



ADAC Plus Membership Terms and Conditions

Valid from 1 January 2014

For the benefit of ADAC Plus members, ADAC has concluded group insurance contracts with ADAC-Schutzbrief Versicherungs-AG in Munich (assistance booklet and credit benefits, accident emergency benefits and travel liability insurance) and ADAC-Rechtsschutz Versicherungs-AG in Munich (travel contract legal expenses insurance). These are separate, legally independent insurance agreements. They are based on the relevant Group Insurance Terms and Conditions of the insurers.

The group insurance covers Europe-wide vehicle-related benefits such as assistance following breakdown, accident and vehicle theft as well as world-wide person-related benefits for the persons covered in the event of illness, injury and death.

The accident emergency benefit includes a lump sum immediate benefit of €3,000.00 for persons having suffered serious injuries in an accident with a complicated treatment process. Coverage applies around the clock, world-wide.

Travel liability insurance benefits cover the insured during travel outside Germany for up to 45 days for mandatory private third party liability resulting from everyday risks (e.g. cycling) except for the operation of motor vehicles, aircraft or watercraft. The insurance covers the determination of liability, indemnification of parties with valid claims and defence of invalid claims (incl. costs of litigation, if necessary). The sum insured for personal injury and loss is €500,000 per incident. The overall cover amount for all incidents is €1 million per insurance year. The deductible (excess) for material loss is €150.00 per incident.

The travel contract legal expenses coverage includes legal representation in matters arising from travel services, passenger transport and accommodation contracts which the persons covered may have concluded while travelling or in order to make travel arrangements. Travelling means that you are more than 50km (distance over land) away from your place of residence. The covered amount for legal expenses claims within Europe is €300,000; legal expenses claims arising outside Europe within the first three months of a sojourn are covered up to the maximum amount of €40,000.

With a view to assistance booklet benefits, cover applies to claims arising in the European area of coverage and, where the benefits defined in §§24, 25, 27-34 are provided world-wide, also incidents 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 §20 and §26 will be provided within the borders of the European area of coverage. This will also apply to cases where the incident has occurred outside the European area of coverage. If your place of residence is not in Germany, please note §2 of the 2014 Group Insurance Terms and Conditions of ADAC-Schutzbrief Versicherungs-AG for the ADAC Plus plan.

The persons covered are the primary ADAC Plus member and any other persons named to us as members of the covered persons group/party provided that they are ADAC members and that they have not expressly declined cover. The covered persons group may include the primary member's spouse or partner as well as any of their children up to their 23rd birthday.

The protected vehicles include motor vehicles, whether subject to licensing or not, which one of the persons covered operates as the solely responsible driver at the time of the incident. In addition, cover extends to any motor vehicles registered in the name of one of the persons covered provided that at the time of the incident one of the persons covered was a passenger in that vehicle. This also applies to cases where the trip is about to be undertaken.

Where none of the persons covered is riding in the vehicle at the time of the incident, the motor vehicle registered in the name of one of the persons covered shall be eligible to receive breakdown and accident assistance, assistance with lost or defective/broken car keys, towing, off-road recovery, vehicle recovery, spare parts delivery, vehicle customs clearance and scrapping.

The commencement and the end of insurance cover are based on the terms and conditions of the ADAC Plus plan.

The benefits relating to illness, injury, death and other emergencies (§§24 to 34) apply while travelling. Travelling means that you are more than 50km (distance over land) away from your place of residence. In the European area of coverage, cover extends to travel which at the time of the incident did not exceed 92 days in duration since departure from the place of residence. Outside the European area of coverage, cover extends to travel which at the time of the incident did not exceed 45 days in duration since departure from the place of residence.

