

Additional Terms and Conditions (ATC) of Motor Vehicle Insurance

Valid from January 2012

Motorcycle protective clothing

Fully-comprehensive insurance

Damage to protective clothing is insured up to the amount specified in the policy, provided the clothing was damaged or destroyed as a result of a collision or another event falling under the General Terms and Conditions involving the vehicle designated as insured under the policy. Only items of clothing or equipment that, owing to the materials used or construction, offer effective protection in the event of a fall (helmets, protective suits and motorcycle suits incorporating protectors, motorcycle boots and gloves) are insured.

Purely aesthetic or minor damage to protective clothing that does not impair their safety characteristics is not insured. Two-part motorcycle suits shall be regarded as one single item of clothing. Theft of protective clothing is only insured if the items were situated in a locked container fixed to the vehicle (top case or carrying case); for a helmet it shall suffice if it was fixed to the vehicle by the helmet lock. The costs of repair shall be insured, or in the event of a write-off the amount required to procure a new item. An item shall be written off if the costs of repair exceed the current value or in the event of theft. A payout shall only be made in relation to a theft if the police was notified promptly. The policyholder must present receipts for the items to be replaced before any payout is made. No excess shall be applied. Helmet visors are not covered.