

# ORSZÁGOS FORDÍTÓ ÉS FORDÍTÁSHITELESÍTŐ IRODA

National Office for Translations and Attestations Company Limited  
Nationale Amtsstelle für Übersetzungen und Beglaubigungen Aktiengesellschaft

Акционерное общество Венгерское Бюро переводов и заверений  
Bureau National de Traductions et de Legalisations Société Anonyme

H-1062 BUDAPEST, BAJZA U. 52.

## Translation from Hungarian

I. Terms of coverage for losses caused by natural disaster and theft -----

### 10. Scope of coverage -----

Coverage includes the insured basic serial-built (motor) vehicle with a domestic licence number, its serial-built parts and accessories as well as all other accessories mandatory for the regular use of the (motor) vehicle and those required for safety and security and personal safety [safety belts, child seat(s)]; -----

One tow cable (except for vehicles with an air brake) or one tow bar, two wheel chocks, and anti-theft devices whose incorporation is certified; in the case of parts and accessories, coverage is provided only if they were duly installed in or mounted on the (motor) vehicle, as required for their regular use, or were locked in the vehicle at the time of the incident. -----

### 11. Incidents -----

The following shall constitute an incident: -----

- a/ Fire, lightning, explosion, landslide, earth and stone fall, collapse of a natural underground cavity or structure, windstorm of at least 15 m/sec, cloudburst, floods, inland



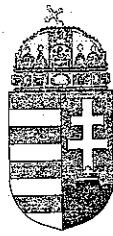
floods, other flooding, hail, avalanche, snow slide and pressure by snow causing damage to the insured (motor) vehicle, its parts or accessories (hereinafter: **loss or damage caused by natural disaster**).-----

With respect to insurance coverage **loss or damage caused by natural disaster** also includes loss or damage to the (motor) vehicle, its parts or accessories caused by **fire or explosion** resulting from breakdown of the (motor) vehicle's equipment or external fire spreading to the (motor) vehicle;-----

b/ Theft or robbery of the insured (motor) vehicle, its parts or accessories; unauthorized use of the (motor) vehicle (with the exceptions specified hereunder); and any damage to the vehicle occurring in conjunction with these acts or the attempt thereof (hereinafter: **loss or damage caused by theft**).-----

With respect to insurance coverage **loss or damage caused by theft** also includes cases where the perpetrator: -----

- illegally broke into the properly locked (motor) vehicle equipped with the alert or anti-theft device specified in the offer and the



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H-1062 BUDAPEST, BAJZA U. 52.

list of parts and extras in annex thereof, and fully functioning at the time of the theft; or broke into the appropriately locked (with at least a safety lock) facility storing the (motor) vehicle and stole, robbed or arbitrarily took the (motor) vehicle for the purpose of unauthorized use (with the exception of unauthorized use or misappropriation thereof), and the (motor) vehicle was not recovered, or if recovered, it was in a state that its repair would be uneconomical (loss by theft); or -----  
- stole insured parts or accessories of the (motor) vehicle without stealing the vehicle itself; or damaged the appropriately locked (motor) vehicle, its parts or accessories by breaking into the (motor) vehicle or by attempting to break into it with the intent of stealing (damage by theft). -----

A (motor) vehicle shall not be considered appropriately locked if any of its lock mechanisms is missing or is damaged to the extent that the lock can be operated without keys. -----

12. Uncovered loss or damage, damage prevention and control -----



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A comprehensive insurance does not cover the following:-----

a/ damages to the insured (motor) vehicle, its parts and accessories that occurred -----

aa/ in direct or indirect connection with war, civil war, strike, demonstration, any other mass insurgence or act of terrorism;-----

ab/ in the course of, or preparing for, a competition;-----

ac/ as an effect of radioactive materials and products, or as a result of measures taken to eliminate the harmful impact of radiation;-----

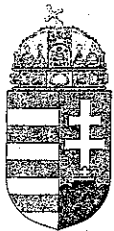
b/ damage caused by fire or explosion that occurred-----

ba/ in a vehicle converted without permission by the competent authorities and were caused by such conversion;-----

c/ a the (motor) vehicle's -----

ca/ parts, including any spare part, and accessories that are kept separate from it (for example in a garage or workshop);-----

cb/ parts and accessories subject to loss or damage by theft or natural disaster that were dismounted or removed and stored or kept as spares in the (motor) vehicle at the time of



