

RENAULT EURODRIVE INSURANCE

(as per AXA CS Contract #3906121)

1. SUMMARY OF COVERAGE:

YOUR COVERAGE	DEFINITIONS	INDEMNITIES. RESTRICTIONS
1. DAMAGE TO THIRD PARTIES		
1.a Civil Liability	<ul style="list-style-type: none">➤ Bodily injury➤ Damage to property sustained by third parties and resulting from accident involving the insured vehicle.➤ Damage to property sustained by third parties resulting from fire or explosion of the insured vehicle➤ Damage by accidental environmental impairment suffered by a third party.➤ Damage suffered by third party in an airport zone	<ul style="list-style-type: none">➤ Unlimited.➤ 100,000,000 euros.➤ 10,000,000 euros per claim.➤ 10,000,000 euros per claim.➤ 1,000,000 euros per claim.
1.b Defense and Recourse	➤ Covers the legal and assessment costs relating to the claim.	➤ 10,000 euros per claim
1.c Legal Protection	➤ Legal defense.	➤ 3,050 euros per claim
2. DAMAGE TO VEHICLE		
2.a Accidental Damage / Vandalism	Damage to your vehicle resulting from the following events: Collision of the insured vehicle with one or more vehicles, impact of the insured vehicle with a fix or moving object, overturning of the insured vehicle without prior collision, partial damage or total loss in the event of overland shipment of the insured vehicle, acts of vandalism, acts of nature such as earthquakes, volcanic eruptions, tidal waves, floods, typhoons, tornados, falling stones or snow, avalanches, impact of hailstones.	Amount equal to the value assessment conducted by an expert on the insured vehicle on the day of the claim. Exclusions: punctured tires, damage arising from faulty maintenance, vehicle wear or accessories falling off; partial damage arising from shipment by sea or by air; damage or failures covered by the manufacturer's warranty.
2.b Fire/ Explosion/ Attacks/ Storms	Damage sustained by your vehicle following a fire or explosion (even after an attack), lightning or storms.	Amount equal to the value assessment conducted by an expert on the insured vehicle on the day of the claim.
2.c Theft/Attempted Theft	Loss or wear and tear of your vehicle following theft or attempted theft.	
2.d Luggage	The insurer reimburses the value of the clothes, personal effects and objects inside the car and belonging to the occupants, on presentation of the original bills, registration of a complaint and/or an accident report	Up to 840 euros. Exclusions: Cash, Bank assets, Stocks and shares, valuable objects, jewels, furs, electronic appliances and computers.
2.e Glass Breakage	Coverage includes the breakage, for any reason, of parts made of glass, plate glass or organic glass (windscreen, rear window, door windows, lights, sunroof).	Total cost of repair.
2.f Natural Disasters	In accordance with articles L 125-1 and L 125-2 of the Insurance Code, this guarantee applies to damage caused by abnormal intensity of a natural force.	This guarantee becomes effective only after publication of an inter-ministerial decree describing the event as a natural disaster. Area covered: metropolitan France. Legal excess applies.
3. BODILY INJURY TO PASSENGERS		
3. Individual, Family and Passengers	Coverage includes all persons carried free of charge or driving the insured vehicle with the authorization of the owner or policy holder.	Medical costs: 4,575 euros Total disability: 7626 euros Death: 7,625 euros Note: This guarantee supplements the compensation payable under ordinary law.

2. WHAT TO DO:



In case of an accident:

- 1) Call: 00 33 (0)1 49 65 24 04 - (24 hours a day – 7 days a week).
- 2) Fill out the "Declaration / Accident Report" (located in the pouch provided with your vehicle, in the glove compartment).
- 3) Fax your Accident Report to (0)1 76 89 00 47
- 4) Send the originals to:
GSAE Renault EURODRIVE
Immeuble Vendôme
12/14 rue du centre
93197 Noisy le Grand Cedex FRANCE



In case of Theft, Fire, Vandalism, Attempted Theft:

- 1) Call: 00 33 (0)1 49 65 24 04 - (24 hours a day – 7 days a week).
- 2) Report and make a Declaration to the Police
- 3) Fax your Report to (0)1 76 89 00 47
- 4) Send the originals to: GSAE Renault EURODRIVE
Immeuble Vendôme
12/14 rue du centre
93197 Noisy le Grand Cedex FRANCE

RENAULT EURODRIVE ASSISTANCE

The "EURODRIVE ASSISTANCE" guarantee is an integral part of the RENAULT EURODRIVE program. It is insured and implemented by AXA Assistance France Assurances acting under the name "RENAULT EURODRIVE ASSISTANCE" in application of assistance contract # 5003095

1. Preliminary article – Definitions

The definitions of the expressions used in this document are given below:

1.1. Vehicle

"Vehicle" refers to any new automotive vehicle weighing less than 3.5 tons and sold under the RENAULT EURODRIVE program.

1.2. Duration of the guarantee

The duration of the Assistance guarantee is the same as that of the RENAULT EURODRIVE contract. It therefore terminates if the vehicle is definitely exported. The guarantee also applies to vehicles exceptionally registered under the manufacturer's name.

