



GREENVAL INSURANCE
BNP PARIBAS GROUP

General Terms and Conditions
Sweden

MOTOR ASSISTANCE INSURANCE

MFSE2024 005



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Claims helpline

Arval: +46 (0)8 799 88 90

Call this 24-hour number if you need to report a claim



1. Introduction and Parties

Insurance Company: Greenval Insurance DAC Point ("**Greenval**" or the "**Insurer**"),

Tied Ancillary Insurance Intermediary and Group Representative: Arval AB ("**Arval**" or the "**Group Representative**")

This insurance is a group insurance (the "**Insurance**") based on a group insurance agreement concluded between Arval, as group representative, and Greenval, as Insurer. Arval's corporate lessees constitute the group members (each a "**Group Member**").

The Insurance is governed by these terms and conditions (the "**Terms and Conditions**") and is also subject to the group insurance agreement between Arval and Greenval. The insurance is brokered and administered by Arval as a tied ancillary insurance intermediary of Greenval.

2. Insurance Coverage

2.1 Coverage

The Insurance provides assistance and compensation in the event of sudden and unforeseen cessation of operations of the vehicle or when the Group Member needs urgent roadside assistance in connection with the use of the vehicle. The Group Member is insured when the Group Member is the driver or passenger of a vehicle and cover is subject to the conditions set out in the Terms and Conditions. Cover is awarded in the event of a sudden unforeseen stoppage. The Insurance covers passenger cars and commercial vehicles up to 3500kg, up to and not above the limits as set out in the Terms and Conditions.

2.2 Exclusions

The insurance does not cover vehicles that:

- are used in connection with criminal activity, riots, gang settlement, hooliganism, or similar violent activities.

Please see further restrictions and exclusions to the insurance cover in section 7 below.

3. Where Does This Coverage Apply

This Insurance applies to motor assistance required in Sweden and European countries which are part of the Green Card excluding Iran, Ukraine, Russia & Belarus. You will find information on which countries are part of the Green Card at the following link:
www.tff.se

4. Contract and Premium



4.1 Insurance Period

The Insurance is entered when the vehicle is delivered.

The Insurance is valid, and Greenval's obligations under the Terms and Conditions enter into effect, 24 hours after the Group Member's adherence to the Insurance.

4.2 Premium

The insurance premium will be quoted by Arval on adherence to the Insurance, and all policy documentation relating to the cover will be made available to the Group Member by Arval.

The first insurance premium is payable within 14 days from the date of the issuance of the invoice, unless the insurance premium was paid in connection with adherence to the Insurance. Subsequent payments of insurance premium are payable within 30 days from the date of the issuance of the invoice.

If insurance premium was paid in advance for all or parts of the insurance period and the Insurance is terminated prior to the end of the insurance period, Greenval shall repay the Group Member any premium for the period between the termination of the Insurance and the end of the relevant insurance period.

4.3 Excess

The Insurance applies without excess.

4.4 Termination by the Insurer

Greenval may terminate the Insurance to the end of the insurance period by providing at least 30 days' notice prior to the end of the insurance period.

In the event that the Group Member fails to pay the insurance premium, Greenval or Arval may terminate the Insurance. Such termination shall be notified to the Group Member in writing and become effective after 14 days from the date of the notification to the Group Member, If the outstanding insurance premium is not paid within the 14-day period.

Greenval is entitled to, at Greenval's sole discretion, terminate or change the terms and conditions of the Insurance if the Group Member is in material breach of the Terms and Conditions or its obligations towards Greenval. A termination or amendment in accordance with this section shall:

- (i) be made without undue delay after Greenval became aware of the breach;
- (ii) be in writing; and
- (iii) become effective after 14 days from the date of the notification to the Group Member.

In the event of cancellation, no cover will be available under the Insurance.

5. Maximum Compensation Under the Insurance



5.1 Scope of Cover and Maximum Compensation

The insurance is valid with a maximum compensation per claim as shown in the table below. Compensation is paid on a maximum of two claims for each 12-month insurance period covered by the Insurance.

