

CLAIM SETTLEMENT PRINCIPLE REGARDING DAMAGES AND MISSING ACCESSORIES OF EUROPCAR VEHICLES



Valid: as of April 1st, 2014

The purpose of the claim settlement regulations laid down in the manual was to develop a system that provides a clear and acceptable guidance to the clients, taking into consideration the available finishing techniques corresponding to the age and kilometreage of the vehicles.

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1. CLAIM EVENTS, SHORTAGES

1. 1. Insurance claim events

1. 1. 1. Liability damages

The responsible party **recognizes its responsibility** in the completed Accident Report. **No deductibles apply.**

Obligatory documents required for claim settlement (Annex 2):

- Original copy of the fully **completed Accident Report** (blue-yellow), **signed** by the responsible party recognizing the injury,
- **Photocopy of the driver's licence,**
- Correctly completed **original Accident Report (of the responsible party's insurer)** with the exact particulars of the claim event, certified by the signature of the driver.

1. 1. 2. Preliminary casco damages

In the event of clarification of ambiguous responsibility, claim settlement is made under **preliminary casco**, which until the end of the claim settlement may be redeemed with deductibles (e.g. responsibility not clear on the Accident Report or a foreign registered motor vehicle was involved in the accident).

The hirer shall be charged 10% of the value of the repair work, but at least HUF 60,000.- as insurance **deductibles**.

It is possible to define a different amount for the deductibles in the agreement with the client; see the section of the rental agreement pertaining to insurance deductibles.

Obligatory documents required for claim settlement (Annex 2):

- **Photocopy of the driver's licence,**
- Correctly completed, **original Accident Report** signed by the driver or hirer,
- **Police** incident report on the site investigation or certificate regarding the denunciation.

1. 1. 3. Casco damages

Claims due to self inflicted and unknown damage can be settled based on the casco indemnity insurance if the cost of repair exceeds gross HUF 60,000.-, where minimum HUF 60,000 or 10% of the cost of repair if the damage exceeds HUF 600,000.- shall be charged to the hirer per occurrence as insurance deductible.

The exceptions are theft and self inflicted total loss, where the deductible is 10% of the new value of the motor vehicle.

HUF 35,000 shall be invoiced in the event of damage to the windscreen and other side windows. In the event of lost keys, 50% of the cost of replacing the set of door locks shall be charged to the hirer.

Obligatory documents required for claim settlement (Annex 2):

- **Photocopy of the driver's licence,**
- Correctly completed, **original Accident Report** signed by the driver or hirer,
- **Police** incident report on the site investigation or certificate regarding the denunciation for **theft** and **partial theft** damage.

In the event of collision with another motor vehicle, a copy of the Accident Report (blue-yellow) or the police incident report on the site investigation or certificate regarding the denunciation is required.

1. 1. 4. Additional insurances

SCDR – deductible reducing insurance: there is no deductible (HUF 0), covers breakage and window damage, the deductible is 10% of the new value of the motor vehicle in case of total loss and theft.

Premium: HUF 2,000+VAT/day, maximum HUF 20,000+VAT/month.

SCDRP – deductible reducing super insurance: there is no deductible (HUF 0), covers breakage, total loss, window damage and tyre damage, the deductible is 10% of the new value in case of theft. Premium: HUF 4,000+VAT/day, maximum HUF 40,000+VAT/month.

1. 1. 5. Claim settlement without an insurance policy

The hirer may **reject** to contract an insurance policy if his/her credit card provides insurance coverage in case of motor vehicle rental.

In such cases the entire value of the damage is forwarded to the client's card, we provide the documents required for claim settlement and the **claim shall be filed by the client with the credit card company. We shall notify the hirer thereof upon rental in each case, who with his signature certifies his agreement to the terms.**

1. 1. 6. Most common types of insurance claim events

- breakages
- component abrasions
- lorry cargo hold damages
- damages due to natural forces (storm, ice damage)
- impact of gravel
- damage by door opening
- wilful damage-partial theft (lock damage, stolen radio, side of the car scratched by unknown perpetrator)
- damage to tyres, rims, wheels
- door sill and bottom injury
- trunk scratches
- in the event of lost keys, 50% of the cost of replacing the set of door locks shall be charged.

