

AVOID UNPLEASANT SURPRISES

When you took out your car insurance, you concluded a contract with the insurer. Just as you can expect the agreed benefits to be available in the event of damage, the insurer also relies on you to comply with your part. This includes certain obligations that you must comply with. Some are quite logical (e.g. not driving a vehicle drunk), with others you are often not even aware that you are committing a breach of obligation and thus the insurance cover could be jeopardised. We would therefore like to provide you with the most important and common points that you need to consider so that there are no unpleasant surprises in the event of a claim. As a rule: notify us of any changes, even if they are only temporary.

PLEASE NOTE THE FOLLOWING POINTS

01 | IN EVERYDAY LIFE

- Do not allow any drivers other than those named in the application to drive your vehicle – even at short notice – without first notifying the insurer.
- If you find that the annual mileage specified in the application is likely to be exceeded, report this to the insurer in good time.
- Use the regular parking space (e.g. garage) mentioned in the application. If this is not possible – even temporarily – report this to the insurer.
- Always lock your vehicle when parking.
- Always ensure that your tires are suitable for the weather (in winter conditions, even outside the winter season, winter tires are compulsory) - you may drive with winter tires in summer, but not with summer tires in winter conditions.
- Think ahead. In autumn, be ready to brake when driving through wooded areas during the game crossing season. Do not park near trees when storms are forecast. Do not park your vehicle near bodies of water when heavy rain is forecast.

02 | IN THE EVENT OF A CLAIM

- Please inform us or the insurer immediately of the occurrence of the damage as soon as you become aware of it.
- Keep the damaged items until the insurer has finally settled the claim.
- Take pictures of the damaged things.
- Make a sketch of the accident site and a short report of the accident. Photos of the accident scene can also be helpful for rapid claims processing.
- If you cause damage (e.g. personal injury, property damage, grazing a guardrail, ...), call the police immediately.
- Report damage caused by vandalism or theft to the police immediately.
- In the event of wildlife accidents, please obtain a „wildlife certificate“ from the responsible forestry office or the responsible police inspectorate.
- Take appropriate measures to reduce the amount of damage and rule out consequential damage.
- In the event of a breakdown, contact the breakdown cover service of the respective insurer. He will then organise a breakdown helper or, if necessary, a towing service. This is the only way to guarantee that the full costs will be covered.
- Do not place any repair orders or similar without prior authorisation from the insurer. This does not apply to necessary measures to minimise damage. This is particularly important if you have a tariff with workshop commitment!
- In the case of leased vehicles, or if a security certificate exists, please also inform the lessor or lender if the payment is to go directly to the repair shop.
- If the vehicle or the residual value is to be sold, this must be agreed with the insurer in advance!

Please note that these lists cannot possibly be exhaustive for each individual claim. We would like to give you a guideline for the most common or most important problems. Violations can jeopardise your insurance coverage or lead to delayed claims processing. We are always there for you and your questions!

As of 09/2025