may cancel the policy, with coverage ceasing 14 days after notification. If the insured vehicle changes ownership, accidental damage and accident insurance will end, but third-party liability insurance will transfer to the new owner, with a premium adjustment. Premiums are due annually, and if paid in installments, a surcharge may apply. If the contract is terminated mid-year, Generali will refund the unexpired premium unless benefits have been paid or a partial loss occurred within a year of initiation. Temporary deposit of license plates suspends insurance coverage, but certain protections remain for a limited time. The policy covers two vehicles with interchangeable license plates, and specific conditions apply to dealer plates and driving school use. A waiver of recourse for gross negligence may be included, but

does not apply in cases of driving under the influence or gross speed violations. Policyholders must report claims promptly and comply with medical and information obligations for accident insurance, with breaches potentially resulting in reduced compensation.

The policy includes a supplementary cover for "Damage to your own property," which insures material damage caused by sudden, violent, involuntary external impacts, limited to the current value and a maximum of one claim per calendar year. Exclusions apply to damage to the insured vehicle, trailer, and items attached or transported, as well as claims from unauthorized use or hazardous loads. For work-related risks, liability cover is suspended if number plates are deposited, and specific exclusions apply. Policyholders must comply with safety regulations and inform themselves about underground lines before starting ground work. In the event of a claim, policyholders must allow the insurer to negotiate with injured parties and provide necessary information.

The policy offers no-claims bonus protection, allowing the premium level to remain unchanged after the first claim reported each calendar year. Accidental damage insurance covers the insured vehicle and associated extra equipment, with specific coverage for collision, theft, fire, natural events, vandalism, and damage from animals. Supplementary covers include insurance for items transported in the vehicle, veterinary costs for injured pets, rental costs for a replacement vehicle during repairs, and coverage for parking damage and glass-related incidents. Coverage for charging stations and cables is included, with exclusions for commercial use and foreseeable progressive damage. Protective clothing for drivers and passengers is covered if agreed upon, and loss or damage to vehicle keys is also covered, excluding issues arising from malware or natural wear and tear.

The Generali repair service offers benefits such as reduced premiums, free vehicle pick-up and delivery, and a replacement vehicle during repairs, applicable in Switzerland. However, certain

exceptions apply, including if the vehicle is a total loss. The policy does not cover claims from renting vehicles for commercial purposes or damage from acts of war or natural disasters. In the event of total loss, compensation is based on the vehicle's value and age, with specific percentages outlined for the first seven years. For partial damage, repair costs are covered, but deductions apply for poor maintenance or prior damage. Additional benefits include coverage for overnight stays and return transport if the vehicle cannot be driven back.

The policy covers bodily injuries resulting from accidents, defined as sudden unintended damage from unusual external factors, with specific injuries included unless attributable to illness or degeneration. Coverage extends to named insured persons, while exclusions apply to drivers without a valid license and certain situations like accidents during civil unrest or acts of war. The policy provides a daily allowance for total work incapacity and a daily hospital allowance for hospital stays, with coverage for necessary medical services for up to five years post-accident. In the event of death due to an accident, a lump sum is payable to designated beneficiaries, and compensation for permanent disability is based on the assessed level of disability.

The policy also includes coverage for aesthetic damage, luggage, and personal items, with specific limits and exclusions. Medical assistance services are provided through Europ Assistance, covering various scenarios, including transport and repatriation in case of accidents abroad. The 24-hour breakdown assistance is included, covering specific vehicle types and excluding rental vehicles and those used for commercial transport. Breakdown assistance is available for various situations, with exclusions for costs not specified in the policy and damages from racing or training. If multiple insurance policies cover the same loss event, Europ Assistance will pay the additional amount beyond what has already been compensated. Overall, the policy emphasizes the importance of compliance with specified conditions and limitations to ensure coverage.