- HUF 35,000 shall be charged in all cases of window damage (impact of gravel, crack or side window)
- in cases of total loss and total theft, 10% of the new value of the motor vehicle shall be charged (in the event of total loss or casco claim settlement)
- embezzlement: any events where the hirer can not return the starter key of the motor vehicle or does not report within 24 hours of expiry of the rental and does not answer our request, shall be considered embezzlement. The CDR does not cover financial damages caused by embezzlement, since there is no associated casco indemnity insurance. In such cases the hirer shall bear responsibility for the total value of the motor vehicle that was not returned. The security deposit shall be taken into account as compensation for damages. Lessor shall claim the amount of the difference between the security deposit and the registered value of the motor vehicle, the recovery of which it shall effectuate even by legal means.

Important: In the event that the injury perceived at the time of returning the vehicle is found on a component that was already damaged at the time of handover and the type or extent of the damage is not greater than that existing at the time of the handover, no additional damages shall be charged!

1. 1. 7. Terms of ensuring a courtesy car

A courtesy car can be provided **on the condition** that all documents required for the claim settlement of the injured motor car to be returned (correctly and fully completed Accident Report and damage report, photocopy of the driver's licence, police record) are available and the **responsible party recognizes its responsibility in writing**. Should hirer fail to satisfy these conditions, the rental fee of the courtesy car shall be borne by the hirer until the commencement of the repair work.

1. 2. Most common types of occurrences not qualified as insurance claim events

All damages where the **cost of repair is less** than net HUF 60,000, e.g. wheel cover replacement, minimal, small component damages (scratches, small gravel impact, door opening, door edge damages that can be polished).

All **insurance claim events** where the claim notification does not satisfy the requirements of the insurer for admission (e.g. missing photocopy of driver's licence, original damage report, Accident Report or police denunciation; incompletely, incorrectly completed or damaged, unidentifiable documents). Furthermore, the insurance company shall decline compensation in the events of e.g. DUI (drunk driving or use of the vehicle under the effect of drugs), demonstrable insurance fraud.

The damages that **do not qualify as insurance claim events** may not be settled under the casco indemnity insurance (replacement of the vehicle registration certificate, trim cleaning, flat tyre repair, engine damage due to negligence).

Condition of settlement: **forwarding** of the value of the repair **invoice as compensation** toward the hirer or invoiced to the hirer based on the values set in the Carpro (rental software).

The cost of the repair of the occurrences not admitted by the insurer shall be completely borne by the hirer.

Occurrences not qualified as insurance claim events may include:

- polishable scratches
- impact of small gravel
- small damage by door opening
- door edge damage
- damaged tyre
- dirty trim
- broken, scratched or missing wheel cover
- very dirty motor vehicle
- broken mirror casing, mirror turn indicator, broken rear light
- damages to the inner lining and other damages
- replaced components, e.g.: battery, tyres
- missing parts/documets, e.g. replacement of the vehicle registration certificate and certificate of emission inspection, compulsory accessories, cigarette lighter, navigation system, antenna, skid chain, child seat, etc.
- damage to the engine caused by engine oil leakage and during further use of the motor vehicle, disregarding the flashing of the engine oil light

ANNEXES

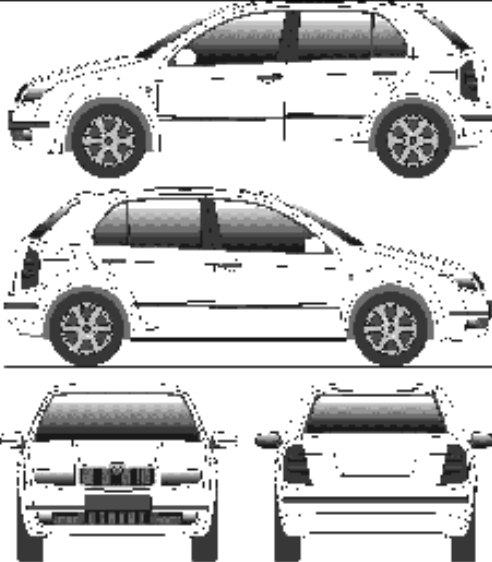
Annex no. 1: Claim event notification - passenger and commercial vehicles



INFORMANT OF INSURED EVENT

Címzett: To:		Cég neve: Company:	
Küldő: From:		Dátum: Date:	
Téves vagy hibás küldés esetén, kérjük hívja: In case of transmission problems, please contact:		Tel: (36) 1 421 8333	

Tisztelt Ügyfelünk!