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5

the incident, with the exception of those man-  
datory by law; -----

d/ full loss caused by theft of a (motor) vehicle  
leased or rented as a business (permanently or  
part of the time) by permission from the rele-  
vant authorities, provided the theft occurred  
during the term of the lease or rental agree-  
ment; -----

e/ if any of the (motor) vehicle's keys or its  
registration certificate was in the vehicle at  
the time of theft. -----

f/ The Insurer's liability is reduced by 30% if  
the vehicle's title document was in the vehicle.

B) The policy holder's obligation of damage pre-  
vention and control -----

The parties agree that the contracting party (pol-  
icy holder) is obliged to do his best to prevent  
and control damage. In this context the policy  
holder must -----

- replace or repair without delay all locks (in-  
cluding the vehicle's ignition and the locks of  
the vehicle storage facility) in cases where unau-  
thorized persons gained or may gain access to such  
keys by -----

--loss, -----



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--robbery or theft, or the attempt thereof, or----

--damage; -----

or in cases where the said locks can be opened or the ignition operated without the original keys for any other reason (e.g. wear and tear); -----

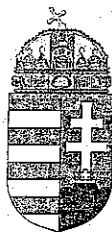
- keep the alert or anti-theft device specified in the offer and the list of parts and extras in annex thereof in full working order; -----

- replace damaged windscreen or windows if as a result of such damage the vehicle is not appropriately protected from illegal access. Unless the policy provides coverage replacement of windscreen and glass the costs of such replacement shall be borne by the policy holder; -----

- take steps to securely store the (motor) vehicle that cannot be appropriately locked until such time as the vehicle is repaired. -----

The Insurer shall undertake 50% of the costs of repairing or replacing the vehicle's locks justified for the above reasons upon presentation of the relevant invoices, the replaced parts and the repaired vehicle. -----

If damage to the lock constitutes an incident under the basic comprehensive policy the Insurer shall also undertake 50% of the costs of damage



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H-1062 BUDAPEST, BAJZA U. 52.

7

prevention necessary pursuant to, and in conjunction with, the above in addition to the repair costs covered under the policy. -----

## 13. Limitation of the Insurer's liability -----

The Insurer is exempted from liability to cover loss or damage to the vehicle, its parts and accessories if it can prove that the loss or damage was caused wilfully and unlawfully or by gross negligence by -----

- the natural person policy holder (contracting party) or his family member living in the same household; or -----

- in the case of a legal person policy holder or a non-legal person policy holder business or organization, the policy holder's manager, executive or officer, or any of its employees, (members or agents) in jobs involving handling of (motor) vehicles. -----

These provisions shall be applicable in cases of infringement of the damage prevention and control obligation. Specifically, infringement of the provisions of Article 12, paragraph B) *The policy holder's obligation of damage prevention and control* as well as loss or damage caused by fire or explosion as a result of infringement of fire



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safety (fire protection) regulation shall constitute gross negligence of the obligation of damage prevention, and shall result in the Insurer's exemption from liability of payment. -----

14. Payment of claims and excess -----

A) Payment of claims -----

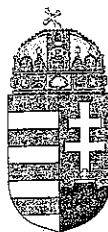
a/ The Insurer pays claims for the lost, perished or damaged (motor) vehicle, parts or accessories in consideration of their value at the time of damage as follows: -----

aa/ The basis for establishing the value at the time of damage is the (motor) vehicle's sales value in the Eurotax catalogue in force in Hungary at the time of the incident (hereinafter: catalogue value). -----

In the absence of a registered sales value the catalogue value shall be determined on the basis of the rate of new and used value of the type(s) closest to the insured vehicle, taking into consideration the differences between types. In the absence of comparative Hungarian data the value rate must be determined on the basis of the German Eurotax catalogues. -----

When determining the value of the insured (motor) vehicle at the time of damage the Insurer





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H-1062 BUDAPEST, BAJZA U. 52.

