

“Plus” Membership Terms and Conditions

Valid from 1 January 2008

ADAC concluded a group insurance contract with ADAC-Schutzbrief Versicherungs-AG, Munich, for ADACPlus members which is subject to the terms and conditions of group insurance of the ADAC-Schutzbrief Versicherungs-AG governing the ADACPlus membership. The cover extends to Europe-wide, vehicle-related benefits like assistance following breakdown, accident, vehicle theft and worldwide person-related benefits for ADACPlus members and their families in the event of illness, injury and death and other emergencies.

Cover applies to incidents occurring within the European area of coverage and, where the benefits defined in §§ 12–21 are provided world-wide, also those occurring anywhere in the world. The European area of coverage extends to geographic Europe including Germany, the non-European countries bordering the Mediterranean Sea, the Canary Islands, the Azores and Madeira.

Benefits defined in § 22 and § 30 will be provided from the borders of the European area of coverage. This will also apply in cases where the incident has occurred outside the European area of coverage.

The ADACPlus membership protects you as a member, your spouse/partner and your minor children regardless of whether you travel together or separately. The benefits provided in the event of illness, injury, death and other emergencies (§§ 12–21) apply to you and your family regardless of the mode of transport chosen, e.g. also to air and rail travel. Cover shall extend to all vehicles registered in the name of one of you. Third party vehicles are also covered, if driven by you or your spouse/partner. The commencement and the end of insurance cover are based on the terms and conditions of ADACPlus membership.

The benefits relating to illness, injury, death and other emergencies (§§ 12–22) apply when you are on a journey. A journey means that you are more than 50 km (distance covered) from your place of residence. In the European area of coverage you are covered (according to § 4) if, by the time the incident occurred, the journey since leaving your place of residence did not exceed 92 days. Outside the European area of coverage you are covered, if the journey did not exceed 45 days between leaving the place of residence and the occurrence of the incident.

Based on the design and the facilities for the transport of persons, the vehicle may not have more than 9 seats (including the driver's seat) and must not exceed a total width of 2.55 m, a total length of 10 m, a height of 3.00 m, a maximum gross weight of 3.5 t. The same applies to the attached trailer. All dimensions indicated refer to the vehicle including load. The trailer shall not have more than one axle. Axles with a distance of less than 1.00 m from one another are considered one axle. Cover shall also apply to mobile homes with a maximum height of 3.2 m including load and a maximum gross weight of 7.5 t. For mobile homes exceeding the above maximum dimensions the following benefits shall be excluded: Off-road recovery (§ 26), vehicle recovery (§ 30), pick-up service (§ 31) and if the car is a total loss, transport from the place of the incident to the storage site (§ 33 No. 2).

In the case of an incident our ADAC assistance centres abroad or our 24-hour assistance centre in Munich will assist you. You will find the telephone numbers of the ADAC assistance centres on the cover of the ADACPlus service booklet. For each benefit, call the emergency numbers specified, so we will be able to help you. We will refund documented telephone expenses incurred to request assistance. Please keep your documents ready when calling. Send us the original bills and receipts together with a claims report.

If a third party is liable to provide benefits following a claim, such third party commitment will have priority. If you report this claim to ADAC-Schutzbrief Versicherungs-AG, it will undertake advance performance according to its terms and conditions of insurance.

Important information for ADACPlus members

Services and benefits specified in this booklet

The following pages will inform you how to obtain assistance and indicate the procedure to follow in the individual case. The explanations are based on the terms and conditions of group insurance of the ADAC-Schutzbrief Versicherungs-AG (hereinafter referred to as ADAC) and the ADAC credit terms and conditions under the ADACPlus membership. The group insurance conditions also define the insured persons and vehicles and the countries in which the ADACPlus membership is valid.

Person-related assistance in an emergency for ADACPlus members

Medical repatriation in the event of acute and unexpected illness/injury

If you suffer on a journey from an acute and unexpected illness or an injury, see a doctor and call ADAC Munich on **(0 89) 76 76 76** when travelling in Germany – when abroad, call the local ADAC assistance centre (telephone number see cover of the ADACPlus service booklet) or ADAC Munich. Keep the telephone number of the attending doctor and your identification documents ready. Please ensure payment of medical expenses. In European countries other than Germany you can use the ADAC credit. Identification documents should travel with the patient. We will co-ordinate the necessary repatriation with the attending physician and provide the required medical care and escort (physician, paramedics) during transport. In addition, ADAC will organise a bed in a German hospital and cover the costs of transport and of escorts. If necessary, we will also take care of your luggage.