Based on the design and the facilities for the transport of passengers, the vehicle must not have more than 9 seats (including the driver's seat) and must not exceed a total width of 2.55m, length of 10m, height of 3.00m and maximum gross weight of 3,500kg. All measurements indicated also refer to the vehicle trailer including load. The trailer must not have more than one axle. Axles spaced less than 1.00m from one another are considered one axle. Motorhomes shall be covered regardless of vehicle measurements. The following benefits shall not be available, if the vehicle is over 3.20m high (load included) and the vehicle gross weight exceeds 7,500kg: Off-road recovery (§16), vehicle recovery (§20), pick-up service (§21) and if the car is a total loss, transport from the place of the incident to the storage site and from the storage site to the scrapyard or customs office (§23 No. 2).

In the case of an incident, our international ADAC assistance centres 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 ADAC Plus service booklet. For each benefit, call the emergency number 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 there is another policy covering the same loss or damage, this cover shall take precedence. If you report the claim to us, we will advance the funds according to our terms and conditions of insurance.

Important information on assistance booklet benefits for ADAC Plus members:

Services and benefits specified in this booklet

The following pages will tell you how to obtain assistance and indicate the procedure to follow in the individual case. The explanations are excerpts from the Terms and Conditions of Group Insurance of the ADAC-Schutzbrief Versicherungs-AG for the ADAC Plus plan. The group insurance conditions also define the persons and vehicles covered and the countries in which the ADAC Plus membership is valid.

ADAC Plus vehicle-related benefits and services

Breakdown and accident assistance in Germany

The ADAC road patrols operate on all federal motorways, in big cities and conurbations in Germany. The costs of such assistance are covered by the membership fee. In addition to the ADAC road patrol force, ADAC contractors will provide assistance on a 24-hour basis. We cover expenses as set out below:

- Roadside repair and accident assistance up to a maximum of €300.00;
- Towing following breakdown or accident to the nearest suitable garage up to a maximum of €300.00;
- Vehicle off-road recovery, full amount.

ADAC helps you 24 hours a day: On German motorways via the emergency call points. Make sure you explicitly ask for ADAC assistance. On all other roads via the national breakdown assistance number **0 180 2 22 22 22** (6c/call from the land-line network). Mobile phone users simply call **22 22 22**.

→ See ADAC breakdown and accident assistance for ADAC members

Breakdown and accident assistance outside Germany

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

→ See §13, §15, §16 of the 2014 Group Insurance Terms and Conditions of ADAC-Schutzbrief Versicherungs-AG for the ADAC Plus plan

Assistance with lost or defective car keys

If your vehicle is immobilised following the loss, theft or failure of the car key, we will reimburse expenses for obtaining a replacement key or for making your vehicle drivable again up to €120.00. The same applies if an immobiliser or car keys locked in your car prevent mobility. Please call ADAC Munich at **(0 89) 76 76 70** when motoring in Germany; outside Germany, call the competent international ADAC assistance centre (telephone number see back inside cover of the ADAC Plus service booklet) or ADAC Munich at **++49* 89 22 22 22**. We will cover such expenses up to a maximum of €120.00. Only the cost of the replacement key itself will be at your expense.

→ See §14 of the 2014 Group Insurance Terms and Conditions of ADAC-Schutzbrief Versicherungs-AG for the ADAC Plus plan

Local transport following vehicle immobilisation

Following a breakdown, accident or vehicle theft, we will reimburse the cost of public transport or taxi 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 theft report.

→ See §17 of the 2014 Group Insurance Terms and Conditions of ADAC-Schutzbrief Versicherungs-AG for the ADAC Plus plan