Extent of coverage	Cover provided (amounts are in SEK)
Excess amount	0

Where is the policy covered	Is cover provided
Sweden and Europe (Green Card countries excluding Iran, Ukraine, Russia & Belarus)	Yes

Type of vehicle covered	Is cover provided
Passenger car	Yes
Vehicle with maximum weight of 3500kg	Yes
Lorry with maximum total weight of 10000kg	No
Motorcycle, Mopeds, or scooter of any discription	No

Maximum compensation	Cover provided (amounts are in SEK)
Onsite repair and recovery	Provide on-site assistance or salvage at the nearest point appropriate workshop * maximum cover up to 12,500
Replacement vehicle	Up to 3 days maximum compensation per claim 2,000
Completion of journey (bus rail, appropriate way)	Cover included up to 12500
Overnight accomodation in the event completion of journey cannot be provided and the customer is stranded	48 hours maximum 1000 per person per night.

At more than 100 km from home address, travel is replaced by:	The cheapest means of transport available for the Group member
Home transport of vehicles in the event of emergency	Vehicle will be transported to the home address

The nearest appropriate workshop is approved by Greenval and capable of repair of the vehicle in a vehicle professionally correct way.

* Applies to service stops not available within 2 hours of arrival at workshop.

Items 5.3, 5.4 and 5.5 cannot be combined

5.2 Repair and Maintenance Services of Vehicles Onsite

The Insurance will apply when an incident occurred suddenly and unforeseen. The following types of assistance are covered under the Insurance:

- **Jump Start Assistance**

Vehicle starting assistance for power to the operated battery (12V or 24V)

- **Puncture**

In the event of a tire puncture the assistance will provide you with onsite assistance. If the tire cannot be fixed onsite, the vehicle will be towed to the nearest appropriate workshop to address the problem.

- **Keys**



In the event of accidental defective or lost keys (including keys stuck in the vehicle) service will be provided to assist the Group Member onsite.

- **Fuel**

Assistance is provided for vehicles that have run out of fuel on a public road and cannot make it to a refuelling station.

- **Wrong Fuel**

If the incorrect fuel was placed in the vehicle, onsite assistance can be provided by means of pump-extraction. If the process cannot be completed onsite, the vehicle will be towed to the nearest appropriate workshop.

- **Electric Vehicle Battery**

In the event of sudden loss of charge to an electric vehicle's battery on a public road, the assistance will cover towing of the vehicle to the nearest charge point.

- **Unforeseen Breakdown**

In the event of an unforeseen breakdown, the Group Member will be provided with onsite assistance. If the vehicle cannot be fixed onsite, the vehicle will be towed to the nearest appropriate workshop.

- **Collision**

In the event of a vehicle collision and the vehicle is not in a safe condition to drive, the vehicle will be towed to the nearest appropriate workshop.

5.3 Replacement Vehicle

In the event of the vehicle being towed to a workshop, and the vehicle cannot be repaired within 2 hours of arrival. The Insurance covers a replacement vehicle up to 3 days, and not exceeding a maximum compensation of SEK 2,000.

5.4 Return or Completion of Journey

Greenval has the sole discretion to either cover the costs of a replacement vehicle (as set out above under section 5.3), cover the cost of the completion of the journey by public transport or cover the cost of the return of the Group Member to his/her home address. The Group Member does not have a right to request a specific option. Which option is chosen will, among other things, depend on the cost of the available options. The maximum compensation amounts to SEK 12 500 SEK

5.5 Overnight Stay

If the vehicle is in repair and the repairs cannot be completed during business hours on the day of arrival at the workshop, and the vehicle is more than 100 km from the Group Member's home, the Insurance will cover the cost of staying at a hotel for the Group Member and 1 passenger. The maximum compensation amounts to SEK 1,000 (including VAT) per person.

6. Requesting Assistance and Making a Claim



6.1 Requesting Assistance

Assistance will be provided by contacting Arval. Arval will direct you to the handler of the required service. You should request assistance by contacting Arval by phone using the following number:

Phone +46 (0)8 799 88 90

When requesting assistance, please provide your registration number.

6.2 Reimbursement of Expenses

All necessary actions relating to the assistance will be covered by the Insurance. The Group Member is not required to make any expenses in connection with assistance, and the Group Member will only be reimbursed for expenses provided that Greenval has given prior approval for such expenses.

Any requests for reimbursement of expenses should be made to Greenval through Arval. The limits set out in section 5 apply, and the Group Member will be required to provide supporting documentation for any expense.