<p>For the motor vehicle of type with registration number rent by you according to the contract number, we have, at the time of return, found the defects and/or faults as shown in the attached illustration, after the cleaning of the motor vehicle.</p> <p>Current speedometer:</p> <p>By virtue of clauses 5, 6 and of the "General Terms and Conditions of Rent" the hirer shall be liable for indemnification for any damage of the motor vehicle having been caused in the course of the duration of the hire, even if it is not any insured event. We ask you kindly to return the completed and signed form of notice of insurance event for the motor vehicle required to the administration of the insured case, within 3 days to our office, whether or not the damage has been caused by own fault or provably other than by own fault.</p> <p>Attention! In case of more than one insured event separate data sheets should be completed.</p> <p>For the loss caused to the motor vehicle EUrent Kft. shall charge an insurance own risk/indemnification of HUF say Hungarian forint for the above contract.</p>	 <p>Descriptor of the damages / faults:</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p>
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If you have any reflection in reference to the insured event, please contact us within 48 hours.

Sincerely yours

<Név>

Annex no. 2: Request for the documents necessary for claim settlement

 **Europcar****FAX****Címzett:**

To:

Fax szám:

Fax:

Küldő:

From:

Tárgy:

Subject:

Cég neve:

Company:

Dátum:

Date:

E-mail:

E-mail:

Oldalak száma:

Number of pages:

Téves vagy hibás küldés esetén, kérjük hívja:
In case of transmission problems, please contact:**Tel: (36) 1 421 8333**

Dear Customer,

We ask you kindly to return us the following forms completed not later than o'clock on (day) (month) 20..... (year), related to the insurance event which occurred to the motor vehicle of type with registration number on the day (month) 20..... (year).

notice of insurance event

damage registration form, name of the insurance company:

police record

blueprint of driving licence

We ask you to support our work by submitting the forms as soon as possible. Since in default of these we cannot commence the administration of the damage with the insurance company, we are compelled to charge a daily rent of HUF + VAT following the above date until the receipt of the forms. Should you have any questions, please, do not hesitate to contact us at the availabilities below. Thank you in advance for your cooperation.

Sincerely yours,

<Név>

<Beosztás>

<Cím>

Tel:

Fax:

E-mail:

Annex no. 3: summary table of claim events

TYPES OF CLAIM EVENTS / DOCUMENTS, STEPS NECESSARY FOR CLAIM SETTLEMENT

	Completed (blue-yellow) accident report	Damage report completed and signed by the driver	Photocopy of driver's licence	Police record	Original police denunciation	Theft damage report signed by completed and hirer)	Deductibles applying in case of casco and preliminary casco damages*
Collision with another car (also for MVI damages)	X	X	X				min. HUF 60 000.- (10% of the damage in case of damage exceeding HUF 600 000.-)
Collision with foreign registration no. vehicle	X	X	X	X			min. HUF 60 000.- (10% of the damage in case of damage exceeding HUF 600 000.-)
Damage without collision (e.g. slipping into a ditch)		X	X				min. HUF 60 000.- (10% of the damage in case of damage exceeding HUF 600 000.-)
Full theft of vehicle or partial theft					X	X	min. HUF 60 000.- (10% of the value of the motor vehicle in case of damage exceeding HUF 600 000.-)
Damage caused by natural forces or wilful damage		X			X		min. HUF 60 000.- (10% of the damage in case of damage exceeding HUF 600 000.-)
Window damage		X	X				HUF 35 000.-
Collision with domestic or wild animals		X	X				min. HUF 60 000.- (10% of the damage in case of damage exceeding HUF 600 000.-)

*It is possible to define a different amount for the deductibles in the agreement with the client; see the section of the rental agreement pertaining to insurance deductibles.

PHOTOS

BREAKAGES



Insurance type	Amount of deductibles	Insurance type	Non-waivable excess
With insurance	Standard deductibles*	With regular insurance	Regular excess*
With no insurance	Whole damage to be paid	With no insurance	Whole damage amount
SCDR	No deductibles**	Super CDR	No excess**
SCDRP	No deductibles**	Super CDR Plus	No excess**
Liability claim settlement	No deductibles	Third party	No excess

* 10% of damage value in case reparation exceeds HUF 600,000, with post-settlement.

