



Company: Greenval Insurance DAC

Registered in the Republic of Ireland, authorised by the Central Bank Of Ireland (registered number C45741) and providing insurance products in Norway on a freedom of services basis.

Claims Handler (Third Party Liability): Crawford and Company AS

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions and is not personalised to your specific individual needs in any way. The complete (pre)contractual information about the product is provided in your Proof of Insurance and the Policy Conditions.

What is this type of insurance?

This Insurance covers your legal liability for third party property damage, bodily injury or death caused by the insured driver arising from the use of the insured vehicle and accidental damage to the insured vehicle including Fire & Theft. The cover includes loss or damage to parts and/or accessories attached during manufacturing.



What is insured?

Mandatory Third Party Liability Insurance

- ✓ Bodily Injury inflicted on Third Party, unlimited coverage
- ✓ Bodily Injury inflicted on the driver or the passenger, unlimited coverage
- ✓ Property Damage inflicted on Third Party, limited to NOK 100,000,000
- ✓ Legal assistance, limited to NOK 100,000 and in accordance with the Policy Conditions

Motor Own Damage Insurance

- ✓ Covers accidental damage to the insured vehicle including Fire & Theft. The cover includes loss or damage to parts and/or accessories attached during manufacturing
- ✓ Limit of Indemnity:
 - Book Value of the Insured Vehicle
- ✓ Damage to your vehicle resulting from an accident, fire or theft
- ✓ If your vehicle is stolen or written off, we will pay the book value or the amount shown in your policy documentation, whichever is higher
- ✓ Vehicle accessories which were attached to the insured vehicle during manufacturing
- ✓ European travel, giving you the same level of coverage whilst driving your vehicle in the countries listed in "Where am I covered?" section overleaf

Disclaimer: This list is not exhaustive. For more information, please consult all contractual documentation.



What is not insured?

General Exclusions

Mandatory Third Party Liability Insurance

- ✗ Fines, penalties, punitive or exemplary damages;
- ✗ Loss or Damage when breath, blood or urine alcohol / drug levels above the legal limit in the road traffic legislation;
- ✗ Damage caused intentionally or by gross negligence;

Motor Own Damage Insurance

- ✗ Loss of petrol or diesel fuel by any means;
- ✗ Wear and tear or depreciation in the value of the Vehicle;
- ✗ Loss or damage deliberately caused by any person entitled to be covered under this policy;
- ✗ Loss or damage resulting from incorrectly maintaining or fuelling the Vehicle;
- ✗ Damage caused intentionally;
- ✗ Loss or Damage when breath, blood or urine alcohol / drug levels above the legal limit in the road traffic legislation;
- ✗ Damage caused by gross negligence;

Disclaimer: This list is not exhaustive. For more information, please consult all contractual documentation.



Are there any restrictions on cover?

- ! Your vehicle can only be used for the purposes agreed at the inception of the contract;
- ! Damages occurring in countries where the International Certificate is not valid

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



Where am I covered?

- ✓ Norway and any country which the Commission of the European Community approves as meeting the requirements of Article 8(2) of the European Community Directive on Insurance of Civil Liabilities arising from using motor vehicles (number 2009/103/EC). MOD insurance cover also extends to the non-European countries specified on the Greencard for a period of 3 months excluding Ukraine, Russia, Belarus, Israel & Iran.



What are my obligations?

- ✓ You have a duty to make a fair representation of the risk which you wish to insure;
- ✓ You must notify us of any changes to your personal/business circumstances as outlined in the policy wording, including any driver on the policy who has had their licence revoked/cancelled and/or if they're no longer legally or medically allowed to drive the insured vehicle;
- ✓ You must report to us as soon as possible after an accident;
- ✓ You must be honest and accurate in all information you have given us, don't make a fraudulent or exaggerated claim;
- ✓ You must take reasonable steps to keep your vehicle from been lost or stolen;
- ✓ You must keep your vehicle in a roadworthy condition;
- ✓ You must pay the premium in line with the agreed timeframes;
- ✓ You must read the Safety and Security Regulations



When and how do I pay?

The insurance premium will be invoiced monthly by the insurer to the Policyholder.



When does the cover start & end?

The Commencement Date of the Policy is the date indicated in the Policy Schedule. The Period of Insurance is the twelve month period from the Commencement Date, specified in the Policy Schedule. The insurance policies are valid for one insured period at a time and shall be automatically renewed on the 01st January annually, unless terminated by either party and remain valid.



How do I cancel the contract?

You may cancel the contract and change the insurer by entering into an insurance policy with another insurer. However, please note the mandatory liability insurance under the Norwegian Motor Vehicle Liability Act can only be cancelled by changing the insurer or de-registering the vehicle from the registry of the Norwegian Public Roads Administration.