

Policy terms and conditions Emergency assistance third party liability insurance for motorbikes and classic cars

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1 Entitlement to emergency assistance

If you sustain damage while driving in the Netherlands or abroad you are entitled to emergency assistance:

- if your motor vehicle is damaged so that it cannot be driven, or that it is no longer safe to drive; or
- if the driver is not able to continue driving as a result of the accident and no other passengers can drive the motor vehicle.

You are only entitled to assistance if the damage is caused by an insured incident that meets the following conditions:

- a. The incident occurred after the cover commenced.
- b. When you took out this insurance it was not certain this incident would take place.
- c. The incident occurred within the area of insurance cover of this insurance policy.
- d. Your motor vehicle is normally kept in the Netherlands.
- e. The emergency assistance is provided by our emergency services.

We understand an insured incident to be a sudden external incident that you could not foresee or expect. This does not include a mechanical defect to your motor vehicle as a result of a so-called 'inherent defect'. Furthermore, fire and explosion are also insured incidents.

This must involve damage to:

- the motor vehicle stated on your policy schedule;
- the travel baggage that is present in or on your motor vehicle. This is all the luggage that you have taken with you for your own use from the start of the journey or have purchased during the trip;
- the replacement motor vehicle that you use as long as your own motor vehicle is at a garage for maintenance or repairs. This motor vehicle does not belong to you and is equivalent to the vehicle stated on your policy schedule;
- the trailer attached to the above-mentioned vehicles.

A deductible does not apply to this cover.

2 Emergency assistance in the Netherlands

If the damage occurred in the Netherlands, then you can expect the following from us:

2.1 Vehicle recovery

We will have your motor vehicle and/or trailer recovered and transported to a destination of your choice in the Netherlands.

2.2 Taxi transport

A taxi will be available to transport the passengers and their luggage to a destination of your choice in the Netherlands.

3 Emergency assistance abroad

If the damage occurred in one of the countries on your 'green card' and that is not crossed out, then we will arrange the following for you:

3.1 Vehicle recovery

We will have your motor vehicle and/or trailer recovered and transported to the nearest garage.

Note: If you arrange this yourself, we will reimburse a maximum amount of € 300.

3.2 Transport

If your motor vehicle and/or trailer cannot be repaired within four days, then we will have it transported to a garage in the Netherlands. However, we will not do this if your motor vehicle is so badly damaged that the replacement value is lower than the transport costs. The replacement value is the amount required to purchase a comparable motor vehicle.

If the replacement value is lower than the transport costs, then we will have your stranded motor vehicle imported into the country where the damage occurred and have it scrapped.

We will ensure that your luggage is returned to you in the Netherlands.

3.3 Return journey costs

If the passengers cannot use the motor vehicle to travel back to the Netherlands, then we will arrange for them and their luggage to return to the Netherlands. We will pay compensation to them for:

- a taxi to the station;
- a second class train ticket to the Netherlands;
- a taxi from the station to their final destination in the Netherlands.