

Euro Insurances DAC, Replacement Car Cover for Technical Repairs

Valid from 1.4.2021

The Replacement Car Cover for Technical Repairs is an additional complementary insurance cover to the Comprehensive Insurance and subject to the Group Insurance Agreement made by Euro Insurances DAC (“**Agreement**”). These terms are an essential part of the Agreement.

The definitions made in the general terms (“**General Terms**”) attached to the agreement shall apply in these terms, unless otherwise defined herein.

1 AREA OF VALIDITY

The cover is valid only when the replacement car is hired in Finland.

2 OBJECT OF THE COVER

The objects of the Replacement Car Cover for Technical Repairs are vehicles which are under the Agreement and have the cover added to the full comprehensive insurance.

The cover is valid only for passenger cars and vans which are registered for private use and were registered for the first time no more than 10 years ago counted at the start of the Insurance Period.

The cover cannot be added to the Comprehensive Insurance issued for yellow license plate for test use.

3 INSURED

The Insured includes the owner and holder of the vehicle.

4 COVERED COSTS

4.1 General

The cover compensates the rental costs of a replacement car for the time of repair of the object of the cover, if:

- The repair is due to a sudden and unexpected technical fault causing an interruption to the journey already started;
- Rental has been agreed with the Insurance Company before the rental period
- The rental costs are invoiced by a rental supplier approved for the specific rental by the Insurance Company; and
- The rental of a replacement car and rental costs fulfill the requirements of these terms.

4.2 Compensation Period

Compensation is paid for full days and for a maximum period of 30 days.

The first day of the compensation period is the later of; the day the object of the cover is taken to a repair shop or; the day the replacement car is rented.

The last day of the compensation period is the day on which:

- The repair is completed;
- The Insured acquires for his/her permanent possession and use a replacing vehicle; or
- The object of the cover is transferred to another owner or holder of the vehicle other than the Insured.

4.3 Deductible

The cover is free of deductible.

4.4 Restrictions

The replacement car costs compensated cannot exceed the cost of a rental vehicle which is of the same price category as the object of the cover and is a standard model (the least expensive model of the rental supplier’s price group without additional accessories).

If the object of the cover is a passenger car, the compensation can however be no higher than the so-called D-segment price category rental car (e.g. Volkswagen Passat, Skoda Octavia or similar price category).

If the object of the cover is a van, the compensation can be no higher than the so-called mid segment price category rental van (e.g. Volkswagen Transporter, Ford Transit or similar price category).

If the replacement car is hired from a supplier other than the one approved by the Insurance Company, and the Insurance Company still approves the rental costs to be compensated, the maximum amount compensated is the amount a replacement car shall or would have cost when provided by a supplier determined by the Insurance Company.

The cover does not cover:

- Services or costs outside the actual rental costs of the replacement car, such as deductibles or damage costs of the rental car, waivers, fuel, transportation fees or excessive mileage;
- Days of repair or waiting due to the negligence or other acts or omissions of the Insured, e.g. if servicing the vehicle according to manufacturer’s instructions or timely repairs have been neglected or a non-roadworthy vehicle was not taken to be repaired immediately or the replacement car is not returned on the day the repair is finished;
- Costs for the waiting period of a repair or spare parts on a roadworthy vehicle;
- Costs to be covered by make specific roadside assistance service or other service whether or not free of charge;
- The waiting time for repairs or spare parts exceeding 7 days;
- Lost days of use due to redoing an inadequate or unsuccessful repair; or
- Extended repair time due to a national industrial action.

4.5 Dual Cover

Where the Insured holds or is entitled to similar cover under any other insurance or service:

- The compensation due to be paid under this cover shall be reduced by the amount of compensation the Insured is entitled to or is compensated by an alternative insurance or service;
- If the compensation due to be paid by an alternative insurance or service does not cover the rental costs in full then the remaining rental costs can be compensated by this cover.