7. Exclusions

The Insurance excludes and does not cover the following:

- Any excess payable on your policy, if you have chosen to include this, as shown on your Policy Schedule;
- Any breakdown that happens during the first 24 hours after you take out cover for the first time, [except for benefits shown under section 5.1, which are available immediately];
- The cost of fuel or any spare parts needed to get the vehicle working again, or any costs that arise from not being able to get replacement parts;
- The cost of paintwork and other cosmetic items;
- Labour costs for more than 1 hour of roadside help in Sweden;
- Any breakdown or recovery outside the insurance period;
- Any costs for vehicles that have not been maintained and used in line with the manufacturer's recommendations;
- Any towing or recovery costs in Sweden after a breakdown where the police or other emergency services insist on the vehicle being picked up immediately by another organisation. You will have to pay, by credit or debit card, any fees to store or release the vehicle;
- Any toll or ferry fees the driver or the driver of the recovery vehicle must pay;
- Assistance or recovery if the vehicle is partly or completely buried in snow, mud, sand, or water;
- Damage or costs that arise from us trying to get into the vehicle after you have requested assistance;



- Losses of any kind that come from providing, or delaying providing, the services this cover relates to, for example, a loss of earnings, the cost of food and drink and costs Greenval has not agreed to pay beforehand;
- Loss or damage to personal possessions you leave in your vehicle;
- Moving animals. We will decide whether or not to move any animal from the vehicle, and if we agree to do this, it will be completely at your own risk and cost;
- Damage to the Group Member's, or a third-party's, property.

8. Security, Regulation and Prudential Requirements

The Group Member shall handle and operate the vehicle with prudent care and diligence in order to, to the extent possible, prevent damage and insured events.

The Group Member shall further ensure that:

- The instructions of use, care and maintenance of the vehicle are followed;
- The vehicle is not operated by persons without a valid drivers license or used to teach others to drive;
- Applicable traffic rules are followed and the Group Member shall not commit any traffic violations or other traffic offences when operating the vehicle;
- The vehicle is not operated by a person influenced by alcohol or other intoxicants.

Failure to comply with the above security, safety and prudential requirements may result in a reduction or total reduction of insurance payments.

9. General Provisions and Exclusions

9.1 Post-policy Coverage and Continuation Insurance

The Group Member does not have a right to post-policy coverage nor continuation insurance.

9.2 Serious Misconduct or Gross Negligence

If the Group Member causes an insured event, damage or exacerbates its consequences through intent or gross negligence this may result in a reduction or total reduction of insurance payments.

9.3 Providing Incorrect Information

In cases where the Group Member has incorrectly stated, concealed, or failed to provide, through intent or gross negligence, something of significance for the assessment of compensation, this may result in a reduction or total reduction of insurance payments. Greenval may further make seek repayment from the Group Member of compensation already paid.



9.4 Statute of Limitations

A Group Member wishing to make a claim under this Insurance, loses his/her right to the claim unless an action is brought against Greenval within 10 years from the occurrence of the insured event. If the claim has been notified to Greenval within the 10-year time limit, the Group Member shall be entitled to bring an action against Greenval within 6 months from Greenval's final decision concerning the insurance claim.

9.5 Force Majeure

Greenval is not liable for any loss that may arise if a damage investigation, payment of compensation or repair of damaged property is delayed due to war, war-like events, government action, strike, lockout, blockade or similar events.

9.6 Claims

Any claim made by the Group Member under the Insurance must relate to an event insured under the Terms and Conditions that occurred within the insurance period in the territory set out in section 3.

Greenval is entitled to register reported claims in respect of this Insurance in the General Register of Insurance Claims (GSR), operated by Skadeanmälningsregister (GSR) AB, which is common to the insurance industry.

9.7 Complaints

Greenval does its best to provide an excellent service to its customers. Greenval will acknowledge written complaints promptly and investigate quickly and thoroughly and use reasonable endeavours to resolve complaints and use information from complaints to improve our service.

An enquiry or complaint about the Terms and Conditions or the Insurance in general may be made to Greenval at the address specified in the Terms and Conditions for the attention of the Complaints Manager at Greenval.

When writing to Greenval, the Group Member should provide the policy number, the claim number (if available), the Group Member's name, a contact name, address, and email and a clear and concise reason for the complaint and supply any supporting documentation. The letter should be headed "Complaint".

