VAB Breakdown Assistance Car/Motor

Information document on the insurance product **VAB nv** - Belgium

The purpose of this information document is to give you an overview of the main coverages and exclusions of this insurance. The document is not personalised according to your specific needs and the information it contains is not exhaustive. For any additional information on the insurance chosen and information regarding your obligations, please consult the pre-contractual and contractual conditions of this insurance.

What type of insurance is this?

Breakdown assistance is an insurance product provided by VAB nv that ensures assistance for both the insured vehicle and the immobilised occupant in the event of a breakdown or accident in Belgium, the Netherlands or the Grand Duchy of Luxembourg. Optionally you can also take out Breakdown Assistance in France/Germany or in geographical Europe.

What is insured?

Breakdown assistance car/moto

- ✓ Breakdown Assistance for your vehicle (registered in Belgium and max 3,5 ton) from your front door in case of accidents and all kinds of breakdowns (*batteryproblems, mechanical breakdown, tyres, etc.*) 24/7 throughout Benelux: if there is no recovery on site, a tow to the garage of our choice in Belgium is included;
- ✓ We take the occupants (max 4) to a place to continue their journey or bring them home, if possible.
- ✓ Reimbursemen for a tow on behalf of the authorities by another service provider (FAST) up to a maximum of € 400.

Optional insurance product:

Breakdown assistance car/moto

We offer Breakdown assistance car/moto or in France/ Germany or in geographical Europe, excluding the Asian part of Turkey.

- ✓ Making the vehicle roadworthy in situ;
- ✓ If it is not possible to make the vehicle roadworthy again, transport to the most appropriate repair location, including the driver;
- ✓ Repatriation of the vehicle, including the driver and insured persons, to Belgium if necessary.

Replacement car

You are entitled to a replacement car if:

- ✓ The replacement car guarantee was subscribed to and paid for in advance;
- ✓ VAB nv cannot get your vehicle back up and running;
- ✓ The number plate of the immobilised vehicle is also listed on the Replacement vehicle option.

What is not insured?

Breakdown assistance for vehicles

- × Vehicles that are already in a repair location or in its immediate vicinity;
- × Repeated breakdowns due to non-repair or poor maintenance of the vehicle;
- × Breakdown assistance for vehicles with a temporary, taxi, transit or commercial number plate.

Optional insurance product:

Breakdown assistance vehicle

- × Ordinary maintenance costs, the cost of spare parts or hourly wages charged by the garage;
- × Costs for fuel or car lubricants;
- × Events occurring outside the coverage area;
- × A vehicle that is already in a repair location or in its immediate vicinity.

Replacement car

The replacement car will be refused if:

- × The guarantee and contribution were not subscribed to and/or paid for in time;
- × The road guard is of the opinion that the driver is unable to drive the replacement vehicle safely;
- × You are not in possession of a valid driving licence.

Are there coverage restrictions?

- ! Vehicles must be registered and validly inspected in Belgium and have a valid motor liability insurance;
- ! Temporary, taxi, transit or commercial number plate are excluded from our services;
- ! Vehicles must be immobilised on a road that is reachable and accessible to VAB Roadside assistance.
- ! Force majeure may be invoked as a valid reason for exclusion from the guarantees.

Where am I covered?

- ✓ *Breakdown assistance Benelux* is valid in Belgium, the Netherlands and the Grand Duchy of Luxembourg;
- ✓ *Breakdown assistance car/moto* is valid – depending on the chosen cover – in France/Germany or in geographical Europe.

What are my obligations?

- When concluding the contract, you must provide us with honest, accurate and complete information about the risk to be insured;
- If, during the term of the contract, there are any changes to the risk for which you are insured, you must notify us;
- You must take all necessary precautions to avoid the occurrence of a claim;
- In the event of a claim, you must report it within the period stipulated in the general terms and conditions and take all reasonable measures to limit the consequences of the claim.

When and how do I pay?

You must pay the premium annually. You will receive an invitation to pay.

When does the cover start and end?

The starting date and duration of the insurance are stated in the special terms and conditions. The guarantees can take effect at the earliest from the 4th calendar day after VAB nv has received the payment. The agreement lasts for 1 year and is tacitly renewed.

How do I terminate my contract?

The contract is tacitly renewed for consecutive periods of one year with due observance of a notice period of 2 months.

Registered office of the company: KBC Insurance NV, Professor Roger Van Overstraetenplein 2, 3000 Leuven, Belgium, BTW BE 0403.552.563, RPR Leuven, IBAN BE43 7300 0420 0601, BIC KREDBEBB. Authorised for all branches under code 0014 (R.D. 4 July 1979, B.S. 14 July 1979) by the National Bank of Belgium, de Berlaimontlaan 14, 1000 Brussels, Belgium