

### DEFINITIONS

For the purpose of the Defend Car Protect BIKE warranty program the definition of the vehicle in art. 7.1 of the General Terms and Conditions is modified and a motor vehicle is also a motorbike and a scooter.

### COVERED COMPONENTS

This insurance covers sudden and unforeseen internal mechanical or electrical breakdown of an insured vehicle, caused by failure of a component included in the following list of covered components, which results in the sudden stoppage of its normal functions; and which necessitates repair or replacement to resume those functions.

Components	all mechanical and electrical components that are not specifically excluded
Operating Materials	Operating fluids and filters are covered only if they need to be changed due to the failure of a covered component
Casings	Casings are also covered if they are damaged due to the failure of a covered component

### EXCLUSIONS

In addition to the exclusions listed in the VPP, Article 4, no compensation shall be payable in relation to the following:

Engine	<ul style="list-style-type: none"> <li>Lubricants, coolant additives and filter elements, brackets and mountings, hoses, hose clips and pipes</li> <li>spark plugs and caps, HT leads</li> <li>exhaust system</li> <li>kickstart lever, engine tuning</li> </ul>
Clutch	<ul style="list-style-type: none"> <li>Frictional material where the condition is related to wear and tear</li> </ul>
Electrical	<ul style="list-style-type: none"> <li>Battery, fuses, lights, lenses and bulbs, indicators and assemblies</li> </ul>
Drive unit	<ul style="list-style-type: none"> <li>Final drive chain or belt, sprockets, rubber gaiters</li> </ul>
Suspension	<ul style="list-style-type: none"> <li>Wheels and tyres</li> </ul>
Fuel system	<ul style="list-style-type: none"> <li>Petrol tank and cap, pipes, fuel filters</li> </ul>
Frame	<ul style="list-style-type: none"> <li>Accident damage, stands, corrosion, steering lock</li> </ul>
Brakes	<ul style="list-style-type: none"> <li>Frictional material, levers</li> </ul>
General Exclusions	<ul style="list-style-type: none"> <li>All body panels including covers, cowlings, fairings, windshield, paintwork, trims and seat. Routine replacement of parts such as lubricants and control cables.</li> <li>Adjustments or any other parts which deteriorate during normal usage.</li> <li>Normal wear and tear</li> </ul>

### COMPENSATION LIMITS

If a claim occurs during the insurance period, the insurer shall provide compensation up to the limits specified in the insurance contract.

*If the insured person may deduct VAT, compensation shall be paid excluding VAT.*

## ADDITIONAL CONDITIONS

### Waiting period

If on the date of concluding the insurance contract there are less than 60 days remaining in the original manufacturer's warranty period, the insurer shall not be liable for any insured event arising as a result of a breakdown which occurs within 60 days following the date of concluding the insurance contract. This waiting period is waived if the insurance is concluded in connection with your purchase of the motorcycle within 5 days of the date of purchase.

### Service inspections

You are obliged to conduct regular service inspections according to the manufacturer's recommendations. All services must be carried out either by the dealer from whom you purchased the vehicle, or by a qualified mechanic that is a VAT payer. The maximum permissible deviation from the values recommended by the manufacturer is 800 km or 4 weeks.

In case of a claim, you must present the VAT invoices from the servicing facility, which must include a quantification of all service items, including VAT.

Pursuant to GTC, Article 6 paragraph 8.a, the failure to observe recommended servicing intervals can be grounds for the insurer to refuse to pay you insurance compensation.

### Territorial scope

The insurance covers claims occurring in Poland and during temporary travel within all territories of Europe. If it is necessary to perform repairs outside Poland, the insurer's obligation to pay the price of components and labour is limited to the prices and rates charged by an authorized repair shop in Poland.

## CLAIM PROCEDURE

In the event it becomes necessary to make a claim, the following procedure must be followed. Failure to do so could result in the claim being declined or the amount of compensation being reduced. You must provide a true account of the claim and deliver all required documents for determining if it is a breakdown for which the insurance applies. **If the vehicle shows signs of imminent failure, DO NOT continue to use it.** This may cause further damage for which You will be responsible.

### STEP 1: REPORT THE CLAIM TO THE ADMINISTRATOR

You (or repairer, on your behalf) must report the claim by telephone to the Administrator before the commencement of any repairs and no later than 7 days from the date on which the breakdown occurred. The Administrator will require your insurance contract number and the odometer reading at the time the claim occurred.

### STEP 2: TRANSPORT THE MOTORCYCLE TO A QUALIFIED REPAIR SHOP

If your motorcycle is immobile following a breakdown, you must arrange to transport it to the nearest qualified repair shop. If the breakdown is determined to be covered under the Insurance Contract, the insurer shall provide reimbursement for transport expenses up to a limit of 400 PLN which is included as a part of the maximum limit of compensation.

If, following the inspection at a qualified repair shop the breakdown is found not to be covered, the costs associated with the transport shall be paid by you.

If the vehicle is mobile, you must transport the motorcycle to a qualified repair shop for inspection as soon as possible but no later than within 5 days of reporting the breakdown.

### STEP 3: INSPECTION OF THE BREAKDOWN, APPROVAL FOR REPAIR

**IMPORTANT:** No repair shall be made to your motorcycle without the explicit approval of the Administrator. All costs for any work that is commenced or completed prior to the Administrator's approval shall be borne by you and automatically become grounds for rejecting the claim.

If any component needs to be disassembled in order to repair a breakdown, determine whether a breakdown is covered by insurance or determine the amount of insurance compensation payable, disassembly may only be done with the consent of the Administrator. If, after disassembly, it is determined that the breakdown is covered by the insurance, the insurer shall pay the disassembly costs as part of the maximum insurance compensation limit. If it is discovered that the breakdown is not covered by the insurance, the disassembly costs shall be borne by you.

If the costs of repair (including costs for dismantling and providing an expert opinion) exceed the insurance compensation limit, you shall pay the difference to the repair shop.

The insurer is entitled – at its own expense – to subject the motorcycle or its damaged parts to professional assessment.

### STEP 4: INSURANCE COMPENSATION PAYMENTS

The insurer usually provides insurance compensation as a direct payment to the qualified repair shop. If this method is not possible, you may present to the insurer the original invoice for repair that shall indicate the authorization number assigned by the Administrator. Insurance compensation shall be paid to you within 15 days of the approval of repairs, i.e. depending on the date of receipt of the invoice by the insurer. If the insurance contract includes a deductible, you shall pay the deductible amount directly to the authorized repair shop.