** see 1.1.4.

COMPONENT ABRASIONS

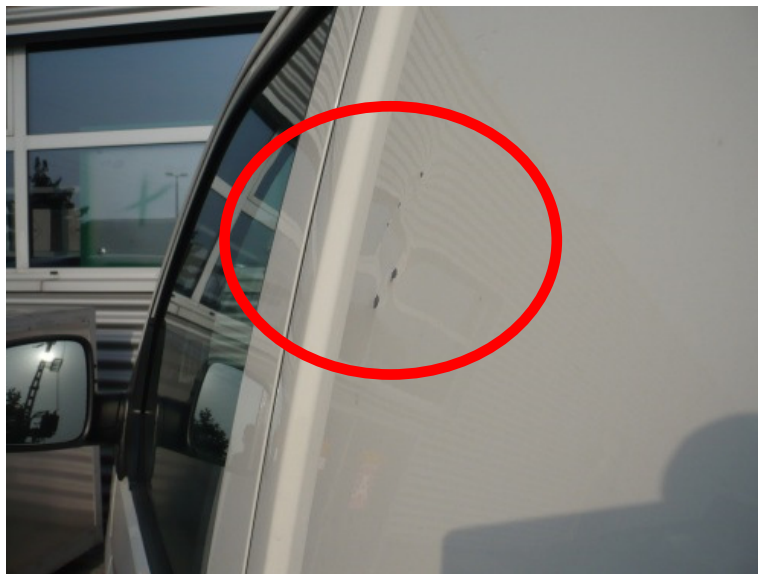


Insurance type	Amount of deductibles	Insurance type	Non-waivable excess
With insurance	Standard deductibles*	With regular insurance	Regular excess*
With no insurance	Whole damage to be paid	With no insurance	Whole damage amount
SCDR	No deductibles**	Super CDR	No excess**
SCDRP	No deductibles**	Super CDR Plus	No excess**
Liability claim settlement	No deductibles	Third party	No excess

* 10% of damage value in case reparation exceeds HUF 600,000, with post-settlement.

** see 1.1.4.

LORRY CARGO HOLD DAMAGES



Insurance type	Amount of deductibles	Insurance type	Non-waivable excess
With insurance	Standard deductibles*	With regular insurance	Regular excess*
With no insurance	Whole damage to be paid	With no insurance	Whole damage amount
SCDR	No deductibles**	Super CDR	No excess**
SCDRP	No deductibles***	Super CDR Plus	No excess***

* 10% of damage value in case reparation exceeds HUF 600,000, with post-settlement (doesn't apply to the loading space).

** see 1.1.4. (doesn't apply to the loading space).

*** see 1.1.4.

DAMAGES CAUSED BY NATURAL FORCES (E.G. ICE DAMAGE)



Insurance type	Amount of deductibles	Insurance type	Non-waivable excess
With insurance	Standard deductibles*	With regular insurance	Regular excess*
With no insurance	Whole damage to be paid	With no insurance	Whole damage amount
SCDR	No deductibles**	Super CDR	No excess**
SCDRP	No deductibles**	Super CDR Plus	No excess**

* 10% of damage value in case reparation exceeds HUF 600,000, with post-settlement.

** see 1.1.4.

IMPACT OF GRAVEL



The gravel skipping up damages the engine top casing and the front windscreen.

Insurance type	Amount of deductibles	Insurance type	Non-waivable excess
With insurance	Standard deductibles*	With regular insurance	Regular excess*
With no insurance	Whole damage to be paid	With no insurance	Whole damage amount
SCDR	No deductibles**	Super CDR	No excess**
SCDRP	No deductibles**	Super CDR Plus	No excess**

* 10% of damage value in case reparation exceeds HUF 600,000, with post-settlement.

** see 1.1.4.

DAMAGE BY DOOR OPENING



Insurance type	Amount of deductibles	Insurance type	Non-waivable excess
With insurance	HUF 15-30,000.-*	With regular insurance	HUF 15-30,000.-*
With no insurance	Whole damage to be paid	With no insurance	Whole damage amount
SCDR	No deductibles**	Super CDR	No excess**
SCDRP	No deductibles**	Super CDR Plus	No excess**

***HUF 15,000.- shall be charged in case the paint was not damaged as a result of the dent and HUF 30,000.- in case the paint was damaged.**

**** see 1.1.4.**

WILFUL DAMAGE - PARTIAL THEFT



Insurance type	Amount of deductibles	Insurance type	Non-waivable excess
With insurance	Standard deductibles*	With regular insurance	Regular excess*
With no insurance	Whole damage to be paid	With no insurance	Whole damage amount
SCDR	No deductibles**	Super CDR	No excess**
SCDRP	No deductibles**	Super CDR Plus	No excess**

* 10% of damage value in case reparation exceeds HUF 600,000, with post-settlement.

