



Assurances responsabilité civile complémentaires TUI cars

Vous trouverez dans les pages suivantes les conditions/confirmations d'assurance pour les polices d'assurance responsabilité civile complémentaire conclues par TUI cars.

Les assurances responsabilité civile complémentaires couvrent les dommages corporels et matériels assurés en rapport avec le véhicule de location que vous avez loué via TUI cars, si la somme d'assurance responsabilité civile incluse par le loueur sur place est inférieure à 7,5 millions d'euros.

Vous trouverez tous les détails de la couverture dans les conditions d'assurance ou dans la confirmation d'assurance sur les pages suivantes. Elles sont déterminantes en cas de sinistre.

- L'assurance responsabilité civile complémentaire d'Allianz intervient pour les dommages jusqu'à 2,0 millions d'euros.
→ Vous trouverez les conditions d'assurance aux pages 2 à 6.
- Pour les dommages dépassant 2,0 millions d'euros et jusqu'à un montant de 7,5 millions d'euros, c'est l'assurance responsabilité civile complémentaire d'AXA qui s'applique.
→ Vous trouverez les confirmations d'assurance aux pages 7 à 9.
- Pour les locations du loueur Alamo au Canada, aux États-Unis et dans leurs territoires ainsi qu'à Porto Rico, l'assurance responsabilité civile complémentaire d'AXA intervient déjà pour le montant des dommages dépassant 1,0 million de dollars US, jusqu'à un montant de dommages de 7,5 millions d'euros.
→ Vous trouverez les confirmations d'assurance aux pages 7 à 9.

Si un dommage en responsabilité civile automobile dépasse le montant de l'assurance responsabilité civile incluse par le loueur sur place, veuillez simplement vous adresser à notre service clientèle TUI cars (tuicars.klantenservice@tuicars.com). Nous nous chargeons alors de transmettre le dossier à l'assureur.

INSURANCE CERTIFICATE 18_5073

In accordance with the following Terms and Conditions of Insurance, the authorised holder of this insurance certificate is insured as a rental customer and authorised driver of a rental vehicle arranged by von TUI Deutschland GmbH.

YOUR INSURANCE BENEFITS

ADDITIONAL LIABILITY INSURANCE FOR DRIVING RENTAL VEHICLES ABROAD

- Additional Liability Insurance for Driving Rental Vehicles Abroad

Sum insured: € 2,000,000 per damaging event

Insurance cover is valid for the period in which the rental vehicle is rented.

Area of application: worldwide

Insured duration of travel: See insurance certificate / travel confirmation / booking confirmation. The insurance applies for the duration of the rental with a permissible maximum of 93 days.

HOW TO CONTACT US

Questions about your insurance benefits

Our Service Team is ready to provide you with the information you need (Mon. – Fri. 8.30 am – 7.00 pm and Sat. 9.00 am – 2.00 pm):

Telephone: +49.89.6 24 24-460

Fax: +49.89.6 24 24-244

Email: service-reise@allianz.com

www.allianz-reiseversicherung.de

Registering a claim

You can register a claim very easily and quickly by going online to

www.allianz-reiseversicherung.de/schadenmeldung

(or you can send a letter to our Claims Department)

IMPORTANT NOTES

Insurance cover is valid only for the insured person(s) listed by name in the insurance certificate or in the travel/booking confirmation.

Allianz Versicherungs-AG bears the insured risk. AWP P&C S.A. operates on its behalf in the areas of processing contracts, collecting premiums and delivering the contractually agreed insurance services in accordance with the following Terms and Conditions of Insurance. Verbal agreements shall not be valid. Insurance tax is already included in the insurance premiums. No fees are charged.

On behalf of Allianz Versicherungs-AG



Olaf Nink, General Representative

AWP P&C S.A.
Niederlassung für Deutschland
(Germany Branch)
Bahnhofstraße 16
D - 85609 Aschheim (near Munich)
Germany

General Representative: Olaf Nink
Registration court: Munich HRB 4605
VAT ID No. DE 129274528
Insurance tax No. 802/V90802001910

AWP P&C S.A.
Public Limited Company incorporated under French law
Registered Office: Saint-Ouen (Frankreich)
Commercial register: R.C.S. Bobigny 519 490 080
Board of Management: Sirma Boshnakova (Chairman), Dan Assouline, Ulf Lange, Claudius Leibfritz, Lidia Luka-Lognoné, Mike Nelson, Sylvie Ouziel, Eric Schneijdenberg