9

takes into consideration factors increasing and/or reducing the catalogue value; however, the value thus established must not exceed 115% of the catalogue value. -----

- Payment of claims based on the value of a (motor) vehicle at the time of damage is justified only if -----

- the stolen (motor) vehicle has not been recovered; or -----

- the expected costs of repair of the damaged (motor) vehicle covered under this policy amounts to at least 80% of the value at the time of damage. If the expected costs of repair are under the 80% limit the Insurer will cover the costs of repair. -----

ab/ The value at the time of damage of stolen or irreparable parts or accessories is the price at the time of loss or damage established by the competent head office or in the absence thereof, by the manufacturer, net of increase in value. -----

ac/ The cost of labour is paid at its average cost in Hungary. -----

b/ If the policy was taken out for a car, bus or coach, or a camper or caravan with the excep-



tion of the vehicles specified in paragraph c/  
below, and the incident occurred within **six**  
years from its first license (or, if such date  
is not known, from the year of manufacturing)  
the Insurer payment of claims shall be as fol-  
lows:-----

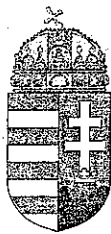
- for damaged battery, tyre, parts subject to  
wear and tear, parts of the exhaust system  
(e.g. exhaust pipes, mufflers, catalytic/con-  
verters, etc. and their hangers) net of the ma-  
terial costs proportionate to the degree of  
wear and tear;-----

- for electro-acoustic systems and their acces-  
sories (e.g. radio, loudspeakers, etc.) at  
their value at the time of damage;-----

- for full (external or external and internal)  
repainting of the (motor) vehicle net of in-  
crease in value; and-----

- for all other parts and accessories without  
deduction of increase in value, provided they  
have been undamaged before the incident.-----

c/ If the policy was taken out for a car, bus or  
coach, camper or caravan used for the transpor-  
tation of passengers and/or leased or rented  
out as a business, or if the policy was taken



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H-1062 BUDAPEST, BAJZA U. 52.

11

out for an off-road vehicle or any other type of (motor) vehicle irrespective of its use and the incident occurred within four years from its first license (or, if such date is not known, from the year of manufacturing), payment of claims shall be as per paragraph b/. -----

d/ After six (cf. paragraph b/) or four (cf. paragraph c/) years from the date of first license the Insurer pays for the material costs of any replacement parts or accessories needed for repair net of increase in value. -----

e/ If the damaged part or accessory was repairable but was replaced by a new part or accessory during the repair works the Insurer shall not be liable for the related additional costs. ----

f/ Payment for claims are reduced by the sales value of salvages (wreck, used parts, etc.) kept by the policy holder. The Insurer is not obliged to take over salvages. -----

g/ The Insurer will pay the costs of transportation required for the rescue or repair of the (motor) vehicle. -----

h/ Payment of claims shall not include the following: -----

- decrease in value of the (motor) vehicle; ----



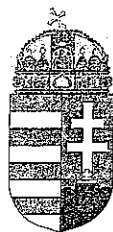
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- costs of roadworthiness testing of the (motor) vehicle required in conjunction with its repair; -----
- ancillary damage (such as loss of profit, etc.); -----
- ancillary costs of temporary replacement of the damaged (motor) vehicle with another vehicle or those of purchasing a vehicle to permanently replace a stolen vehicle or a damaged vehicle whose repair would be uneconomical; -----
- fuel, grease, and oil additives to enhance performance or reduce wear and tear; -----
- V.A.T. included in the price of the insured (motor) vehicle, parts or accessories or that of related services (repair, rescue) if the policy holder is entitled to reclaim it or deduct it from his taxable income; -----
- the portion of customs duties and taxes included in the value, at the time of damage, of the stolen (motor) vehicle or the damaged vehicle whose repair would be uneconomical owned by a non-resident person from which the policy holder was exempted; -----



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H-1062 BUDAPEST, BAJZA U. 52.