→ see § 12 of the terms and conditions of insurance.

Accommodation costs in the event of illness or injury

If one of the above events occurs, involving you, your spouse/partner or minor children, and requires additional overnight accommodation, ADAC will help organise accommodation and cover the cost up to a maximum of three nights and € 65.00 per night and person. Please send us the original bill. In Germany call ADAC Munich at **(0 89) 76 76 76**, when abroad call the local ADAC assistance centre (telephone number see cover of the ADACPlus service booklet) or ADAC Munich.

→ see § 13 of the terms and conditions of insurance

Hospital visit

If, on a journey, you are hospitalised for more than two weeks, ADAC will help you organise a hospital visit by friends or relatives and cover the travel and accommodation expenses up to a maximum of € 512.00. Please send us the original bills and receipts together with a certificate attesting the hospital stay.

→ see § 14 of the terms and conditions of insurance.

Escort service for children

If you are ill or injured on a journey and are no longer able to take care of the children under 16 years of age travelling with you, ADAC will organise an escort to take the children to your place of residence and will cover the costs. The same applies to your own children over 16 years, if disabled and in need of constant care. In Germany call ADAC Munich at **(0 89) 76 76 76**, when abroad, call the local ADAC assistance centre (telephone number see cover of the ADACPlus service booklet) or ADAC Munich. Please ensure that your children carry their identification documents.

→ see: § 15 of the terms and conditions of insurance.

Premature return

In the event of premature return due to an emergency (e.g. death of a close relative), ADAC will cover the additional travel back to your place of residence or to the place of the incident plus accommodation up to a maximum of € 2,600.00 per incident. Where required, we will also take your vehicle home, if the incident occurred in Europe, and cover the costs. Keep the vehicle data and the collection address ready. For transports from foreign countries, leave the key, certificate of registration and a luggage check list with your vehicle. ADAC will help you organi-

se the return journey. Please call ADAC Munich at **(0 89) 76 76 70** when motoring in Germany, abroad call the local ADAC assistance centre (telephone number see cover of the ADAC*Plus* service booklet) or ADAC Munich **Germany* (89) 22 22 22**. If your vehicle needs to be recovered, please keep the vehicle data and the exact collection address ready.

→ see § 16 of terms and conditions of insurance.

Assistance in special emergencies

ADAC will initiate the necessary measures and cover the costs up to a maximum of € 500.00 per incident. In the event of death in Germany, we will only cover the cost of the transportation of bodily remains up to € 500.00. In Germany, call ADAC Munich on **(0 89) 76 76 70**, abroad call the local ADAC assistance centre (telephone number see cover of the ADAC*Plus* service booklet) or ADAC Munich **Germany* (89) 22 22 22**.

→ see § 17 of the terms and conditions of insurance.

Repatriation of pets

ADAC will bring a pet (dog or cat) that you took along on your journey to your place of residence or to a person mentioned by you and/or an animal shelter in Germany, if you are unable to look after it due to illness, injury or death. In Germany please call ADAC Munich on **(0 89) 76 76 76**, abroad call the local ADAC assistance centre (telephone number see cover of the ADAC*Plus* service booklet) or ADAC Munich. The animal must be healthy and not dangerous. If required, we can obtain a certificate by a veterinary surgeon or officer. The costs of repatriation will be covered.

→ see: § 18 of the terms and conditions of insurance.

Dispatch of medication and spectacles abroad

ADAC will locate the required prescription drug, if it is not available abroad, in consultation with the attending physician, or your replacement spectacles and expedite them to the nearest customs railway station or customs airport. Costs will be covered to the exception of the costs for drug and/or replacement spectacles. Please call the local ADAC assistance centre (telephone number see cover of the ADAC*Plus* service booklet) or ADAC Munich **Germany* (0 89) 76 76 76**. Please indicate the telephone numbers of the attending physician and of your family doctor when calling.

→ see § 19 of the terms and conditions of insurance.