** see 1.1.4.

DAMAGE TO TYRES, RIMS, WHEELS



Insurance type	Amount of deductibles	Insurance type	Non-waivable excess
With insurance	Standard deductibles*	With regular insurance	Regular excess*
With no insurance	Whole damage to be paid	With no insurance	Whole damage amount
SCDR	No deductibles**	Super CDR	No excess**
SCDRP	No deductibles**	Super CDR Plus	No excess**
Liability claim settlement	No deductibles	Third party	No excess

* 10% of damage value in case reparation exceeds HUF 600,000, with post-settlement.

Should the cost of repair be lower, than the amount of the deductibles, only the actual cost of repair shall be charged.

** see 1.1.4.

DOOR SILL AND BOTTOM INJURY



*Hardly notable damages, one **must bend down** during the inspection of the motor vehicle.*



The bottom of the motor vehicle and the drum insert at the wheel arch are damaged.



It is a typical damage, generally caused by curbs during parking.

Insurance type	Amount of deductibles	Insurance type	Non-waivable excess
With insurance	Standard deductibles	With regular insurance	Regular excess
With no insurance	Whole damage to be paid	With no insurance	Whole damage amount
SCDR	No deductibles*	Super CDR	No excess*
SCDRP	No deductibles*	Super CDR Plus	No excess*
Liability claim settlement	No deductibles	Third party	No excess

* see 1.1.4.

TRUNK SCRATCHES



Insurance type	Amount of deductibles	Insurance type	Non-waivable excess
With insurance	Standard deductibles* (if repair is not possible by polishing)	With regular insurance	Regular excess*
With no insurance	Whole damage to be paid	With no insurance	Whole damage amount
SCDR	No deductibles**	Super CDR	No excess**
SCDRP	No deductibles**	Super CDR Plus	No excess**

* 10% of damage value in case reparation exceeds HUF 600,000, with post-settlement.

** see 1.1.4.

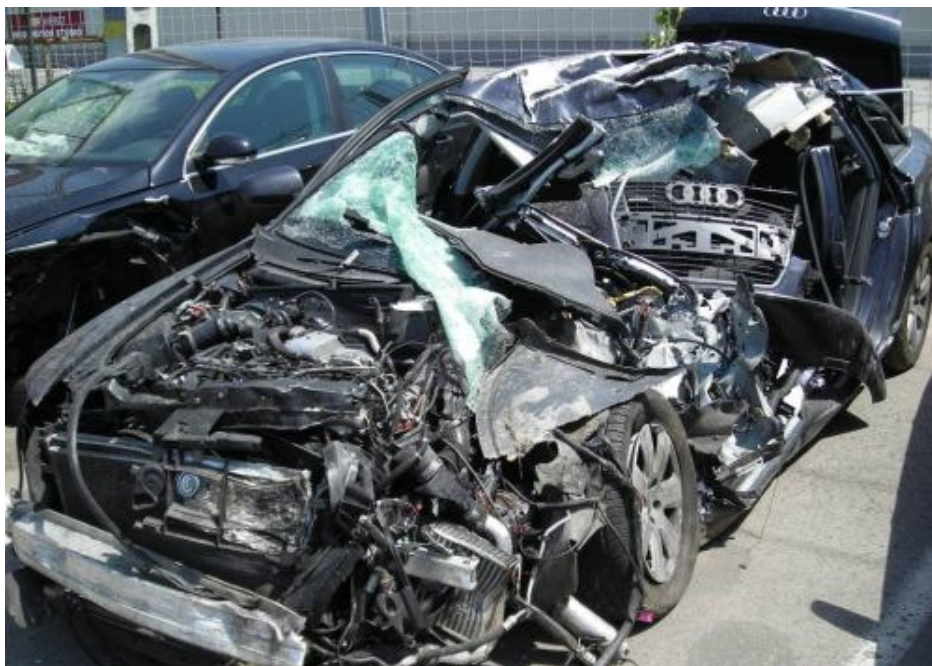
WINDOW DAMAGE



Insurance type	Amount of deductibles	Insurance type	Non-waivable excess
With insurance	HUF 35,000.-	With regular insurance	HUF 35,000.-
With no insurance	Whole damage to be paid	With no insurance	Whole damage amount
SCDR	No deductibles*	Super CDR	No excess*
SCDRP	No deductibles*	Super CDR Plus	No excess*