1.3. Beneficiary

"Beneficiary" refers to the person who signs the RENAULT EURODRIVE contract or his spouse or any other user authorized by him/her, as well as to any other person traveling in the vehicle in question, up to the number of seats specified on the registration certificate.

1.4. Geographical limits

The services defined below are applicable throughout the duration of the RENAULT EURODRIVE contract in Metropolitan France and the following countries: Andorra, Austria, Belgium, Bosnia Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxemburg, Macedonia, Malta, Monaco, Morocco, The Netherlands, Norway, Poland, Portugal, Romania, San Marino, Serbia Montenegro, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tunisia, Turkey, UK, Vatican.*

* As of January 2, 2008. Countries can be added or removed from this list at anytime, without any notice. It is recommended that you check before your departure that the country (ies) you plan to visit during your stay in Europe is (are) part the countries in which you are covered under our plan.

1.5. Accident

"Accident" refers to any collision, impact against a fixed or moving body, turnover or leaving the road, fire or explosion, attempted theft, etc. that immobilizes the vehicle.

1.6. Theft

The vehicle shall be considered stolen if it is not found within 48 hours of its disappearance. This period, as well as the services of assistance, starts to run from the moment that the beneficiary has declared the theft to the competent authorities.

1.7. Attempted theft

Any forced entry committed on a vehicle and requiring it to be taken off the road, due to broken window and/or malfunctioning of the various locks. This clause shall not take effect until the moment that the beneficiary has declared the attempted theft to the competent authorities.

1.8. Breakdowns:

- 1.8.1. **Off-road breakdown:** any unforeseeable mechanical problem causing the vehicle to be taken off the road, acknowledged by the manufacturer, and beyond the user's responsibility.
- 1.8.2. **Safety off-road breakdown:** any incident or failure that makes the vehicle difficult or dangerous to drive and that requires it to be taken off the road. This type of failure expressly concerns the wiper mechanism, side window lifts and headlamps lenses.

1.9. Immobilization of the vehicle.

Immobilization begins at the moment that the vehicle is placed in the hands of the nearest RENAULT dealer or, failing that, of another local repairperson, belonging to the RENAULT network. The duration of immobilization shall be indicated by the repairperson as soon as the vehicle is taken into custody.

2. Article 1 – Conditions of Service.

- 2.1. Starting from the delivery of the vehicle, throughout the duration of the RENAULT EURODRIVE contract, the services defined below shall be provided at the request of the beneficiary or DVSE ASSISTANCE Service. This request shall be made directly to the RENAULT EURODRIVE ASSISTANCE services.
- 2.2. Upon receiving a request from the beneficiary indicating that his/her vehicle has suffered an accident, been stolen, fractured or has broken down, RENAULT EURODRIVE ASSISTANCE will verify that he/she is indeed the beneficiary of the guarantee as defined in the Preliminary Article and will request him/her to provide the following information:
 - 2.2.1. Vehicle registration number ("carte grise")
 - 2.2.2. Dates of the RENAULT EURODRIVE contract
 - 2.2.3. Name and address of the contract holder
 - 2.2.4. Type of vehicle and serial number ("carte grise")
 - 2.2.5. Location and date of drop-off of the vehicle
 - 2.2.6. Nature, place and date of the incident
 - 2.2.7. The documents of the vehicle,
 - If abroad, must be handed to the repairman
 - If in France, must be sent to the DVSE, if the vehicle is not returned to the customer.
 - 2.2.8. The accident report (the original of which is to be sent to GRAS SAVOYE, along with the police report, if any), and with any other information deemed useful.

3. Article 2 – Implementation of Services.

The services are provided in the event of an accident, theft, attempted theft or breakdown, as defined in paragraphs 5, 6, 7 and 8 of the preliminary articles.

- For safety off-road breakdowns, only the main services are included in the present contract.
- For failure of the onboard GPS system and/or air conditioning, RENAULT EURODRIVE ASSISTANCE will process the request and refer the beneficiary to a Renault repairperson.

1. Main services

In every case, they include repair and/or towing.

1.1. Repair/towing

RENAULT EURODRIVE ASSISTANCE organizes and pays for the repair and / or towing of the vehicle that has suffered an accident or breakdown, or has been found damaged after a theft or attempted theft.

- 1.1.1. In France, the vehicle will be towed to a RENAULT repairperson, branch, or dealer as designated by RENAULT EURODRIVE ASSISTANCE.
In case of abandon, termination of the contract or repairs lasting over 10 days, the vehicle shall be left with the nearest RENAULT branch or dealer.
- 1.1.2. Abroad, to the nearest RENAULT repair person or a garage capable of performing the repair.

2. Additional services (except for safety off-road breakdowns and failure of the onboard GPS or air conditioning systems).

2.1. Shipment of spare parts

RENAULT EURODRIVE ASSISTANCE agrees to send any parts that are unavailable to the repairperson, as quickly as possible, if he deems it necessary.

