

# CLAIM SETTLEMENT PRINCIPLE REGARDING DAMAGES AND MISSING ACCESSORIES OF EUROPCAR VEHICLES



**Valid: as of April 1st, 2017**

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. 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).

In case of any damage in the vehicle (not enumerated in point a), the Renter or the User of the vehicle shall bear the excess, except, the other party admits his/her liability for the accident. In case of high-value damage (gross value of the damage is more than 1.200.000 HUF), the amount of the excess is 10%. By decision of the Lessor, the damage is calculated by Audatex calculation or based on the invoice issued on the repair by a partner car service of the Lessor. Renter accepts the offer for the reparation of the partner car service. The amount of the excess can be deducted to the half by paying the corresponding daily insurance fee (Super CDR), and the Renter may be exempted from the payment of the excess in case of paying the corresponding daily insurance fee (Super CDR Plus).

The insurance does not cover damages of the windscreen, tires and the interior of the vehicle. In case of such damages the excess is the overall value of the damage.

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.

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.

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. 3. Additional insurances

**SCDR** – deductible reducing insurance: reduce the deductible for a half, 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.

**STHW** - . The amount of the excess can be deducted to the half by paying the corresponding daily insurance fee.

#### 1. 1. 4. 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. 5. 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
- 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. 6. 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.

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

All damages where the **cost of repair is less** than HUF 120,000, 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: Types of Insurance**