Travel expenses following vehicle immobilisation

We will provide an ADAC ClubMobil from ADAC Autovermietung GmbH free of charge (rental) or another vehicle for the duration (max. 7 days) of the vehicle immobilisation if the incident occurred in Germany. In the event of an incident outside Germany, we will reimburse the cost of a rental car for the direct return trip to your place of residence up to €500.00. Where no Club-Mobil or other vehicle can be provided, we will try to find a rental car for you in Germany or outside Germany and reimburse the rental fee up to €52.00 for each day you forgo the use of your vehicle, up to a maximum of 7 days or €364.00. To use an ADAC Club-Mobil/rental car, you are required to make the usual deposit. Instead of providing an ADAC ClubMobil/rental car, we will reimburse first-class rail fare to the place of destination and back to the place of the incident or to your place of residence and the train fare for the person collecting the vehicle. Where travel distances over 1,200km are involved, we will reimburse economy air fare to your place of residence. In Germany, call ADAC Munich at **(0 89) 76 76 70**; outside Germany, call the competent international ADAC assistance centre (telephone number see back inside cover of the ADAC Plus service booklet) or ADAC Munich at **++49* 89 22 22 22**. Please send us the original tickets or car rental bills along with a copy of the repair invoice, the police theft report or the scrapping certificate.

→ See §18 of the 2014 Group Insurance Terms and Conditions of ADAC-Schutzbrief Versicherungs-AG for the ADAC Plus plan

Accommodation costs following vehicle immobilisation

If you need accommodation following a breakdown, accident or vehicle theft in Germany or outside Germany, ADAC will help you find a hotel and reimburse accommodation expenses for all passengers up to a maximum of three nights and €85.00 per night and person. Instead of accommodation on the day of the incident, we will refund travel expenses up to €85.00. In Germany, please call ADAC Munich at **(0 89) 76 76 70**; outside Germany, call the competent international ADAC assistance centre (telephone number see back inside cover of the ADAC Plus service booklet) or ADAC Munich at **++49* 89 22 22 22**. Please send us the original bill along with a copy of the repair invoice, the police theft report or the scrapping certificate.

→ See §19 of the 2014 Group Insurance Terms and Conditions of ADAC-Schutzbrief Versicherungs-AG for the ADAC Plus plan

Vehicle recovery

Following a breakdown or accident or after your stolen vehicle is found, ADAC will organise recovery or repatriation. Experienced ADAC 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 at **(0 89) 76 76 70**; outside Germany, call the competent international ADAC assistance centre (telephone number see back inside cover of the ADAC Plus service booklet) or ADAC Munich at **++49* 89 22 22 22**. Before your vehicle is returned, please have the damage and the repair-worthiness assessed by a garage. Keep vehicle data, collection address and precise destination address at hand. For repatriation from outside Germany, leave your key, registration certificate and a luggage check list in the vehicle.

→ See §20 of the 2014 Group Insurance Terms and Conditions of ADAC-Schutzbrief Versicherungs-AG for the ADAC Plus plan

Pick-up service in Germany

If you have a breakdown or accident in Germany, we will return the vehicle, the driver and passengers to your place of residence.

→ See §21 of the 2014 Group Insurance Terms and Conditions of ADAC-Schutzbrief Versicherungs-AG for the ADAC Plus plan

Spare parts dispatch from Germany

Following a vehicle breakdown, accident or the theft of vehicle parts, we will locate the necessary parts if they are unavailable locally and expedite them freight paid to the local garage or to the nearest customs rail station/airport. Please have the garage specify the required parts precisely. Keep the address of the garage, the registration certificate and, if necessary, the engine number (VIN) at hand. For assistance, please call the competent international ADAC assistance centre (telephone number see back inside cover of the ADAC Plus service booklet) or ADAC in Munich at **++49* 89 22 22 22**. Please send us the original bill for any costs incurred for spare parts collection. Apart from procurement and dispatch costs, we will also cover the cost of transport to the garage and the repatriation of replaced parts. We will charge you for the cost of the spare parts themselves and customs duties, if any.

→ See §22 of the 2014 Group Insurance Terms and Conditions of ADAC-Schutzbrief Versicherungs-AG for the ADAC Plus plan

Customs clearance and vehicle scrapping in a country outside Germany

If your vehicle is a total loss after an incident outside Germany, we 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. For assistance, please call the competent international ADAC assistance centre (telephone number see back inside cover of the ADAC Plus service booklet) or ADAC in Munich at **++49* 89 22 22 22**. Please keep the vehicle data and the exact storage address at hand.

