



# KOMPLETT CASCO MOTOR INSURANCE

Consider the many potential risks that your car is exposed to: it may be crashed in an accident, damaged in a storm or hail, or it may be even be stolen. The cover levels of Generali Komplet Casco have been designed so as to allow you to tailor your motor insurance to your actual insurance needs.

## Why choose Generali's Komplet Casco motor insurance?

- We have 5 levels of basic cover to choose from.
- You can buy a fully or partially comprehensive cover, as necessary.
- You can add many optional extras, depending on the type of comp cover.
- You may bundle optional extra covers to get a better rate.
- We have a national network of claim settlement offices, and some of our contracted repair facilities are authorized to receive claims notifications to help you get your claim settled faster.
- You can notify your claim online or over the phone.
- We have fair, customer friendly practices for settling claims with smart solution.
- You can manage your insurance policies online at your convenience, or meet us in person at our customer service offices throughout the country.
- When determining your premium rates, we will consider how much you drive your vehicle each year, and you will be rewarded for not making any claims.
- You can get additional discounts depending on payment frequency and payment method you choose, or for selecting e-communication only.

## Learn more about our Komplet Casco comprehensive covers.

What is covered under the basic covers?

| Basic Covers    | Theft | Collision | Natural perils | Plate glass breakage |
|-----------------|-------|-----------|----------------|----------------------|
| Optimal         | ✓     | ✓         | ✓              | ✓                    |
| Optimal Premium | ✓     | ✓         | ✓              | ✓                    |
| Optimal Extra   | ✓     | ✓         | ✓              | ✓                    |
| Standard        | –     | ✓         | ✓              | ✓                    |
| Special         | ✓     | –         | ✓              | –                    |

## Choose what best suits your needs.

- Our Optimal comprehensive cover is designed for car owners who want their vehicle to be fully covered with several excess options and add-ons to further extend protection. If you do not want to hassle with selecting optional extras, you can choose the Premium cover with 15 add-ons, or the Extra Casco with 10 add-ons.
- Our Standard comprehensive cover has been designed for drivers who are not concerned about theft because their car is kept in a garage or guarded parking lot.
- The Special comprehensive cover is ideal for you if you are looking for protection for theft and natural perils, for instance because you park your car in the street.

## Optional Insurance Add-ons

### Smart Mobility Bundle

- **Misfuelling Add-on:** we will help you if you have filled your car with the wrong fuel and your car needs repairs as a result.
- **Technical Breakdown and Tire Puncture Assistance Service:** we will help you if your car is immobile as a result of a technical failure or tire puncture.

### Value Protection Bundle

- **New Value Insurance Add-on:** if your car has suffered a total loss in an insured event, or if it has been stolen, the insurance pays out 100% of your loss based on the value stated on the original invoice. At your choice, this cover is available until your car is 3 months old or 1 year old.
- **Zero Depreciation Insurance Add-on:** if your car is damaged, the value of new spare parts and paintwork applied during the repairs will add to the value of your car. This added value is normally deducted from the insurance payout. Nevertheless, with the zero depreciation add-on, the value increase is not deducted from the reimbursement and you only have to pay the excess.
- **Salvage Plus Insurance Add-on:** if your car suffers a total loss, we will assist you in selling the salvage vehicle.

### Care Cover Bundle

- **Tire Puncture Insurance Add-on:** If your car tire is damaged due to a puncture and cannot be repaired with a repair, we will reimburse you a flat rate for the purchase of a new tire if the damaged tire is up to 60 months old.
- **Passenger Accident Insurance Add-on:** this accident insurance cover provides protection to both the driver and the passengers in the car, irrespective of who was at fault in the accident.
- **Luggage Insurance Add-on:** we will reimburse you for the loss or damage of your luggage as a result of the vehicle's collision, theft, robbery, or damage due to natural perils.
- **AutósTárs Legal Expenses Insurance Add-on:** we will help you in legal disputes related to the use of your car.

### Comfort Bundle

- **Door-to-door Add-on Service:** If your car is damaged in an accident, we will arrange for a tow truck service to the repair facility and to your home after the repairs.
- **Rental Vehicle Add-on Service:** we will cover the fee of car rental up to HUF 100 000, if your car covered under your comprehensive motor insurance needs to be replaced after being declared a total loss or stolen, or otherwise damaged.
- **Driver Service Insurance Add-on:** Available with the Optimal Premium comprehensive cover. The Driver Service will get you and your car to your destination if you are unfit for driving, for instance because you are tired or you have consumed alcohol.

### Premium Electronics Bundle

- **Electroacoustic Devices Plus Insurance Add-on:** we will reimburse you for loss or other damage covered under your comprehensive policy to the CD player, DVD player, speaker, amplifier or other acoustic accessories built into your car. Free of charge up to annual benefits of HUF 300 000.
- **Smart Luggage Insurance Add-on:** if you take your mobile phone, laptop, notebook or tablet with you in the car, this cover will provide you protection if they are stolen or taken in a robbery, or if they are otherwise damaged under the coverage of your comprehensive motor policy.

### +2 optional extras for more protection

- **The Purchase Price Guarantee insurance** provides help in the event of total damage or theft. If your car cannot be repaired, we will pay you the difference between the car's value at the time of loss and its certified purchase price.
- **Travel Insurance:** only available with Optimal Premium and Optimal Extra comprehensive motor insurance

If you are interested and would like to learn more about our comprehensive motor insurance plans, please leave your name and contact information on our website and our English speaking agent will get in touch with you soon.