2.2. If the vehicle is off the road or unavailable from 12 hours to 10 days, the beneficiary may choose one of the following options:

- 2.2.1. RENAULT EURODRIVE ASSISTANCE shall provide the beneficiary, while the vehicle remains off the road and depending on local availability, with a rental vehicle of a category equivalent, at most, to the vehicle taken off the road, for an amount of up to 750 euros. The rental vehicle must be returned to the point of departure. The beneficiary must recover the repaired vehicle. Any charges in excess of the above mentioned sums as well as any fuel costs shall be at the expense of the beneficiary.
- 2.2.2. If the beneficiary wishes to wait at the site of repair of his immobilized vehicle, RENAULT EURODRIVE ASSISTANCE shall contribute to hotel accommodation for an amount of 65 euros per night and per passenger for a maximum of 10 nights. See Preliminary Article- Definitions, Beneficiary. Bar, restaurant and telephone charges as well as incidentals are payable by the beneficiary.

2.3. If the vehicle remains off the road or is unavailable for more than 10 days:

- 2.3.1. RENAULT DVSE, after examining the case, agrees to provide the customer with a second new vehicle of a brand and category equivalent, at most, to the vehicle taken off the road, until the contracted drop-off date. The second vehicle, available at DVSE Paris will be transported by a driver from RENAULT EURODRIVE ASSISTANCE, to the current location of the beneficiary, in any country covered by the contract.
- 2.3.2. While the beneficiary is waiting, for the vehicle to arrive from Paris, RENAULT EURODRIVE ASSISTANCE shall, if necessary, pay for the rental of a vehicle or contribute to accommodation expenses, within the limits of the amounts specified

2.4. If the incident (accident, theft, attempted theft or breakdown) occurs less than 10 days before the scheduled contractual date of drop-off of the vehicle and if it is off the road for more than 10 days, the beneficiary shall be able to choose one of the following solutions:

- 2.4.1. RENAULT EURODRIVE ASSISTANCE shall provide the beneficiary, up to the scheduled drop off date and depending on local availability, with a rental vehicle of a category equivalent, at most, to the vehicle taken off the road for an amount of up to 750 euros. The vehicle must be returned in the town specified as the drop off point. Any cost in excess of the above-mentioned sum as well as fuel cost remains at the beneficiary's expense.
The rental period is limited to the number of days remaining until the expiration of the RENAULT EURODRIVE contract.
- 2.4.2. If the beneficiary wishes to wait on site, RENAULT EURODRIVE ASSISTANCE shall pay up to 65 euros per night per passenger for accommodation for a maximum of 10 nights. See the Preliminary Article – Definitions, Beneficiary.
The number of days is limited to the time remaining until expiration of the RENAULT EURODRIVE contract. Costs incurred at the bar, restaurant, phone calls, and incidentals are at the beneficiary's expense.
- 2.4.3. If the beneficiary wishes to be repatriated, RENAULT EURODRIVE ASSISTANCE shall organize and pay for the beneficiary's return to the place of drop-off specified in the contract, by a first-class train ticket, or by an economy-class airline ticket should the train ride exceed 8 hours.

➤ Article 3 – Terms of service.

RENAULT EURODRIVE ASSISTANCE agrees to provide the above-mentioned services as diligently as possible 24 hours a day, 7 days a week. Said repair work shall be subject to availability of resources and in compliance with local regulations, especially with respect to local accommodation, vehicle rental, railroad and airline transportation. All services not organized or agreed to by RENAULT EURODRIVE ASSISTANCE shall not, under any circumstance, be grounds for a refund and/or compensatory indemnity.

If the RENAULT EURODRIVE ASSISTANCE vehicle is replaced by a rental vehicle from a conventional rental firm, the customer will be asked to provide a credit card swipe. The rental firm may also suggest complementary insurance (for deductible in particular), which shall be payable by the customer.

➤ Article 4 – Exclusions.

RENAULT EURODRIVE ASSISTANCE can only intervene to the extent that local authorities give approval. It shall not be held responsible for failures or mishaps in the execution of any of its obligations resulting from any circumstances beyond its control such as labor disputes, war, seizures, or constraints by authorities, piracy, explosion of machines, nuclear or radioactive effects. Events related to the beneficiary's participation as a competitor in sports events, bets, matches, competitions or rallies, or the preparatory trial thereof are excluded from the present contract. The RENAULT EURODRIVE contract does not cover punctures, lack of fuel, fuel inversion, mechanical incidents arising from incorrect use of the car, loss of keys or ignition cards, mechanical incidents related to trailers or tow couplings, snow tires and chains, the price of spare parts, fines, bar expenses, telephone, restaurant, fuel and toll expenses, vehicle servicing costs and other costs that the beneficiary would normally pay in the event of an initial planned stay in the place where the incident occurred (example: hotel). The RENAULT EURODRIVE contract does not cover chains, snow tires, couplings and the corresponding trailers; nor does the RENAULT EURODRIVE contract cover events arising from the beneficiary taking part in sporting competitions, bets and matches.

➤ What to do in case of a breakdown:

Call (24/7): 00 33 (0) 1 49 65 24 04