Allianz Versicherungs-Aktiengesellschaft
Chairperson of the Supervisory Board: Dr. Klaus-Peter Röhler
Board of Management: Joachim Müller (Chairman), Katja de la Viña, Jochen Haug, Dr. Jörg Hipp, Aylin Somersan Coqui, Frank Sommerfeld, Dr. Dirk Vogler, Dr. Rolf Wiswesser
For VAT purposes: VAT ID No. DE 811 150 709;
Insurance premiums are exempt from value-added tax.
Registered office: Munich
Registration court: Munich HRB 75727
Insurance Tax No. 802/V90802004778

This translation is for information purposes only. In the event of any conflict or inconsistency between the German and the English versions, the German original shall prevail.

COMPLAINTS AND APPLICABLE LAW

How you can lodge a complaint

It is our aim to offer you first-class services. Engaging with your concerns is equally important to us. If, at any time, you are not completely satisfied with our products or our service, please do not hesitate to inform us.

You can use any means of communication to inform us of your complaints concerning contractual or claims-related issues. You can contact us by telephone at +49 89 624 24-460, by email at service-reise@allianz.com or by letter addressed to AWP P&C S.A., Beschwerdemanagement, Bahnhofstraße 16, D - 85609 Aschheim (near Munich). From March 2019 onwards, we will participate in dispute settlement procedures before a consumer arbitration board, according to Section 2 of the Act on Alternative Dispute Resolution in Consumer Matters (Verbraucherstreitbeilegungsgesetz – VSBG). Further details about our complaints handling process is available from www.allianz-reiseversicherung.de/beschwerde.

For complaints about any insurance line, you can contact the German Federal Financial Supervisory Authority (BaFin), Graurheindorfer Strasse 108, D - 53117 Bonn, Germany (www.bafin.de).

The contractual relationship is governed by German law, unless this is precluded by international law. Lawsuits arising from the insurance agreement may be raised by the policyholder and the insured person before the court which holds jurisdiction over the location in which the company or its branch office has its registered address. If the policyholder or the insured person is a natural person, lawsuits may also be raised before the court which holds jurisdiction over the location in which the policyholder or the insured person is domiciled at the time the action is filed or, if he / she has no domicile, over the location in which he / she has his/her habitual residence.

IMPORTANT NOTICES IN THE EVENT OF LOSS OR DAMAGE

What must you do in each event of loss or damage?

You must minimise the damage or loss to the extent possible and provide evidence of the damage or loss sustained. Therefore, please retain appropriate evidence detailing the occurrence of the loss or damage (e.g. confirmation of loss or damage, medical report) and the extent of the loss, damage or injury (e.g. invoices, receipts). You can register your claim quickly and easily online at www.allianz-reiseversicherung.de/schadenmeldung

What are your obligations when lodging claims under the liability insurance?

Please note the names and addresses of witnesses to the loss event. Ask for a **copy of the police report** if the police were called in to investigate the matter. Notify us and submit these documents and information with your registration of claim.

TERMS AND CONDITIONS FOR INSURANCE COVER OF AWP P&C S.A., GERMANY BRANCH

Terms and Conditions of Insurance

AVB AB-EV 18 OV

The General Terms and Conditions for your travel insurance apply to the individual policies in addition to the Special Terms and Conditions set out further below. Insurance cover is provided if you have arranged the relevant insurance policy with us.

Section 1 Who is insured?

As an insured person, you benefit from the insurance cover. You are named in the proof of insurance, or you belong to the group of persons described therein. You are subject to all the provisions of these Terms and Conditions of Insurance and the Data Protection Policy.

Section 2 What travel is insured?

Your insured travel is protected by insurance cover within the agreed area of application.

Section 3 When does the insurance cover begin and end?

1. The insurance cover starts upon commencement of the insured travel.
2. The insurance cover ends at the agreed point in time, albeit no later than upon the actual completion of the insured travel.
3. The insurance cover will be extended beyond the agreed point in time, if
 - the insurance was concluded for the entire scheduled travel and
 - the end of the travel is delayed for reasons outside of your control (e.g. because you are not in fit condition for taking transport).

Section 4 In what situations are you not insured (general exclusions)?