13

- cost of transportation of parts or accessories purchased outside Hungary and any ancillary costs related to their purchase. -----

## B) Excess -----

If the Insurer pays a claim in conjunction with damage to the (motor) vehicle, its parts or accessories the policy holder shall undertake to pay from the claim set forth in paragraphs a-h/ above the excess under the policy. -----

## 15. Obligations of the policy holder upon occurrence of an incident; the Insurer's right to verification -----

### A) Obligations of the policy holder -----

a/ The incident must be reported within two working days to the claims settlement unit at the policy holder's residence (business location) or the location of the incident. Damage to the (motor) vehicle caused by fire or explosion must be reported to the competent fire department and damage caused by theft must be reported to the police without delay. -----

A decree passed in the course of penal proceedings does not in itself prove the occurrence of the incident therefore the policy holder must provide, upon request, all information required



by the Insurer and must make it possible for the Insurer to verify the contents of the report.-----

The Insurer's liability shall not stand in cases where the policy holder fails to comply with the above obligations or if the policy holder conceals or misrepresents material facts, circumstances or data and consequently it is impossible to clarify material circumstances.-----

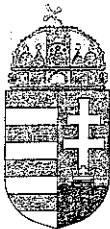
b/ When submitting a claim under the comprehensive policy the following documents must be presented to the Insurer:-----

- Duly filled claim form (if there was another party involved, also the accident report form);

- Effective order or sentence in the case of an infringement or criminal procedure;-----

- In the case of loss or damage caused by natural disaster, fire or explosion the (motor) vehicle's license and the decision of the fire department;-----

- In the case of loss or damage caused by theft a copy of the police report, the order on termination of investigation, the vehicle's license or an authentic copy thereof issued by



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H-1062 BUDAPEST, BAJZA U. 52.

15

the police, and the order revoking the license plate number; -----

- All other documents and certificates that are necessary for the clarification of all circumstances related to the incident and the establishment of the extent of the Insurer's liability to meet the claim. -----

c/ In the case of full loss caused by theft, upon submitting the notification of claim the policy holder (contracting party) must also hand over the number and type of keys as well as the devices necessary for the functioning of the anti-theft equipment stipulated in the offer and the list of parts and extras in annex thereof. -----

d/ The policy holder is obliged to preserve the damaged (motor) vehicle in the original state of damage until the damage is assessed but at least for five days from the incident; any alteration is allowed only if it is required for the purpose of damage control. The policy holder is obliged to make due efforts to control the damage and follow the Insurer's damage control instructions before restoration. -----

B) The Insurer's right to verification -----



e/ The Insurer is entitled to inspect the damaged (motor) vehicle, to hold supplementary inspections if deemed necessary, and to take minutes of the damage assessment. -----

f/ The Insurer is entitled to check the working order of the locks and the alarm or anti-theft devices. -----

16. Payment of claims -----

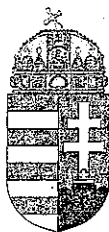
a/ With the exception of cases under paragraphs b/ and c/ the Insurer shall pay the claim within 15 days from receipt of notification of claim. -

b/ If the policy holder is obliged to present documents required for the assessment of the claim the 15-day deadline of payment is counted from receipt of the last document. -----

c/ In the case of theft of the entire (motor) vehicle, unless the vehicle has been recovered in the meantime payment of the claim shall be due on the 60th day after the police report at the earliest, provided the Insurer has by that time received the order on termination of investigation. In this case the 15-day deadline of payment is counted from this 60th day. -----

If the investigation has not been terminated the policy holder (contracting party) is enti-





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H-1062 BUDAPEST, BAJZA U. 52.

17

tled to an advance payment of up to 80% of the expected claim after the above 60-day period has elapsed. -----

d/ If the stolen (motor) vehicle, part or accessory is recovered after payment of, or advance payment on, the claim for *loss caused by theft* the policy holder (contracting party) is obliged to report the fact to the Insurer within 15 days and declare whether he intends to claim the recovered vehicle, part or accessory. -----

If the policy holder claims the recovered vehicle, part or accessory he is obliged to repay the advance or payment of the claim, or the amount net of the damage caused to the insured property in conjunction with the theft, within 15 days. -----

## 17. The Insurer's right of reclaim -----

If the Insurer paid a claim under this policy the Insurer is entitled to all rights held by the policy holder (contracting party) vis-à-vis the party responsible for the damage except in cases where such party is -----