→ See §23 of the 2014 Group Insurance Terms and Conditions of ADAC-Schutzbrief Versicherungs-AG for the ADAC Plus plan

ADAC Plus person-related benefits and services

Medical transport in the event of acute and unexpected illness or injury

If you suffer from an acute and unexpected illness or an injury while travelling, see a doctor and call ADAC Munich at **(0 89) 76 76 76** when travelling in Germany. Outside Germany, call the competent international ADAC assistance centre (telephone number see back inside cover of the ADAC Plus service booklet) or ADAC Munich. Keep the telephone number of the attending doctor and your identification documents at hand. 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 coordinate the type of medical transport required with the attending physician and provide the required medical care and escort (physician, paramedic) during transport. In addition, we will organise a bed in a German hospital and cover the cost of transport and escorts. If necessary, we will also take care of your luggage.

→ See §24 of the 2014 Group Insurance Terms and Conditions of ADAC-Schutzbrief Versicherungs-AG for the ADAC Plus plan

Escort service for children

Should you fall ill or suffer an injury while travelling and no longer be able to take care of children under 16 years of age travelling with you and should nobody close be at hand locally, we will provide an escort to take the children to your place of residence and cover the cost. 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**; outside Germany, call the competent international ADAC assistance centre (telephone number see back inside cover of the ADAC Plus service booklet) or ADAC in Munich. Please ensure that your children carry their identity documents.

→ See §25 of the 2014 Group Insurance Terms and Conditions of ADAC-Schutzbrief Versicherungs-AG for the ADAC Plus plan

Vehicle collection, 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 your 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 trip. In Germany, please contact ADAC in Munich at **(0 89) 76 76 76**, outside Germany, the nearest international ADAC assistance centre (telephone number see back inside cover of the ADAC Plus service booklet) or ADAC in Munich. Keep the telephone number of the attending physician ready.

→ See §26 of the 2014 Group Insurance Terms and Conditions of ADAC-Schutzbrief Versicherungs-AG for the ADAC Plus plan

Accommodation

If you need accommodation while awaiting medical repatriation, escort service for children or vehicle collection due to the driver's unfitness to drive, we will help you find a hotel and reimburse accommodation expenses up to a maximum of three nights and €85.00 per night and person. Please send us the original bill. In Germany, call ADAC Munich at **(0 89) 76 76 76**; outside Germany, call the competent international ADAC assistance centre (telephone number see back inside cover of the ADAC Plus service booklet) or ADAC in Munich.

→ See §27 of the 2014 Group Insurance Terms and Conditions of ADAC-Schutzbrief Versicherungs-AG for the ADAC Plus plan

Hospital visit

Should you be hospitalised for more than two weeks while travelling, we will help you organise a hospital visit by friends or family and reimburse their 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 §28 of the 2014 Group Insurance Terms and Conditions of ADAC-Schutzbrief Versicherungs-AG for the ADAC Plus plan

Collection of pets (dog or cat)

We will bring pets (dog or cat) you may have taken along on your trip to your place of residence or to a person you designate and/or to an animal shelter in Germany, if you are unable to look after them due to illness, injury or death and no other persons or travel companions are available locally to take care of them. In Germany, call ADAC Munich at **(0 89) 76 76 76**; outside Germany, call the competent international ADAC assistance centre (telephone number see back inside cover of the ADAC Plus service booklet) or ADAC in Munich. The animal must be healthy and must not be dangerous. If required, we can obtain a certificate by a veterinary surgeon or officer. The costs of collection will be covered.