1. You are not covered for loss or damages caused by:
 - a) strikes, nuclear energy, actions by a state authority (e.g. refusal of entry)
 - b) wars, civil wars or war-like events, if
 - these events were already ongoing at the time of your entry, or
 - you do not leave the territory/country within 14 days following the outbreak of the events. If you are unable to end your travel for reasons beyond your control, you will be insured beyond this time limit.
 - you actively participate in these events.
 - c) Nuclear, biological or chemical weapons or nuclear, biological or chemical materials.
2. You are not insured for travel within areas for which the Federal Foreign Office of Germany has issued a travel warning at the time of your entry into this area. If you are already at the location when a travel warning is announced, the insurance cover shall end 14 days after the travel warning has been announced. If you are unable to discontinue your travel for reasons in which you are not at fault, you will be insured beyond this time limit.
3. There is no insurance cover for loss or damage caused deliberately by you.
4. You are not insured while on expeditions.
5. No insurance cover exists if
 - a) there are economic, trading or financial sanctions or embargoes declared by the European Union or the Federal Republic of Germany and
 - b) these are directly applicable against you or us, or which prevent the provision of insurance cover.This also applies for economic, trading or financial sanctions or embargoes imposed by the United States of America, insofar as these do not violate European or German legal regulations.

Section 5 What are your obligations in the event of a claim (general obligations)?

1. You are required
 - to minimise the loss or damage to the extent possible and avoid unnecessary costs.
 - to notify us of the loss or damage without delay.

- to describe and prove the loss or damage to us (event and extent). In doing so, you must truthfully provide us with all information necessary to clarify the facts, and enable us to verify the cause and amount of the claim made.
- to provide proof in the form of original invoices and documents.

2. To enable us to assess our obligation to indemnify and the scope of indemnity to be provided, you must also release your doctor from their non-disclosure obligations to the extent that is necessary. If you do not issue the release from the duty of confidentiality and have not enabled us to perform verification by other means, we are not obligated to provide insurance benefits.

Section 6 What happens if you breach an obligation?

1. If you intentionally breach an obligation, we shall be entitled to refuse the insurance benefit. If you breach an obligation through your gross negligence, we may reduce the indemnity to an extent commensurate to the severity of your fault. You must prove that you have not acted in gross negligence.
2. If you prove that the breach of duty did not affect the determination or the scope of our indemnity obligation, we will be obliged to provide you insurance benefits. This does not apply if you have acted deceitfully.

Section 7 What is the limitation period for your claim to benefits under the insurance contract?

Your claim to insurance benefit shall lapse after three years. The limitation period begins at the end of the year in which the claim was made and you had knowledge of the circumstances justifying the claim, or should have had knowledge of such circumstances without gross negligence.

Section 8 When will we pay the compensation?

We will pay the compensation within two weeks of conclusively verifying your claim. The payment will always be made by bank transfer to an account held at a bank.

Section 9 What applies if you have compensation claims against third parties?

1. If you have claims against other parties in connection with the loss or damage event, these shall be assigned to us. This applies up to the amount of the payment you have received from us, provided you are not placed at disadvantage as a result.
2. When requested by us, you must provide us with written confirmation of this assignment.
3. Your entitlements to benefits from other private insurance contracts shall take precedence over our obligation to indemnify. We will extend preliminary indemnity in the event that you make your claim against us first.

Section 10 In what form must declarations and notifications be issued, and who is entitled to receive them?

1. Both you and we must issue notifications and declarations of intent in written or textform (e.g. letter, fax, email).
2. Insurance agents are not authorised to accept notifications or declarations of intent relating to a claim.

Section 11 What court in Germany has jurisdiction? What law applies?

1. If you wish to file legal actions in connection with this insurance contract, you may choose between the following legal venues:
 - Munich or
 - the place in which you are resident in Germany at the time of filing the action
2. If we wish to assert claims against you before a court of law, the courts of the place in which you are resident in Germany at the time of filing the action shall have jurisdiction.
3. This contract is governed by German law insofar as is permissible under international law.

Additional Liability Insurance for Driving Rental Vehicles Abroad

AVB MWH 18

Section 1 What risk does AWP cover?