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18

- a close relative of the natural person policy holder (contracting party) living in the same household; or -----
- the manager, executive or officer, or an employee, (member or agent) in jobs involving handling of (motor) vehicles of the legal person policy holder or a non-legal person policy holder business or organization. -----

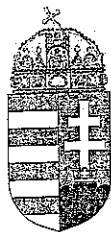
If the (motor) vehicle was used or possessed with the permission of the policy holder (contracting party) the Insurer can only enforce its right of reclaim -----

a/ vis-à-vis the user or renter, or vis-à-vis the employee (member) of the employer policy holder if such user caused the damage to the (motor) vehicle, its parts or accessories illegally, wilfully or through gross negligence; -----

b/ vis-à-vis an external party responsible for the damage who was charged with repair, maintenance or other services to the (motor) vehicle. -----

## II. Terms of break damage coverage -----

The Insurer [will pay claims for - OFFI Ltd's addition] break damage to the insured (motor) vehicle, in forints and after deducting the excess, in



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Bureau National de Traductions et de Legalisations Société Anonyme

H-1062 BUDAPEST, BAJZA U. 52.

19

conjunction with incidents specified in Article 18 below, according to the following terms: -----

In the absence of contrary or eliminatory provisions the terms set forth herein as well as the terms of the General Contract shall be applicable implicitly and jointly. -----

## 18. Incidents -----

With respect to break damage coverage any damage to the (motor) vehicle, its parts or accessories caused by sudden external accidental impact, or damage caused by an extraneous person shall constitute an incident of break damage (hereinafter: break damage). -----

Within the scope of this contract an extraneous person means a third party whose damage causing does not involve the Insurer's exemption from liability of payment of claim. -----

## 19. Incidents, loss or damage not covered under the policy -----

This supplementary policy does not provide coverage for -----

- a/ break damage to the insured (motor) vehicle, its parts and accessories that was caused by ---
- aa/ causes other than accidents (e.g. technical failure or malfunctioning, detachment of parts,



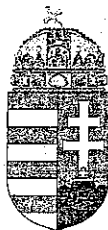
material wear and tear, freezing of the coolant, scratching of the windscreen or rear windows by the wiper blades, etc.); or-----  
ab/ any of the eliminatory causes specified in Article 12 of this contract; -----

b/ break damage that occurred to the (motor) vehicle, its parts or accessories while participating in road traffic without due authorization in the absence of official signage or route permit or because of lapse of the vehicle license, or in cases where the road accident occurred outside the territorial or temporal scope of the route permit; -----

c/ break damage that was caused to (motor) vehicles, their parts or accessories with special superstructure (e.g. crane or ladder trucks, dump trucks, road cleaning vehicles, snowploughs, etc.) by regular work or the preparation of such vehicles for regular work or traffic. -----

## 20. Limitation of the Insurer's liability -----

A) The Insurer is exempted from liability to cover break damage to the (motor) vehicle, its parts and accessories if it can prove that the damage was



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H-1062 BUDAPEST, BAJZA U. 52.

21

caused wilfully and unlawfully or by gross negligence by the persons listed in Article 13. -----

Under these specific terms *break damage* is considered to have been caused by gross negligence by the above-mentioned persons in the following cases: -----

a/ the motor vehicle (truck, towing or pulling vehicle) was driven without a valid driving license; -----

b/ the driver or the person allowed to drive was under the influence of pharmaceutical drugs that have an adverse effect on driving, or his alcohol level exceeded 0.08% in the blood or 0.5 mg/l in air exhaled; -----

c/ illicit substance was found in the driver's blood; -----

d/ the (motor) vehicle was overloaded or was operated, towed or pulled in an inappropriate fashion; -----

e/ the damage was caused to an insured caravan through irregular use (e.g. transportation of load other than its intended purpose); -----

f/ irrespective of the validity of the vehicle license, the damage occurred in connection with



the bad state of neglect or repair of the (motor) vehicle's security equipment. -----