Assistance following the loss of travel documents abroad

In the case of loss/theft of your passport, ID or driver's licence abroad we will help you obtain replacement documents. We will also get your credit cards blocked if requested. Please call the local ADAC assistance centre (telephone number see cover of the ADAC*Plus* service booklet) or ADAC-Munich **Germany* on (89) 22 22 22**. Send us the police report concerning the loss and the confirmation of the foreign issuing office. We will cover additional telephone, travel and accommodation expenses incurred in obtaining the replacement documents plus the official fees of the issuing office abroad up to a maximum of € 260.00 per claim.

→ see § 20 of the terms and conditions of insurance.

Interpreter service abroad

Our assistance centre staff and/or our multilingual doctors will be available for interpretation services in the case of an accident, illness, death or difficulties with authorities abroad. For assistance, please call the local ADAC assistance centre (telephone number see cover of the ADAC*Plus* service booklet) or ADAC Munich **Germany* on (89) 22 22 22**. If required, we will also provide an official interpreter and cover the costs up to a maximum of € 160.00.

→ see § 21 of the terms and conditions of insurance.

Vehicle recovery, if driver is unfit to drive

Within Europe, ADAC will send an ADAC driver to chauffeur the vehicle, its passengers and the luggage back to the place of residence. Expenses for the driver will be covered. Make sure a doctor certifies that you are unfit to drive and, if possible, call 3 days before the scheduled return journey. If in Germany, please contact ADAC Munich on **(0 89) 76 76 76**, if abroad, the ADAC assistance centre (telephone number see cover of the ADAC*Plus* service booklet) or ADAC Munich. Keep the telephone number of the attending physician ready.

→ see § 22 of the terms and conditions of insurance.

Vehicle-related assistance in an emergency for ADAC*Plus* members

Breakdown and accident assistance in Germany

The ADAC road patrols operate on all federal motorways, in big cities and conurbations. The costs of such assistance are covered by the membership fee. In addition to the ADAC road patrol force ADAC-appointed agents will provide assistance on a 24-hour basis.

For ADAC*Plus* members ADAC covers the costs of:

- Breakdown and accident assistance at the roadside up to a maximum of € 200.00;
- Towing following breakdown or accident to the nearest suitable garage up to a maximum of € 200.00;
- Vehicle off-road recovery, full amount.

ADAC helps you 24 hours a day: on motorways via the emergency call points. Make sure you ask for ADAC assistance. On all other roads via the national breakdown assistance number **0 180 2 22 22 22** (0.06 €/call in the fixed network).

Mobile phone owners simply call **22 22 22**.

→ see § 23, § 25, § 26 of the terms and conditions of insurance

Breakdown and accident assistance abroad

Contact the nearest ADAC assistance centre or the local automobile club. On motorways assistance can be arranged using the emergency call points. The telephone numbers of the ADAC assistance centres abroad and of the assistance centres of the most important European automobile clubs can be found on the cover of this service booklet.

→ see § 23, § 25, § 26 of the terms and conditions of insurance

Assistance with lost or defective car keys

If your vehicle is immobilised following the loss, theft or defect of the car key, we will help you obtain a replacement key if your vehicle's mobility cannot be restored immediately on site. The same applies if an immobiliser or car keys locked in your car prevent mobility. If in Germany, call ADAC Munich on **(0 89) 76 76 70**, if abroad, call the local ADAC assistance centre (telephone number see cover of the ADAC*Plus* service booklet) or ADAC-Munich **Germany* on (89) 22 22 22**. We will cover the costs up to a maximum of € 120.00. Only the costs of the replacement key will be at your expense.

→ see § 24 of the terms and conditions of insurance

Accommodation costs following immobilisation of your vehicle

If you have to stay overnight following a breakdown, accident or vehicle theft in Germany or abroad, ADAC will help you find a hotel and cover accommodation for all passengers up to a maximum of three nights and € 65.00 per night and person. Instead of accommodation on the day of the incident, travel expenses up to € 65.00 may be refunded. If in Germany, please call ADAC Munich on **(0 89) 76 76 70**, if abroad, call the local ADAC assistance centre (telephone number see cover of the ADAC*Plus* service booklet) or ADAC Munich **Germany* on (89) 22 22 22**. Please send us the original bill together with a copy of the repair bill, the police report or the scrapping certificate.

→ see § 27 of the terms and conditions of insurance

Transfers following immobilisation of vehicle

Following a breakdown, accident or vehicle theft, ADAC will cover the costs of public transport or taxis up to a maximum of € 30.00. Make sure you submit the original tickets and taxi receipts as well as a copy of the repair bill and/or of the scrapping certificate or a copy of the police report.