1. AWP provides excess insurance cover for the motor vehicle third-party liability if the sums insured of the motor vehicle third-party liability insurance taken out for the rental vehicle abroad do not suffice to cover the personal injuries and property damage of an accident caused by the insured person.
 2. See the overview for the contractually agreed sum insured per damaging event.
- If several insured events occur in an uninterrupted course of events during one incident at a specific time and place, these are deemed to be one event irrespective of the number of injured parties affected.

Section 2 Are there any special requirements for the validity of the rental vehicle additional third-party liability insurance?

1. The insurance cover of AWP requires that motor vehicle third-party liability insurance already exists for the rental vehicle abroad which at least meets the legal requirements of the country concerned.
2. The insurance cover of AWP comes into existence only once the basic cover taken out by the rental vehicle company and other insurances existing for the motor vehicle third-party liability have been utilised and completely exhausted.
3. Any deductible under the third-party liability insurance for the rental vehicle abroad is not covered.
4. Cases of damage to the rental vehicle itself and financial losses incurred as a result thereof are not insured.

Section 3 When is insurance cover not provided?

- No insurance cover is provided if at the time of the accident the insured person
1. was not contractually authorised by the rental vehicle company to drive the rental vehicle;
 2. did not have the driving licence required to drive the vehicle;
 3. suffered from impairments of consciousness as a result of being under the influence of alcohol, medication or drugs.

Section 4 How does AWP protect the insured person against liability claims and how much compensation does it pay?

1. AWP examines liability claims with regard to their validity, wards off unjustified claims and reimburses the compensation owed by the insured person.
2. If the injured party or his or her legal successor asserts a liability claim in court, AWP will conduct the legal dispute at its own expense on behalf of the insured person.
3. If AWP fails to settle a liability claim by admission, satisfaction or settlement on account of the resistance of the insured person, AWP shall not be required to pay any additional expenses incurred for the main issue, interest and the costs.
4. The sums insured as stipulated in the insurance policy and in the overview of benefits is the maximum limit of benefits payable by AWP.

Section 5 Which risks are not insured?

Insurance cover does not include the following liability claims:

1. Insofar as these exceed the scope of the insured person's statutory liability as a result of contractual or other commitments.
2. Among and between insured persons travelling together and insured persons and their accompanying relatives.
3. Due to damage caused to third-party property rented by or on loan to the insured person or obtained through unlawful interference or in the insured person's custody.
4. Due to damage caused when participating in driving events which aim at reaching a maximum speed. This also applies to the related driving training.
5. Due to compensation of a punitive nature, particularly punitive and exemplary damages.

Section 6 What are the duties and obligations of the insured person after the occurrence of damage or loss?

1. Each and every insured event must be reported to AWP immediately. An insured event is the damaging event which could entail the assertion of liability claims against the insured person.
2. If the claim for compensation has been asserted against the insured person, he or she must notify AWP thereof within one week after the claim is raised at the latest.
3. The insured person must also immediately inform AWP of any initiation of a preliminary investigation or issuance of an order of summary punishment or payment order and if proceedings are initiated, even if AWP is already aware of the insured event.
4. If the liability claim is taken to a court of law, the insured person shall allow AWP to conduct the proceedings, grant the legal counsel appointed and nominated by AWP full power of attorney to act on his or her behalf and submit all declarations deemed necessary by the legal counsel or AWP. Without awaiting instructions from AWP, the insured person shall raise objections within the specified period or seek the necessary legal remedies against orders for payment of damages decreed by the courts or by the state.
5. AWP is considered to have full authority to submit all declarations on behalf of the insured that it deems suitable to settle or ward off a claim.

In accordance with Art. 13 and 14 of the General Data Protection Regulation (GDPR), we are informing you about how your personal data is processed by AWP P&C S.A., Niederlassung für Deutschland (Germany Branch), and about the rights to which you are entitled under data protection law. Please make all co-insured individuals (e. g. your spouse) aware of this policy.

I Who is responsible for processing your personal data?

Responsibility for processing your personal data rests with

AWP P&C S.A., Niederlassung für Deutschland
Bahnhofstraße 16
D - 85609 Aschheim (near Munich).

The Data Protection Officer can be contacted by standard mail at the aforementioned address, using the suffix "Data Protection Officer", or by email at datschutz-azpde@allianz.com.

II For what purpose is your data processed, and on what legal basis does this take place?