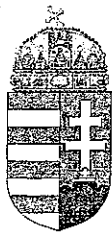
B) Under these specific terms driving without permission shall not be regarded as grounds for exemption from liability of payment of claims if ----

a/ the natural person policy holder (contracting party) or his close relative, or the person driving the motor vehicle used for driving school training or driving tests has no driving license but the break damage occurred in the course of training (test) to secure such license, provided a duly licensed trainer (examiner) was present at the time of the incident; -

b/ the driving license of the person driving the motor vehicle had expired because the holder failed to attend the mandatory medical examination but the license was renewed without any change within 30 days after the incident. In cases where it is justified (due to personal injury, hospitalization, etc.) the 30-day deadline shall start from the hindrance. -----

#### 21. Payment of claims -----

a/ The Insurer pays claims for break damage to the (motor) vehicle, its parts or accessories as per paragraphs 14. a-h/ and 16. a-b/. -----



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H-1062 BUDAPEST, BAJZA U. 52.

23

b/ If the policy holder obliged to pay extra premium for break damage failed to pay the extra premium the Insurer's payment of the claim for *break damage* to the (motor) vehicle, its parts and accessories utilized as a road haulage and/or rental vehicle will be in the same proportion as the proportion of the actually paid break damage premium to the amount of the extra premium. -----

## 22. Obligations of the policy holder upon occurrence of an incident -----

In the event of *break damage* to a (motor) vehicle, its parts or accessories when submitting the claim the policy holder (contracting party) is obliged to present the driving license of the person driving the motor vehicle (pulling vehicle) in addition to the stipulations of Article 15 of the contract. -----

## 23. Excess -----

a/ If the Insurer pays a claim in conjunction with *break damage* to the (motor) vehicle, its parts or accessories with the exception of the windscreen and glass the policy holder shall undertake to pay from the claim the *excess per incident* under the policy. The excess shall be



the percentage of the damage stipulated in the policy (offer) but not less than the basic excess stipulated in the insurance contract (and in the offer). -----

b/ The excess per incident for break damage to windscreen and glass of the (motor) vehicle, with or without simultaneous break damage to the vehicle itself shall be the percentage of the damage stipulated in the contract. -----

#### 24. Terms of windscreen and glass coverage -----

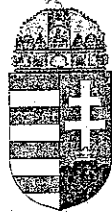
The Insurer [will pay claims for - OFFI Ltd's addition] windscreen and glass break damage to the insured (motor) vehicle, in forints and after deducting the excess, in conjunction with incidents specified in Article 25 below, according to the following terms: -----

In the absence of contrary or eliminatory provisions the terms set forth herein as well as the terms of the General Contract shall be applicable implicitly and jointly. -----

#### 25. Incidents -----

With respect to windscreen and glass coverage any damage to the basic serial-built windscreen or glasses of the (motor) vehicle caused by sudden external accidental impact, or damage caused by an





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25

extraneous person, with or without simultaneous damage to the (motor) vehicle itself, shall constitute and incident of *windscreen and glass break damage* (hereinafter: *windscreen and glass break damage* or *break damage to windscreen and glass* as applicable). -----

Within the scope of this contract an extraneous person means a third party whose damage causing does not involve the Insurer's exemption from liability of payment of claim. -----

26. Incidents, loss or damage not covered under the policy -----

This supplementary policy does not provide coverage for -----

a/ *break damage to the windscreen and glass of the insured (motor) vehicle that* -----

aa/ *was caused by causes other than accidents (e.g. scratching by the wiper blades); or* -----

ab/ *occurred in conjunction with damage caused by natural disaster or theft falling within the scope of the basic policy; -----*

b/ *break damage to the windscreen or glass of the insured (motor) vehicle that was removed from the vehicle and stored separately; -----*



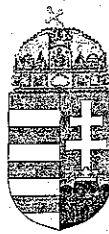
c/ break damage to the windscreen or glass of the insured (motor) vehicle, with or without simultaneous damage to the (motor) vehicle itself (caused by, for example, a bouncing rock or pebble) while participating in road traffic without due authorization in the absence of official signage or route permit or because of lapse of the vehicle license, or in cases where the road accident occurred outside the territorial or temporal scope of the route permit; ----

d/ break damage that was caused to the windscreen or glass of (motor) vehicles with special superstructure (e.g. crane or ladder trucks, dump trucks, road cleaning vehicles, snowploughs, etc.) by regular work or the preparation of such vehicles for regular work or traffic. -----

#### 27. Limitation of the Insurer's liability -----

A) The Insurer is exempted from liability to cover break damage to the windscreen or glass of the (motor) vehicle if it can prove that the damage was caused wilfully and unlawfully or by gross negligence by the persons listed in Article 13. ---

Under these specific terms windscreen and glass break damage caused in conjunction with break damage to the (motor) vehicle is considered to have



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H-1062 BUDAPEST, BAJZA U. 52.