→ see § 28 of the terms and conditions of insurance.

Travel expenses following immobilisation of vehicle

ADAC will help you organise the return journey by train or airplane or get you a hire car. Membership includes a first-class rail fare to the place of destination and back to either the place of the incident or the ADAC*Plus* member's place of residence. It also covers the travel expenses for the person collecting the vehicle. If, instead of the railway or aircraft you use a hire car, we will provide an ADAC*ClubMobile* or another vehicle free of charge for the duration (max. 7 days) of the vehicle immobilisation if the incident occurs in Germany. In the event of an incident abroad, we will cover the costs of a hire car for the direct return journey to your place of residence up to € 500.00. Otherwise, we will arrange for a hire car. We will cover € 52.00 per day of vehicle immobilisation, maximum 7 days or a total of € 364.00. Please note that for most car rentals, especially abroad, you will need a credit card. In cases where the distance exceeds 1200 km, we will cover the air fare to the ADAC*Plus* member's place of residence. In Germany, please call ADAC Munich on **(0 89) 76 76 70**, abroad call the local ADAC assistance centre (telephone number see cover of the ADAC*Plus* service booklet) or ADAC-Munich

Germany* on (89) 22 22 22. Please send us the original tickets or car hire bills along with a copy of the repair bill, the police report or the scrapping certificate.
→ see § 29 of the terms and conditions of insurance.

Vehicle recovery

Following a breakdown or accident or after your stolen vehicle is found, ADAC will organise recovery. Experienced ADAC-appointed contractors will return your vehicle to your place of residence. In addition, we cover the towing costs to the storage site and the storage and security fees. In Germany call ADAC Munich on (089) 76 76 70, abroad call the local ADAC assistance centre (telephone number see cover of the ADAC*Plus* service booklet) or ADAC Munich **Germany*** on (89) 22 22 22. Before your vehicle is returned, make sure the damage and the repair-worthiness are assessed by a garage. Keep vehicle data, collection address and precise destination address ready. For recovery from abroad, leave your key, registration certificate and a luggage list in the vehicle.
→ see § 30 of the terms and conditions of insurance

Pick-up service in Germany

In the event of a breakdown or accident in Germany, ADAC will return the vehicle, the driver and the passengers to the ADAC*Plus* member's place of residence.
→ see § 31 of the terms and conditions of insurance.

Spare parts dispatch abroad

Following a breakdown, accident or the theft of vehicle parts, ADAC will locate the necessary parts and expedite them freight paid to the foreign garage or to the nearest customs rail station/airport. Make sure the garage specifies the required parts exactly. Keep the address of the garage, the registration certificate and, if necessary, the engine number ready. Call the relevant ADAC emergency centre (telephone number see cover of the ADAC*Plus* service booklet) or ADAC Munich **Germany*** on (89) 22 22 22. Please send us the original bill for any spare parts collection costs incurred. Apart from procurement costs and dispatch costs we will also cover the costs of transport to the garage and the repatriation of replacement parts. We will charge you for the spare parts and customs.
→ see § 32 of the terms and conditions of insurance.

Customs clearance and vehicle scrapping abroad

In the event of a total loss abroad, ADAC will take care of any formalities with authorities and bear the customs duties and the charges for scrapping, towing and storage. If required, we also take care of your luggage. Call the local ADAC assistance centre (telephone number see cover of the ADAC*Plus* service booklet) or ADAC Munich **Germany*** on (89) 22 22 22. Please keep the vehicle data and the exact storage address ready.
→ see § 33 of the terms and conditions of insurance

Group insurance credit benefits for ADAC*Plus* membership

1. Scope and object

The ADAC credit benefits set out below are an ADAC*Plus* membership insurance benefits of the ADAC-Schutzbrief Versicherungs-AG and are provided for the listed purposes and scope.