1. What applies to all categories of personal data?

We process your personal data in compliance with the EU General Data Protection Regulation (GDPR), the German Federal Data Protection Act (BDSG), the provisions of the German Insurance Contract Act (VVG) relevant to data protection law, as well as all other applicable laws.

When you apply for insurance cover, we will require the information provided by you at this point in order to arrange the contract and to estimate the risk assumed by us. If the insurance contract comes into being, we will process this data for the implementation of the contractual relationship, such as for invoicing purposes. We require information about loss or damage in order to be able to assess whether an insured event has occurred and determine the extent of this loss or damage.

It is not possible to arrange and implement the insurance contract without processing your personal data.

Art. 6 (1) b) GDPR constitutes the legal basis for the processing of personal data for pre-contractual and contractual purposes.

Alongside that, Art. 6 (1) a) and c) – f) GDPR contain other legally defined situations in which we are entitled to process personal data.

We will process your data in order to fulfil a legal obligation in accordance with Art 6 (1) c) GDPR, such as to review claims for settlement, if another insurer seeks recourse from us due to the existence of multiple insurance policies.

We will also process your data in order to uphold our legitimate interests or the legitimate interests of others, Art. 6 (1) f) GDPR. This may be the case particularly:

- for ensuring IT security and IT operations
- for marketing our own insurance products, and for conducting marketing surveys and opinion polls
- for the prevention and investigation of criminal activities (in particular, we employ data analyses to detect possible indications of insurance fraud).

As a rule, we only process that data that we have received directly from you. In certain cases we may also receive such data from other sources (such as if another insurer seeks recourse from us due to the existence of multiple insurance policies).

We also process your personal data in order to fulfil other statutory obligations, such as regulatory requirements, as well as data retention obligations imposed by commercial and tax law. In these cases, the legal basis of the data processing is provided by the relevant statutory regulations in conjunction with Art 6 (1) c) GDPR.

We may also process your data in accordance with Art 6 (1) d) GDPR in order to protect your vital interests, or if you have consented to the data processing, Art. 6 (1) a) GDPR.

If we wish to process your data for any purpose other than those specified above, we will notify you in advance within the framework of the statutory regulations.

2. What applies to special categories of personal data, especially health data?

There are special safeguards on the processing of special categories of personal data, of which health data is one. As a rule, processing is permitted only if you have consented to the processing in accordance with Art. 9 (2) a) GDPR, or if this is a case of one of the other situations defined by law, Art. 9 (2) b) – j) GDPR.

a) Processing of your special categories of personal data

In many cases, in order to review the benefit entitlement, we require personal data belonging to a special category (sensitive data). This includes health data, for example. If, in connection with a specific insured event, you provide us with such data together with a request to review and process the claim, you are explicitly permitting us to process your sensitive data necessary in order to process the insured event. We will again remind you specifically of this fact in the claim form.

You may withdraw your consent at any time, with future effect. However, we explicitly inform you that it may in that case no longer be possible to review our indemnity obligation in connection with the insured event. If the review of the claim is already concluded, there may be statutory retention obligations that mean the data cannot be erased.

We may also process your sensitive data if this is necessary to protect your vital interests, and if you are physically or legally incapable of giving consent, Art. 9 (2) c) GDPR. This may be the case if you suffer a serious accident while travelling, for example.

In the case of multiple insurance policies, if another insurer seeks recourse from us or if we seek recourse from another insurer, we may process your sensitive data in order to assert and defend the statutory claim for settlement, Art. 9 (2) f) GDPR.

b) Requesting health data from third parties for review of the indemnity obligation

In order to review our indemnity obligation, it may be necessary for us to review information about the state of your health, as provided by you for the substantiation of claims, or which is contained in the documents submitted (e.g. invoices, prescriptions, medical reports) or statements, such as from a doctor or other member of the healthcare profession.

For this purpose, we will require your consent, including a confidentiality waiver covering us and all agencies subject to a duty of confidentiality, and which are required to provide information for review of the indemnity obligation.

We will notify you in each specific case about what persons or institutions require information for what purpose. You may then decide in each case whether you consent to us collecting and using your health information, and whether to release the named persons or institutions and their duty of non-disclosure, and if you agree to the communication of your health data to us, or if you want to personally provide the necessary documentation.

III To what recipients will we communicate your data?