27

been caused by gross negligence by the above-mentioned persons in the following cases: -----

a/ the motor vehicle (truck, towing or pulling vehicle) was driven without a valid driving license; -----

b/ the driver or the person allowed to drive was under the influence of pharmaceutical drugs that have an adverse effect on driving, or his alcohol level exceeded 0.08% in the blood or 0.5 mg/l in air exhaled; -----

c/ illicit substance was found in the driver's blood; -----

d/ the (motor) vehicle was overloaded or was operated, towed or pulled in an inappropriate fashion; -----

e/ the damage was caused to an insured caravan through irregular use (e.g. transportation of load other than its intended purpose); -----

f/ irrespective of the validity of the vehicle license, the damage occurred in connection with the bad state of neglect or repair of the (motor) vehicle's security equipment. -----

B) Under these specific terms driving without permission shall not be regarded as grounds for exemption from liability of payment of claims if ----



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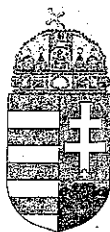
a/ the natural person policy holder (contracting party) or his close relative, or the person driving the motor vehicle used for driving school training or driving tests has no driving license but the windscreen or glass break damage also occurred in the course of training (test) to secure such license, provided a duly licensed trainer (examiner) was present at the time of the incident; -----

b/ the driving license of the person driving the motor vehicle had expired because the holder failed to attend the mandatory medical examination but the license was renewed without any change within 30 days after the incident. In cases where it is justified (due to personal injury, hospitalization, etc.) the 30-day deadline shall start from the hindrance. -----

#### 28. Payment of claims -----

Under these specific terms the Insurer pays claims for break damage to the windscreen or glass of the (motor) vehicle as per paragraphs 14. a-h/ , 16. a-b/ and the following paragraphs a-b/ : -----

a/ The Insurer shall undertake payment of the costs of replacement or windscreen or glass



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H-1062 BUDAPEST, BAJZA U. 52.

29

only in cases where the damage cannot be repaired. -----

b/ The Insurer shall undertake payment of the documented costs of one-time transportation of the (motor) vehicle for the purpose of its justified rescue or repair. -----

## 29. Obligations of the policy holder upon occurrence of an incident -----

In the event of break damage to the windscreen or glass of a (motor) vehicle when submitting the claim the stipulations of Article 15 of the contract shall be applicable. Regarding the obligations of the policy holder (contracting party). In cases where the windscreen or glass break damage occurred while the (motor) vehicle was participating in road traffic the driving license of the person driving the vehicle (pulling motor vehicle) must also be presented when submitting a claim. ---

## 30. Excess -----

If the Insurer pays a claim in conjunction with break damage to the windscreen or glass of the (motor) vehicle the policy holder shall undertake to pay from the claim the excess per incident under the policy. -----



## 31. The Insurer's right of reclaim-----

If the Insurer paid a claim under this windscreen and glass break damage coverage the Insurer's right to reclaim vis-à-vis user or renter, or vis-à-vis the employee (member) of the employer policy holder in conjunction with whom the Insurer's liability is not limited if such persons caused the damage to the windscreen or glass of the (motor) vehicle wilfully or through gross negligence.-----

Two illegible signatures-----

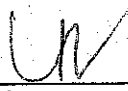
Rubber stamp of LeasePlan Hungária ZRt.-----

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The Hungarian National Office for Translations and Attestations Ltd. hereby officially certifies that this translation is in full conformity with the original document, or the passage(s) marked therein, attached hereto.

Budapest,

2007 FEBR 6

  
for the Director General