ACRIS CODES		CATEGORIES	BRAND	MODEL	INSURANCES												FULL EXCESS WITHOUT INSURANCE
					CDW		SCDW		SPCDW		THW		STHW				
		Collision Damage Waiver		Super Collision Damage Waiver		Super Protection Collision Damage Waiver		Theft Waiver		Super Theft Waiver							
		AMOUNT	EXCESS	AMOUNT	EXCESS	AMOUNT	EXCESS	AMOUNT	EXCESS	AMOUNT	EXCESS	AMOUNT	EXCESS				
MXMR	O	VW	UP 1.0	1 000 HUF	120 000 HUF	2 000 HUF	60 000 HUF	4 000 HUF	0	1 000 HUF	400 000 HUF	5 000 HUF	200 000 HUF	2 600 000 HUF			
EDMR	A	VW	POLO 1.2	1 000 HUF	120 000 HUF	2 000 HUF	60 000 HUF	4 000 HUF	0	1 000 HUF	400 000 HUF	5 000 HUF	200 000 HUF	3 300 000 HUF			
EDMR	A	SKODA	FABIA 1.2	1 000 HUF	120 000 HUF	2 000 HUF	60 000 HUF	4 000 HUF	0	1 000 HUF	400 000 HUF	5 000 HUF	200 000 HUF	3 400 000 HUF			
EDMR	A	SEAT	IBIZA 1.4	1 000 HUF	120 000 HUF	2 000 HUF	60 000 HUF	4 000 HUF	0	1 000 HUF	400 000 HUF	5 000 HUF	200 000 HUF	3 000 000 HUF			
CDMR	B	VW	GOLF 1.4	1 000 HUF	120 000 HUF	2 000 HUF	60 000 HUF	4 000 HUF	0	1 000 HUF	400 000 HUF	5 000 HUF	200 000 HUF	4 900 000 HUF			
CDMR	B	SKODA	RAPID 1.2	1 000 HUF	120 000 HUF	2 000 HUF	60 000 HUF	4 000 HUF	0	1 000 HUF	400 000 HUF	5 000 HUF	200 000 HUF	3 900 000 HUF			
CDMR	B	OPEL	ASTRA 1.4	1 000 HUF	120 000 HUF	2 000 HUF	60 000 HUF	4 000 HUF	0	1 000 HUF	400 000 HUF	5 000 HUF	200 000 HUF	3 700 000 HUF			
CDMR	B	SEAT	LEON 1.2	1 000 HUF	120 000 HUF	2 000 HUF	60 000 HUF	4 000 HUF	0	1 000 HUF	400 000 HUF	5 000 HUF	200 000 HUF	4 250 000 HUF			
CDMR	B	HYUNDAI	I30 1.4	1 000 HUF	120 000 HUF	2 000 HUF	60 000 HUF	4 000 HUF	0	1 000 HUF	400 000 HUF	5 000 HUF	200 000 HUF	4 250 000 HUF			
ICMR	C	SKODA	OCTAVIA 1.4	1 000 HUF	120 000 HUF	2 000 HUF	60 000 HUF	4 000 HUF	0	1 000 HUF	400 000 HUF	5 000 HUF	200 000 HUF	4 900 000 HUF			
ICMR	C	VW	JETTA 1.4	1 000 HUF	120 000 HUF	2 000 HUF	60 000 HUF	4 000 HUF	0	1 000 HUF	400 000 HUF	5 000 HUF	200 000 HUF	4 750 000 HUF			
IDMR	D	SKODA	OCTAVIA 1.6 CRTDI	1 000 HUF	160 000 HUF	2 000 HUF	80 000 HUF	4 000 HUF	0	1 000 HUF	700 000 HUF	5 000 HUF	350 000 HUF	5 500 000 HUF			
IDMR	D	VW	JETTA 1.6 CRTDI	1 000 HUF	160 000 HUF	2 000 HUF	80 000 HUF	4 000 HUF	0	1 000 HUF	700 000 HUF	5 000 HUF	350 000 HUF	4 900 000 HUF			
IDAR	E	SKODA	OCTAVIA DSG 1.4	1 000 HUF	160 000 HUF	2 000 HUF	80 000 HUF	4 000 HUF	0	1 000 HUF	700 000 HUF	5 000 HUF	350 000 HUF	5 450 000 HUF			
FDAR	F	AUDI	A4 2.0 TDI	1 000 HUF	160 000 HUF	2 000 HUF	80 000 HUF	4 000 HUF	0	1 000 HUF	700 000 HUF	5 000 HUF	350 000 HUF	8 050 000 HUF			
FDAR	F	SKODA	SUPERB 2.0 TDI	1 000 HUF	160 000 HUF	2 000 HUF	80 000 HUF	4 000 HUF	0	1 000 HUF	700 000 HUF	5 000 HUF	350 000 HUF	7 050 000 HUF			
FDAR	F	VW	PASSAT 2.0 TDI	1 000 HUF	160 000 HUF	2 000 HUF	80 000 HUF	4 000 HUF	0	1 000 HUF	700 000 HUF	5 000 HUF	350 000 HUF	7 900 000 HUF			
PDAR	H	AUDI	A6 3.0 quattro	1 000 HUF	200 000 HUF	2 000 HUF	100 000 HUF	4 000 HUF	0	1 000 HUF	1 600 000 HUF	5 000 HUF	800 000 HUF	13 000 000 HUF			
LDAR	I	AUDI	A8 3.0 long	1 000 HUF	200 000 HUF	2 000 HUF	100 000 HUF	4 000 HUF	0	1 000 HUF	1 600 000 HUF	5 000 HUF	800 000 HUF	30 000 000 HUF			
CWMR	J	SEAT	LEON COMBI 1.2 TSI	1 000 HUF	120 000 HUF	2 000 HUF	60 000 HUF	4 000 HUF	0	1 000 HUF	400 000 HUF	5 000 HUF	200 000 HUF	5 050 000 HUF			
IWMR	L	SKODA	OCTAVIA COMBI 1.4 TSI	1 000 HUF	120 000 HUF	2 000 HUF	60 000 HUF	4 000 HUF	0	1 000 HUF	400 000 HUF	5 000 HUF	200 000 HUF	4 700 000 HUF			
PVMR	M	VW	TRANSPORTER 2.0 TDI 9 Seater	1 000 HUF	160 000 HUF	2 000 HUF	80 000 HUF	4 000 HUF	0	1 000 HUF	700 000 HUF	5 000 HUF	350 000 HUF	7 700 000 HUF			
KPMR	R	VW	CADDY 2.0 SDI	1 000 HUF	160 000 HUF	2 000 HUF	80 000 HUF	4 000 HUF	0	1 000 HUF	700 000 HUF	5 000 HUF	350 000 HUF	4 400 000 HUF			
VMMR	S	VW	TRANSPORTER 2.0 TDI	1 000 HUF	160 000 HUF	2 000 HUF	80 000 HUF	4 000 HUF	0	1 000 HUF	700 000 HUF	5 000 HUF	350 000 HUF	6 400 000 HUF			
TMMR	T	VW	CRAFTER 35 2.5 TDI	1 000 HUF	160 000 HUF	2 000 HUF	80 000 HUF	4 000 HUF	0	1 000 HUF	700 000 HUF	5 000 HUF	350 000 HUF	8 600 000 HUF			




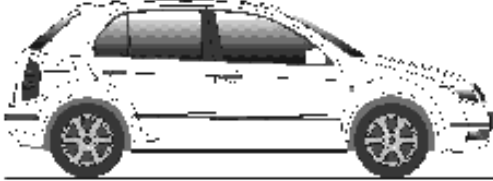


**Annex no. 2: Claim event notification - passenger and commercial vehicles**



**INFORMANT OF INSURED EVENT**

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

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>
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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. 3: Request for the documents necessary for claim settlement

**Europcar**

**FAX**

**Címzett:**

To:

**Cég neve:**

Company:

**Fax szám:**

Fax:

**Dátum:**

Date:

**Küldő:**

From:

**E-mail:**

E-mail:

**Tárgy:**

Subject:

**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. 4: 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
Collision with another car (also for MVI damages)	X	X	X			
Collision with foreign registration no. vehicle	X	X	X	X		
Damage without collision (e.g. slipping into a ditch)		X	X			
Full theft of vehicle or partial theft					X	X
Damage caused by natural forces or wilful damage		X			X	
Window damage		X	X			
Collision with domestic or wild animals		X	X			

## PHOTOS

## BREAKAGES

Chargeable amount, excess see Annex no. 1. → Types of Insurance



## ELEM HÚZÁSOK / COMPONENT ABRASIONS

Chargeable amount, excess see Annex no. 1. → Types of Insurance



## LORRY CARGO HOLD DAMAGES

Chargeable amount, excess see Annex no. 1. → Types of Insurance



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

Chargeable amount, excess see Annex no. 1. → Types of Insurance



## BROKEN MIRROR CASING, MIRROR TURN INDICATOR, LIGHTS, FOG LAMPS

Chargeable amount, excess see Annex no. 1. → Types of Insurance



Damages generally hard to spot, requires thorough visual inspection.



## IMPACT OF GRAVEL

Chargeable amount, excess see Annex no. 1. → Types of Insurance



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

## DAMAGE BY DOOR OPENING



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.

## WILFUL DAMAGE - PARTIAL THEFT

Chargeable amount, excess see Annex no. 1. → Types of Insurance



## DAMAGE TO TYRES, RIMS, WHEELS



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

## BROKEN, SCRATCHED OR MISSING WHEEL COVER



Shall be charged the cost of wheel cover replacement.

## SÉRÜLT GUMIABRONCS / DAMAGED TYRE

Chargeable amount, excess see Annex no. 1. → Types of Insurance



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

## WINDOW DAMAGE



Biztosítás típusa	Önrész mértéke	Insurance type	Non-waivable excess
Biztosítás nélkül	Teljes kár térítendő	With no insurance	Whole damage amount
Biztosítással	35000.- Ft	With regular insurance	35.000.- HUF
SCDR	Nincs önrész	Super CDR	No excess
SCDRP	Nincs önrész	Super CDR Plus	No excess
Felelősségi kérelszámolás	Nincs önrész	Third party	No excess

## SCRATCHES, POLISHABLE SCRATCHES



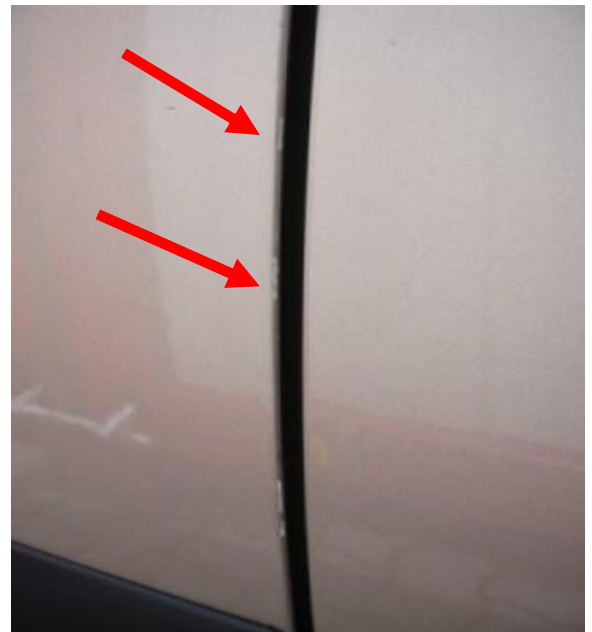
Small scratches on the paint of the motor vehicle, which can be removed by polishing. It can be distinguished from abrasion damages, as “our nails don’t get caught” .

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: HUF 60,000.-/component

### 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.

Biztosítás típusa	Önrész mértéke	Insurance type	Non-waivable excess
Biztosítás nélkül	Teljes kár térítendő	With no insurance	Whole damage amount
Biztosítással	15-30.000,-Ft*	With regular insurance	15-30.000,-HUF*
SCDR	fél önrész	Super CDR	half excess
SCDRP	Nincs önrész	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 Annex no.1.

## DOOR SILL AND BOTTOM INJURY

Chargeable amount, excess see Annex no. 1. → Types of Insurance



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



## TRUNK SCRATCHES



Biztosítás típusa	Önrész mértéke	Insurance type	Non-waivable excess
Biztosítás nélkül	Teljes kár térítendő	With no insurance	Whole damage amount
Biztosítással	30.000,-Ft	With regular insurance	30.000,-HUF
SCDR	15.000.- Ft	Super CDR	15.000,-HUF
SCDRP	Nincs önrész	Super CDR Plus	No excess

## 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!

## HIGHLY CONTAMINATED 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.

## 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, payable separately according to invoice!

## 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!

## TOTAL LOSS

Chargeable amount, excess see Annex no. 1. → Types of Insurance