→ See §29 of the 2014 Group Insurance Terms and Conditions of ADAC-Schutzbrief Versicherungs-AG for the ADAC Plus plan

Unplanned early or late return

In the event of an early or late return due to an emergency (e.g. death of a close relative), we will cover the additional travel and accommodation costs for the return trip to your place of residence or to the place of the funeral event up to a maximum of €2,600.00 per incident. Where required, we will also recover your vehicle to your place of residence, if the incident occurred in Europe, and cover the costs. Keep the vehicle data and the collection address at hand. For vehicle transport from outside Germany, leave the key, certificate of registration and a luggage check list with your vehicle. We will help you organise the return trip. In Germany, call ADAC Munich at **(0 89) 76 76 76**; outside Germany, call the competent international ADAC assistance centre (telephone number see back inside cover of the ADAC Plus service booklet) or ADAC in Munich at **++49* 89 22 22 22**. If your vehicle needs to be recovered, please keep the vehicle data and the exact collection address at hand.

→ See §30 of the 2014 Group Insurance Terms and Conditions of ADAC-Schutzbrief Versicherungs-AG for the ADAC Plus plan

Assistance in special emergencies

We 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 for the transport of bodily remains up to €500.00. In Germany, call ADAC Munich at **(0 89) 76 76 76**; outside Germany, call the competent international ADAC assistance centre (telephone number see back inside cover of the ADAC Plus service booklet) or ADAC in Munich at **++49* 89 22 22 22**.

→ See §31 of the 2014 Group Insurance Terms and Conditions of ADAC-Schutzbrief Versicherungs-AG for the ADAC Plus plan

Dispatch of medication and spectacles from Germany

In consultation with your attending physician, we will locate the required prescription drug, if it is not available locally, or your replacement spectacles and expedite them with all due haste to the nearest customs rail station/airport and cover the cost. You will be charged for the cost of the drug(s) and/or replacement spectacle(s). For assistance, please call the competent international ADAC assistance centre (telephone number see back inside cover of the ADAC Plus service booklet) or ADAC in Munich at **++49* 89 22 22 22**. Please indicate the telephone numbers of the attending physician and of your family doctor when calling.

→ See §32 of the 2014 Group Insurance Terms and Conditions of ADAC-Schutzbrief Versicherungs-AG for the ADAC Plus plan

Assistance following the loss of travel documents in a country outside Germany

In the case of loss/theft of important travel documents such as your passport, ID or driver's licence while travelling outside Germany, we will help you obtain replacement documents and have credit cards blocked. For assistance, please call the competent international ADAC assistance centre (telephone number see back inside cover of the ADAC Plus service booklet) or ADAC in Munich at **++49* 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 local office up to a maximum of €260.00 per incident.

→ See §33 of the 2014 Group Insurance Terms and Conditions of ADAC-Schutzbrief Versicherungs-AG for the ADAC Plus plan

Interpreter services while travelling in a country outside Germany

Our assistance centre staff and/or our multilingual ambulance service doctors may be able to help out with interpreting in the case of an accident, illness, death or difficulties with local authorities. For assistance, please call the competent international ADAC assistance centre (telephone number see back inside cover of the ADAC Plus service booklet) or ADAC in Munich at **++49* 89 22 22 22**. If required, we will assist you in finding an official interpreter and reimburse the cost for this interpreter up to €160.00 per incident.

→ See §34 of the 2014 Group Insurance Terms and Conditions of ADAC-Schutzbrief Versicherungs-AG for the ADAC Plus plan

ADAC Plus credit and cash assistance benefits

1. Credit scope and purpose (not in Germany)

The assistance benefits for persons covered while travelling in the European area of coverage outside Germany and facing financial contingencies which they cannot take care of on their own (e.g. by using ec/girocard debit cards, credit cards or bank transfers). ADAC credit is available to cover the contingencies listed below up to the amounts specified:

- a) **ADAC emergency credit:** Credit for repair, towing and breakdown service costs, medical treatment and hospital expenses, lawyer's fees, expert reports, on-the-spot fines for motoring offences, max. €1,228.00.
- b) **ADAC car hire credit:** Credit for hiring a car, if the covered vehicle cannot be used following breakdown, accident or theft, max. €1,100.00.
- c) **ADAC accommodation credit:** Credit to cover accommodation costs, if the covered vehicle cannot be used following breakdown, accident or theft, or if the person covered incurs additional costs for accommodation due to illness, max. €360.00.
- d) **ADAC rail, ship and air fare credit:** Credit for the payment of rail, ship or economy air fares for the person covered and a maximum of 8 passengers, if the onward or return trip cannot be attempted in the original vehicle due to breakdown, accident, theft, illness or some other emergency.
- e) **ADAC lawyer's fees and medical expenses credit:** Credit for the payment of lawyer's, doctor's or hospital fees in the case of an accident or sudden illness to be combined with ADAC emergency credit where required, max. €1,300.00

ADAC credit is supplied to the person covered in the form of payment guarantees for the local invoice-issuing party. The specified amount will be made available in Euros or the current equivalent in local currency. We reserve the right to require the person covered to provide an "IOU" note in the amount of the credit provided. Eligibility for such credit depends on the full and timely refund of any prior credit provided by us. We will reclaim the amounts paid in local currency in Euros at the exchange rate effective on the day of invoicing. The person covered must repay any credit obtained within 14 days following receipt of our invoice. Interest on overdue invoices shall accrue from the date when payment becomes due at a rate of the German Federal Bank's base rate plus 2% max. In addition, your ADAC Plus membership may be converted to an ADAC membership without ADAC Plus benefits with immediate effect when a payment becomes overdue. Setting off credit repayments against refundable assistance booklet benefits shall only be permitted if we accept the reason and amount in question.

2. Scope and purpose of cash services and emergency assistance (not in Germany)

The assistance benefits for persons covered while travelling to world-wide destinations (outside Germany) and facing financial contingencies which they cannot take care of on their own (e.g. by using ec/girocard debit cards, credit cards or bank transfers). Assistance is also available if ADAC credit benefits are insufficient and/or the person covered needs the money for purposes other than those defined for ADAC credit benefits.

We will contact the house bank of the person covered, another financial institution or a third party named by the person covered to arrange the fast disbursement of cash at the latter's destination. In this case, we will cover the charges for the bank transfer or payment up to €103.00 (cash service).

If providing the bank information is not sufficient, we may issue further credit or arrange a cash disbursement (emergency assistance). To be eligible, you must provide proof for your financial need, name a warrantor and/or arrange for the amount needed to be deposited in Germany. ADAC credit is supplied in the form of payment guarantees for the local invoice-issuing party. Eligibility for such credit depends on the full and timely refund of any prior credit provided by us.

We will reclaim the amounts paid in local currency in Euros at the exchange rate effective on the day of invoicing. The person covered must repay any credit obtained within 14 days following receipt of our invoice. Interest on overdue invoices shall accrue from the date when payment becomes due at a rate of the German Federal Bank's base rate plus 2% max. In addition, your ADAC Plus membership may be converted to an ADAC membership without ADAC Plus benefits with immediate effect when a payment becomes overdue. Setting off credit repayments against refundable assistance booklet benefits shall only be permitted if we accept the reason and amount in question.

3. Liability when using credit and cash assistance benefits

We shall not be held responsible for the behaviour and the services provided by the invoice-issuing party. Such party shall be deemed to be acting solely on behalf of the person covered. We do not appoint or recommend firms. In the event that the service is not performed at all, delayed or performed poorly or if it proves too expensive, you must address any claims directly to the invoice-issuing party. To prevent that claims become statute-barred, they must be raised immediately after you notice the fault or defect, if possible personally or by registered mail. If necessary, contact ADAC Legal Services or an ADAC assistance centre for advice and support.

Important information: If you need ADAC credit, please contact the competent international ADAC assistance centre or the ADAC Munich head office at **++49* 89 22 22 22** (24-hour service) without delay.

*For the exact country code for Germany, please refer to the inside back cover of your ADAC Plus service booklet. Please note that phone numbers starting with 0180 can only be reached from Germany.

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Court of registration: Munich Local Court, HRB 45 842

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