** see 1.1.4.

TOTAL LOSS



Insurance type	Amount of deductibles	Insurance type	Non-waivable excess
With insurance	Standard deductibles*	With regular insurance	Regular excess*
With no insurance	Whole damage to be paid	With no insurance	Whole damage amount
SCDR	No deductibles**	Super CDR	No excess**
SCDRP	No deductibles**	Super CDR Plus	No excess**
Liability claim settlement	No deductibles	Third party	No excess

* 10% of damage value in case reparation exceeds HUF 600,000, with post-settlement.

** see 3.1.4.

POLISHABLE SCRATCHES



*Small scratches on the paint of the motor vehicle, which can be removed by polishing.
It can be distinguished from abrasion damages, as “our nails don’t get caught” .*

Insurance type	Amount of deductibles	Insurance type	Non-waivable excess
With insurance	Variable*	With regular insurance	Variable*
With no insurance	Whole damage to be paid	With no insurance	Whole damage amount
SCDR	No deductibles**	Super CDR	No excess**
SCDRP	No deductibles**	Super CDR Plus	No excess**
Liability claim settlement	No deductibles	Third party	No excess

***1. In case of polishing: HUF 5,000.-/component,**

2. Insofar as the length of the scratch is under 2cms and there is no dent: HUF 10,000.-/component

3. Insofar as the length of the scratch is between 2-8 cms and there is no dent: HUF 30,000.-/component

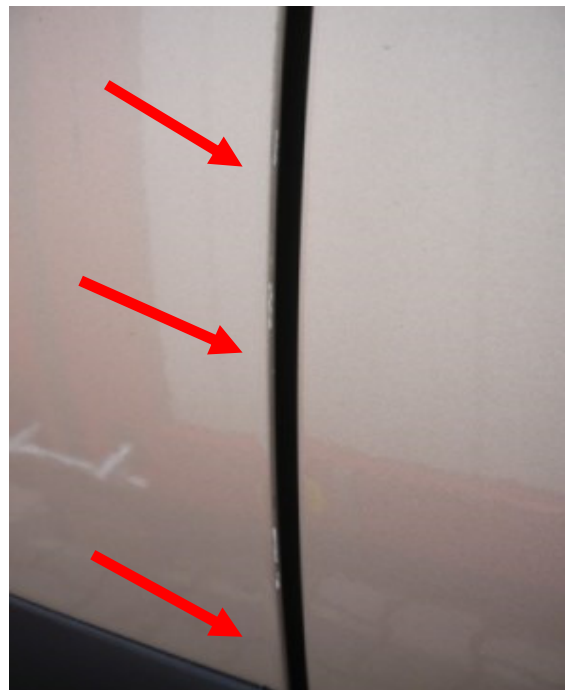
4. In case the length of the scratch is over 8 cms: standard deductibles (HUF 60,000.-)

** see 1.1.4.

IMPACT OF SMALL GRAVEL



DOOR EDGE DAMAGE



The impact of small gravel, small paint damages and damage to the door edge can be repaired by paintbrush.

Insurance type	Amount of deductibles	Insurance type	Non-waivable excess
With insurance	HUF 15-60,000.-*	With regular insurance	HUF 15-60,000.-*
With no insurance	Whole damage to be paid	With no insurance	Whole damage amount
SCDR	No deductibles**	Super CDR	No excess**
SCDRP	No deductibles**	Super CDR Plus	No excess**

*** If there are maximum 2 gravel damages on 1 component, the applicable deductible is: HUF 30,000.-**

In case of damage to the paint of the door edge, applicable deductible is: HUF 15,000.-

** see 1.1.4.

DAMAGED TYRE



Damaged tyre due to parking on the curb, emergency braking, cord breakage, driving with a flat tyre.

