Insurance Product Information Document

Mobilé Motor Insurance - Formule Essentiel (Package)

All the pre-contractual and contractual information contributing to the customization of the insurance product in relation to the customer's needs is provided in other documents.

Foyer Assurances S.A.
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What is this type of insurance? The motor insurance product insures the third party liability of the insured party. The insured party may also benefit from assistance in defending his or her interests following an accident.

What is insured?

The basic cover:

- ✓ Motor Third party liability

Optional types of cover:

- Extended or Standard Legal Expenses Insurance
- Assistance
- Fire and Glass damage
- Protected driver
- Protected vehicle occupants (formerly Traffic accident)
- Motorcycle rider accident (motorcycle only)
- Breakdown assistance (for cars, vans, motorcycles)

The optional types of cover may depend on the type of vehicle insured.

Disclaimer: Different limits per type of cover and deductibles apply. For more information, please consult the contractual documents.

What is not insured?

- × Incidents caused by the policyholder and/or the insured party intentionally or by fraudulent act.
- × Damage caused by any phenomenon arising from the transmutation of atomic nuclei or from radioactivity
- × Fines as well as the costs and expenses of criminal proceedings
- × Incidents arising from participation in speed races or competitions

Disclaimer: This list is not exhaustive. For more information, please consult the contractual documents

Are there any restrictions on cover?

- ! Incidents occurring in countries where the International Motor Insurance Card is not valid.
- ! Damage in cases where the driver does not hold a valid driving licence.
- ! Damage in cases where the insured vehicle has been rented out
- ! Damage in cases where if it is proven that the driver is in a state of intoxication, or has taken drugs, narcotics or hallucinogens

Disclaimer: This list is not exhaustive. For more information, please consult the contractual documents.

Where am I covered?

- ✓ The types of cover taken out apply in all countries where the International Motor Insurance Card is valid (countries mentioned on the International Motor Insurance Card).
- ✓ The optional Traffic Accident cover applies worldwide.

What are my obligations?

- When you take out your insurance policy, you must declare all the circumstances known to you and which enable Foyer Assurances to assess the risk.
- During the course of the policy, you must declare any new circumstances that may either aggravate the risk or create new risks and, more generally, inform us of any change in the data included in the insurance policy.
- You are required to pay your insurance premium within the time limits stipulated in your policy. If not, this may lead to a suspension of the cover granted and to the cancellation of the insurance policy.
- You must inform the insurer of any incident as soon as possible and in any case within eight days of its occurrence. You must provide the insurer promptly with any relevant information and respond to any requests made to you for determining the circumstances and extent of the damage.

When and how do I pay?

You must pay the insurance premium annually and you will receive a notice to pay for this (invoice). A split premium is possible subject to certain conditions and possible additional costs.

When does the cover start and end?

The start date and term of the insurance are agreed between the insurance company and the insured party and are indicated in the insurance policy. The insurance policy lasts for one year and is automatically renewable for the same period, unless one of the parties asks for termination, as per the formalities required by law.

How do I cancel the contract?

You may cancel your insurance contract each year, by registered letter, by bailiff's writ or by presenting a cancellation letter with acknowledgement of receipt, either 30 days from the date when your notice to pay was sent, or 30 days before the due date of the annual premium or, failing that, before the anniversary of the effective date of the policy.

You may also cancel your insurance policy if the insurance company changes the insurance terms and conditions, increases the price or cancels one or more of the types of cover included in your insurance policy, within the deadlines set out in the contractual documents.