

# Motorbike and travel insurance



## Information sheet on the insurance product

AXA Assurances Luxembourg S.A., an insurance company licensed in Luxembourg

**OptiDrive Moto**

**Disclaimer:** this document is only intended to provide you with a summary of the principal coverage and exclusions of the insurance product and is not customised to your specific needs. All pre-policy and policy information on the insurance product is included in the policy documentation for the chosen product.

### What type of insurance is it?

This motor insurance product covers the driver's civil liability and defence in the event of a claim. This offer can be extended with a driver protection guarantee, not covered by the civil liability guarantee, and with vehicle protection covering damage to the vehicle bodywork caused by fire, natural events, collisions with wild animals, theft or any other cause.



### What is insured?

#### Basic coverage

- ✓ Third party liability
- ✓ Legal protection, covering defence against claims
- ✓ Assistance in the event of an accident

#### Optional coverage

- Theft
- Fire
- Natural disasters
- Clashes with animals
- Damage to property from all causes including the motorcyclist's equipment

#### Separate optional coverage

- Driver protection
- Breakdown assistance
- Full legal protection

**Disclaimer:** any coverage ceilings, limits and excesses are included in the insurance conditions and/or special conditions



### What is not covered?

- ✗ Damage caused while the driver is under the influence of alcohol above the legal limit or while taking hallucinogenic substances, drugs, narcotics or while refusing to submit to a test following an accident, or when the driver does not have a valid driving licence
- ✗ Damage resulting from a hit-and-run accident
- ✗ Jewels, bank notes, all types of securities, rare or precious objects, merchandise intended for sale
- ✗ Damage caused by the intentional fault of the Insured or with his complicity
- ✗ The perpetrators, co-perpetrators and accomplices in the theft of the vehicle that caused the damage
- ✗ Damage resulting from war or related events
- ✗ Damage relating to a requisition by a military or police force, by regular or irregular combatants
- ✗ Damage caused by any phenomenon arising from the transmutation of atomic nuclei or radioactivity

**Disclaimer:** this list is not exhaustive



### Are there exclusions from coverage?

- ! If a driver has held a licence for less than three years without declaring this in the specific conditions of the policy, an excess of €1,250 will apply;
- ! Excesses are cumulative
- ! A short circuit is compensated up to a limit of € 1,250
- ! If the amount insured is less than the new or appraised value, the proportional rule will apply for the compensation
- ! Transport of persons on places not registered on the registration card
- ! Aesthetic damage that is invisible at more than 1.5m from the vehicle

**Disclaimer:** this list is not exhaustive. For more information, consult the policy documents relating to the chosen product.



## Where am I covered?

- ✓ Third party liability, legal protection and accident or breakdown assistance are provided in the countries covered by the insurance policy, based on the agreement concluded on 30 May 2002 between the national insurance offices and the Luxembourg office.
- ✓ A replacement vehicle is acquired in the Grand Duchy of Luxembourg for non-immobilising claims, in the countries of validity of the insurance policy for immobilising claims
- ✓ The cover for damage to the vehicle or full legal protection in the countries of the European Union and within the limits of the regions covered by the civil liability cover and listed on the green card: Bosnia and Herzegovina, Cyprus, United Kingdom of Great Britain and Northern Ireland, Iceland, Morocco, Norway, Switzerland, Tunisia, Turkey, Montenegro, Serbia, plus the principalities of Andorra and Monaco, the Vatican City, Liechtenstein and San Marino.



## What are my obligations?

- When signing up for the policy: declare exactly all the circumstances and all elements allowing the risk to be assessed
- During the course of the policy: declare any new circumstances or change in circumstances likely to lead to a significant and lasting aggravation of the insured risk
- Pay the premiums
- In case of an incident:
  - take all reasonable measures to prevent and mitigate the consequences of the incident;
  - declare the claim to the Company as soon as possible, and at the latest within 8 days, except in cases of force majeure
  - indicate the date, nature, causes, circumstances, consequences and location of the incident
  - do not carry out or have any repairs carried out before verification by the Company or with their agreement.



## When and how should payments be made?

You are required to pay the premium annually and you receive an invitation to make a payment. A split premium is possible subject to certain conditions.



## When does the cover begin and when does it end?

The start date and duration of the insurance is indicated in the special conditions of the policy. The policy lasts one year and is tacitly renewable.



## How can I cancel the policy?

If you wish to cancel your policy, you must make this known at least 30 days before the expiry date of the annual premium, or 30 days before the anniversary date of the effective date of the policy. The policy is terminated by registered letter or by bailiff's writ or by remittance to the company of a notice of termination against a receipt.