Insurance type	Amount of deductibles	Insurance type	Non-waivable excess
With insurance	Standard deductibles*	With regular insurance	Regular excess*
With no insurance	Whole damage to be paid	With no insurance	Whole damage amount
SCDR	Standard deductibles*	Super CDR	Regular excess*
SCDRP	No deductibles**	Super CDR Plus	No excess**
Liability claim settlement	No deductibles	Third party	No excess

* Cost of tyre replacement, maximum HUF 60,000.

** see 1.1.4.

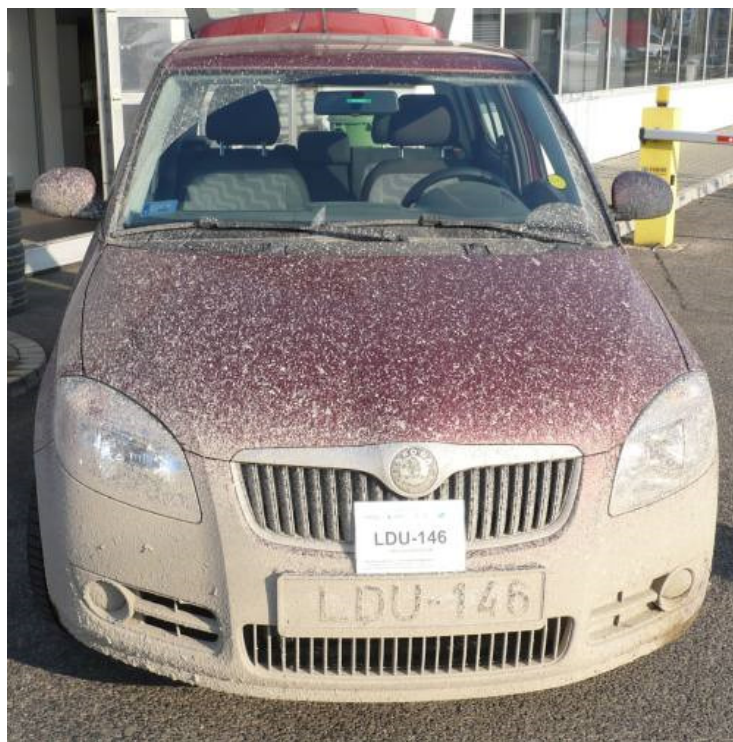
DIRTY TRIM



The general cleaning of the motor vehicle can not efficiently remove these kinds of contamination, wet trim cleaning is necessary.

Not qualified as insurance claim event, see 1.2!

VERY DIRTY MOTOR VEHICLE



Very dirty motor vehicle outside and/or inside, engine washing and chassis washing are necessary in addition to washing the outside.

Not qualified as insurance claim event, payable separately according to invoice.

BROKEN, SCRATCHED OR MISSING WHEEL COVER



Damage typically caused during parking beside the curb.

Insurance type	Amount of deductibles	Insurance type	Non-waivable excess
With insurance	Standard deductibles*	With regular insurance	Regular excess*
With no insurance	Whole damage to be paid	With no insurance	Whole damage amount
SCDR	Standard deductibles*	Super CDR	Regular excess*
SCDRP	No deductibles**	Super CDR Plus	No excess**
Liability claim settlement	No deductibles	Third party	No excess

* Cost of wheel cover replacement, maximum HUF 60,000.

** see 1.1.4.

BROKEN MIRROR CASING, MIRROR TURN INDICATOR, REAR LIGHT, FRONT FOG LAMP



Damages generally hard to spot, requires thorough visual inspection.

Insurance type	Amount of deductibles	Insurance type	Non-waivable excess
With insurance	Standard deductibles*	With regular insurance	Regular excess*
With no insurance	Whole damage to be paid	With no insurance	Whole damage amount
SCDR	No deductibles**	Super CDR	No excess**
SCDRP	No deductibles**	Super CDR Plus	No excess**
Liability claim settlement	No deductibles	Third party	No excess

Should the cost of repair be lower than the amount of the deductibles, the actual cost of repair shall be charged.

** see 1.1.4.

INNER LINING AND OTHER DAMAGES



Seat trim damaged by cigarette burn, which may also occur on the back seats.



Damages in the trunk space.



Damages hard to spot.

Not qualified as insurance claim event, payable separately according to invoice!

REPLACED COMPONENTS OR ACCESSORIES



*Hard to note, the casing is missing on this photo
and it can be seen that the battery is not new, original.*

Not qualified as insurance claim event, payable separately according to invoice!