- a) **ADAC emergency credit:** For emergency situations abroad totalling a maximum of € 1,228.00 to be used for the payment of repair, towing and breakdown service costs, medical treatment and hospital expenses, lawyer's fees, expert reports, traffic penalties and on-the-spot fines for motoring offences.
- b) **ADAC car hire credit:** Maximum of € 1,100.00 for a hire car, if your vehicle cannot be used due to breakdown, accident or theft.
- c) **ADAC overnight accommodation credit:** Maximum of € 360.00 for accommodation costs, if your vehicle cannot be used due to breakdown, accident or theft, or if additional accommodation is required due to illness.
- d) **ADAC transport credit:** For the payment of rail, boat or air fares (flights: economy class) for the Schutzbrief policy holder and/or a maximum of 8 passengers, if the onward or return journey cannot be made in the original vehicle due to breakdown, accident, theft, illness or some other emergency.
- e) **Lawyer's fees and medical expenses credit:** Maximum of € 1,300.00 to be used and/or combined with ADAC emergency credit for the payment of lawyer's, doctor's or hospital fees in the case of an accident or sudden illness.
- f) **Cash service and financial assistance in emergencies.** If the ADAC credit is not sufficient, or if you need money for purposes other than indicated above, we will contact your bank, another institute or a person named by you to arrange prompt payment of cash at your destination. In this case we will cover the charges for the transfer or payment up to a maximum of € 103.00. In addition to arranging the bank contact, ADAC-Schutzbrief Versicherungs-AG

can grant you further credit and/or cash payments, provided that you justify and document the expense, name a guarantor or arrange for the deposit of the relevant amount in Germany.

2. Area of coverage

The ADAC credit benefits are valid in geographic Europe, except Germany, in the non-European countries bordering the Mediterranean, in the Canary Islands, the Azores and Madeira. Cash services and emergency financial assistance (item f.) can be used worldwide with the exception of Germany.

3. Period of validity

The ADAC credit benefits and our cash and emergency financial assistance may only be used during the period of validity of ADAC*Plus* membership.

4. Credit procedure

- a) The value of ADAC credit is limited and must not exceed the invoice amount or the specified credit line of the individual ADAC credit dependent upon the purpose.
- b) ADAC credit are supplied in the form of payment guarantees for the invoice-issuing party, whereas cash services and emergency financial assistance provide for cash. They are limited to the amounts quoted in Euro or the foreign currency equivalent. For ADAC credit, cash services and emergency financial assistance, ADAC-Schutzbrief Versicherungs-AG may ask you to submit a written acknowledgement of debt quoting the amount granted. For the use of ADAC credit, cash services and emergency financial assistance, please contact the relevant ADAC assistance centre abroad or the ADAC head office in Munich (24 hour service).

5. Accounting procedure

ADAC-Schutzbrief Versicherungs-AG will claim payment in Euro. Foreign currency credits will be converted at the exchange rate effective on the day of ADAC invoicing. You are obliged to refund the amount within 14 days following receipt of invoice. Interest on overdue invoices shall accrue from the date when payment becomes due at a rate of 2% above the German Federal Bank's base rate.

6. Liability

ADAC shall not be held responsible for the behaviour and the services provided by the invoice-issuing party. Such party acts upon your request only. We do not appoint or recommend firms. In the event that the service is not performed, delayed or badly performed or if it proves too expensive, you must address the invoice-issuing party directly for any claims. Since claims may become statute-barred, they must be raised immediately after you notice the fault or defect, if possible personally or by registered letter. If necessary, contact the ADAC Legal Department or an ADAC assistance centre for advice and support.

Important information: If you need an ADAC credit, please contact the local ADAC assistance centre abroad or the ADAC Munich head office in **Germany*** on (89) 22 22 22 (24-hour service).

If you fail to refund the amount of credit by the due date, your ADAC*Plus* membership may be converted to an ADAC membership without ADAC*Plus* benefits with immediate effect. Setting off credit repayments against refundable Schutzbrief benefits is only permitted, if ADAC-Schutzbrief Versicherungs-AG accepts the reason and amount in question.

*For international area codes, please refer to the back of your ADAC*Plus* service booklet.
Please note that phone numbers starting with 0180 can only be reached from Germany.

Allgemeiner Deutscher Automobil-Club e.V.
Am Westpark 8, 81373 München, phone (0 89) 76 76 0
President: Peter Meyer
Registered at the Local Court Munich, No. 304

ADAC-Schutzbrief Versicherungs-AG
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Board of Directors: Raimund Müller (Chairman), Josef Halbig, Heinz-Peter Welter
Chairman of the Supervisory Board: Peter Meyer
Legal form: company limited by shares and based in Munich
Registered at the Local Court Munich HRB 45 842

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