Recipients of your personal data may include: selected external service providers (e.g. assistance service providers, benefit processors, transport service providers, technical service providers, etc.), other insurers (e.g. in the case of multiple insurance coverage).

We also insure some of the risks that we cover with specialist insurance companies (re-insurers). To this end, it may be necessary to send your contract and, where relevant, your claims information to a re-insurer, to enable it to form its own opinion of the risk or the insured event.

If you join a group insurance contract as an insured person, (e.g. when acquiring a credit card), we may disclose your personal data to the policyholder (a bank for example), if it has a legitimate interest in knowing this information.

In addition, we may also communicate your personal data to other recipients, such as public authorities for the fulfilment of statutory duties of notification (e.g. finance authorities or criminal investigation agencies).

The forwarding of data is a form of data processing, and is likewise performed within the framework of the principles set out in Art. 6 (1) and Art. 9 (2) GDPR.

IV How long will we retain your data?

We will retain your data for the period during which claims may be made against our company (statutory limitation period of 3 to 30 years). We will also retain your data if we are under a legal obligation to do so, e.g. according to the provisions of the German Commercial Code, the German Fiscal Code or the German Money Laundering Act. The relevant retention periods range up to ten years.

V Where will your data be processed?

If we should transfer your data to service providers located outside of the European Economic Area (EEA), the transfer within the Allianz Group will be performed on the basis of "Binding Corporate Rules", which have been approved by the data protection authorities. These form part of the "Allianz Privacy Standard". These Corporate Rules are binding on all companies within the Allianz Group, and they ensure an appropriate level of protection for personal data. The "Allianz Privacy Standard" and the list of Allianz Group companies bound by this standard, can be viewed here: <https://www.allianz-partners.com/allianz-partners---binding-corporate-rules.html>.

In those cases in which the "Allianz Privacy Standard" does not apply, the transfer of data to third countries will take place in accordance with Art. 44 – 50 GDPR.

VI What are your rights?

You have the right to be informed about all of the information retained by us, and to demand that incorrect data be rectified. Under certain conditions, you also have the right to the erasure of data, the right to object to processing, the right to the restriction of processing and the right to data portability.

Right of objection


You may object to the processing of your data for direct marketing purposes. If we process your data in order to protect legitimate interests, you may object to this processing for reasons pertaining to your particular situation.

If you have any objections concerning the handling of your data, you may contact the aforementioned Data Protection Officer in this connection. You are also entitled to lodge an objection with a data protection supervisory authority.



Certificate of Insurance Public and Product Liability	Certificat d'assurance Responsabilité civile et responsabilité du fait des produits
Nothing herein contained shall serve to alter, vary or waive the provisions of the Policy.	Rien de ce qui est précisé dans la présent certificat ne peut servir à altérer, modifier ou annuler les dispositions de la police d'assurance.
This letter is only for information and does not confer any rights upon the holder. For full particularities of the insurance please refer to the Policy document.	Ce certificat est uniquement à titre d'information et ne confère aucun droit au titulaire. Pour connaître toutes les particularités de l'assurance, veuillez vous reporter à la police d'assurance.
This certificate shall be considered as a translation of the original German version.	Ce certificat doit être considéré comme une traduction de la version originale allemande.
Certificate for	Certificat pour
To whom it may concern / Certificat établi pour qui de droit	
Policyholder	Souscripteur
TUI AG Karl-Wiechert-Allee 4 D-30625 Hannover	
Policy Number	Numéro de police
DE00028437-LI-21A	
Insurer	Assureur
XL Insurance Company SE Direktion für Deutschland Colonia-Allee 10-20 D-51067 Köln	
Scope of Cover	Etendue de la garantie
This insurance covers subject to the limits and conditions of the above mentioned insurance contract the legal liability of the policyholder and/or the co-insured* arising from the insured activities, properties and legal relationship in respect of	Cette assurance couvre, sous réserve des limites et conditions du contrat d'assurance susmentionné, la responsabilité civile du preneur d'assurance et/ou des coassurés* découlant des activités, biens et rapports contractuelles assurés en raison
<ul style="list-style-type: none">death, bodily injury or other health impairments of persons (damage to persons)destruction, damage to or loss of property (property damage)	<ul style="list-style-type: none">d'un décès, de lésions corporelles ou autres atteintes à la santé de personnes (dommages aux personnes)de la destruction, de dommages aux biens ou la perte de biens (dommages matériels)
The insurance coverage is governed by the General Conditions for the Liability Insurance (AHB) and the special conditions of the policy, which are preceding the AHB.	La couverture d'assurance est régie par les conditions générales de l'assurance responsabilité civile (AHB) et les conditions particulières de la police, qui précèdent l'AHB.

