

# General Terms and Conditions (GTC) of Motor Vehicle Insurance

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Valid from January 2014

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## E Consequences in the event of Gross Negligence

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### Scope of the insurance

- E 1 Insured vehicles
- E 2 Insured persons
- E 3 Benefits

### Exclusions

- E 4 No insurance protection

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## Scope of the insurance

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### E 1 Insured vehicles

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Each vehicle indicated in the policy as an insured vehicle.

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### E 2 Insured persons

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Registered keeper, driver and other occupants of the vehicle indicated along with auxiliary agents.

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### E 3 Benefits

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With regard to third party liability, fully comprehensive and accident insurance, the company waives its statutory right of recourse or reduction of payouts in the eventuality that the insured event was caused by gross negligence.

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## Exclusions

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### E 4 No insurance protection

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There shall be no insurance protection:

- 4.1 if the driver caused the insured event whilst drunk or incapable of driving or under the influence of drugs or pharmaceuticals;

- 4.2 if the theft may be attributed to a grossly negligent act or omission (including specifically the failure to lock the vehicle, leaving the ignition key inserted, failure to activate any available car alarm or immobiliser and the like);
- 4.3 if the insured event is attributable to a breach of the maximum speed limit.