Greenval will acknowledge the Group Member's complaint within 5 business days of receiving it. In the unlikely event that we have not resolved your complaint within 20 business days of receiving it, we will write and let the Group Member know why and what further action we will take.

If the Group Member is not satisfied with Greenval's decision or if Greenval has not given the Group Member a decision after 40 business days, then the Group Member have the right to refer its complaint to the Insurance Ombudsman at the Financial Services Ombudsman Bureau, 3rd Floor Lincoln House, Lincoln Place, Dublin 2.



9.8 Data Protection Acts

Where Greenval collects personal data under this Insurance, Greenval qualifies as a data controller within the meaning of the General Data Protection Regulation (REGULATION (EU) 2016/679 ("GDPR")). Greenval processes personal data in accordance with the data protection notice, a copy of which is available at <https://www.greenval-insurance.com/greenval-data-protection-notice>. The data protection notice contains more information about which personal data Greenval can use, for what purposes, with whom the data can be shared, how long the data is stored and the rights and how these can be exercised. Questions about the protection of personal data can be sent by letter or email to the following address:

Greenval Insurance DAC
The Anchorage, 27-29 Sir John Rogerson's quay
Dublin 2 – Ireland
Privacy@greenval-insurance.ie

Greenval is entitled to approach Arval, the administrator and Group Representative of this Insurance in Sweden, or the claims handler, Van Ameyde Sweden Aktiebolag in order to exchange the data of the Group Member in connection with a responsible acceptance policy, the management of risks and the fight against fraud. The website of Arval in Sweden and a copy of its data protection notice can be found at www.arval.se.

9.9 Compliance with the Policy and Applicable Laws

The Group Member undertakes to, during the insurance period, comply with all the provisions, including the Terms and Conditions, of the Insurance and all laws and regulatory requirements applying to the Group Member, including the GDPR and national Swedish law implementing the GDPR as amended from time to time and all laws and applicable regulatory requirements related to the Group Member's operation and use of vehicles and further undertakes not to do any act or thing which would cause Greenval to be in breach of the terms or conditions of Greenval's authorisation, any applicable law or any regulatory requirements.

9.10 Policy Compliance

The Covered Person will indemnify the Policyholder and/or the Driver, subject to the Policyholder complying with the terms of the Policy and subject to the Policy's limitations, conditions and exclusions.

9.11 Applicable Law and Dispute Resolution

The Insurance and the Terms and Conditions are governed by Swedish law and Swedish courts shall have jurisdiction to try any dispute arising out of or in connection with the Insurance or the Terms and Conditions.

In addition to the Terms and Conditions, the Insurance is governed by the Swedish Insurance Contracts Act (2005:104) and the Swedish Insurance Distribution Act (2018:1219).



10. Insurer and Tied Ancillary Insurance Intermediary

10.1 Insurer and Supervisory Authority

Greenval Insurance DAC Point, reg. no. 432783.

2nd floor The Anchorage,
17-19 Sir John Rogersons Quay
Dublin 2,
D02 DT18
Ireland

Website: www.greenval-insurance.com

Greenval is authorized and under supervision by Central Bank of Ireland (the “CBI”), PO Box 559, Dublin 1. Phone: +353 (0)1 224 5800. Email: enquiries@centralbank.ie, www.centralbank.ie. Greenval provides its services in Sweden on a cross-border basis and is registered with the Swedish Financial Supervisory Authority (the “SFSA”) as a foreign non-life insurance company with institute number 39887.

As a foreign insurance company, Greenval is under primary supervision by the CBI. Greenval is under secondary supervision of the SFSA, Finansinspektionen, PO Box 7821, 103 97 Stockholm, Sweden. Phone: 08-408 980 00. Email: finansinspektionen@fi.se. Website: www.fi.se.

10.2 Tied Ancillary Insurance Intermediary and Group Representative

Arval AB, reg. no. 559026-7992.

PO Box 80, 182 11
Danderyd, Sweden
Phone +46 799 88 90
Mail: Sweden@greenval-Insurance.ie
Website: www.arval.se

Arval is registered with the Swedish Companies Registration Office as a Tied Ancillary Insurance Intermediary of Greenval.

10.3 Qualified Holding

Arval and Greenval are both owned by the BNP Paribas group. As such, BNP Paribas has a qualified holding in each of Arval and Greenval.