<p>* NB: where co-insurance of any Subsidiary is impermissible under applicable law, the Subsidiary is not insured, but the Policyholder is insured for its financial interest in such Subsidiaries</p>	<p>* NB : lorsque la coassurance d'une Filiale n'est pas autorisée par la loi applicable, la Filiale n'est pas assurée, mais le Titulaire de la Police est assuré pour sa participation financière dans ses Filiales.</p>
<p>Territorial scope of cover</p>	<p>Territorialité de la garantie</p>
<p>Worldwide including USA/Kanada / Monde entier incluant les USA et le Canada</p>	
<p>Sublimit for Customers Hires – Motor Liability</p>	<p>Sous-limite pour la responsabilité civile automobile au titre de la location de véhicule à moteur par les clients de la société assurée</p>
<p>Umbrella for Bodily injuries and property damages, combined, for the difference between the underlying policy and following amount</p> <p>EUR 7.500.000,00 any one occurrence, EUR 7.500.000,00 for all occurrences in the policy year</p> <p>Underlying Limits of Indemnity:</p> <ul style="list-style-type: none"> - For the Car Rental Company Alamo in Canada, USA and its Territories as well as Puerto Rico <p>Difference between the insurance coverage for the rented car, USD 1'000'000 at a minimum, and the above mentioned limit respectively</p> <p>the difference between the Mandatory insurance limits, if these are higher, and the above mentioned limit.</p> - For the Car Rental Company National in Canada, USA and its Territories as well as Puerto Rico <p>Difference between the insurance coverage for the rented car, EUR 2'000'000 at a minimum, and the above mentioned limit respectively</p> <p>the difference between the Mandatory insurance limits, if these are higher, and the above mentioned limit.</p> - For all other Car Rental Companies worldwide <p>Difference between the insurance coverage for the rented car, EUR 2'000'000 at a minimum, and the above mentioned limit respectively</p> <p>the difference between the Mandatory insurance limits, if these are higher, and the above mentioned limit.</p> 	<p>Couverture complémentaire au titre de l'ensemble des dommages corporels et matériels, pour la différence entre la police sous-jacente et le montant suivant:</p> <p>EUR 7.500.000,00 par évènement assuré, EUR 7.500.000,00 pour tous les événements assurés au titre d'une année d'assurance.</p> <p>Limites d'indemnisation au titre des polices sous-jacentes:</p> <ul style="list-style-type: none"> - Pour la société ALAMO au Canada, aux Etats-Unis et dans ses territoires ainsi qu'à Porto Rico: <p>Différence entre la couverture d'assurance pour la voiture louée, USD 1'000'000 au minimum, et la limite mentionnée ci-dessus, ou</p> <p>Différence entre les limites d'assurance obligatoires, si elles sont plus élevées, et la limite mentionnée ci-dessus.</p> - Pour la société de location de voitures Nationale au Canada, aux États-Unis et dans ses territoires ainsi qu'à Porto Rico:, <p>Différence entre la couverture d'assurance pour la voiture louée, EUR 2'000'000 au minimum, et la limite mentionnée ci-dessus, ou</p> <p>Différence entre les limites d'assurance obligatoires, si elles sont plus élevées, et la limite mentionnée ci-dessus.</p> - Pour toutes les autres sociétés de location de voitures ans le monde <p>Différence entre la couverture d'assurance pour la voiture louée, EUR 2'000'000 au minimum, et la limite mentionnée ci-dessus, ou</p> <p>Différence entre les limites d'assurance obligatoires, si elles sont plus élevées, et la limite mentionnée ci-dessus.</p>

Period of Insurance	Periode d'assurance
Inception Date	Date d'effet
01.10.2021	
Expiry Date	Date d'échéance du contrat
01.10.2022	
Signature of the insurer Place, Date	Signature du contrat Lieu, Date
<p>XL Insurance Company SE Direktion für Deutschland International Casualty</p>  <p>Dr. Thomas Götting</p> <p>Köln / Cologne, 10.01.2022</p>	