



Motor Insurance

INSURANCE



BNP PARIBAS
FORTIS

The bank and insurance for a changing world



Intro- duction

Peace of mind

on the road thanks to our Motor Insurance!

**Optimum protection
for your vehicle and
its occupants**

The roads get busier and the weather more unpredictable all the time. The risk of a traffic accident is always lurking.

You obviously want to protect your car and passengers against damage and injury as effectively as possible. Not to mention the potentially severe financial consequences of damage you might cause to others when driving, due to a momentary lapse of attention,



Tailor your insurance to your precise wishes

**BNP Paribas Fortis
Motor Insurance is
a product of
AG Insurance**

distraction or sheer bad luck. Which is why you should choose insurance you know you can count on. At the core of every car insurance policy is the compulsory Third-Party Liability Motor Insurance (TPL Motor for short).

Discover how BNP Paribas Fortis and AG Insurance have expanded the horizons of TPL Motor and how you can tailor it to offer the reassurance you want. □



Third-Party Liability Motor

TPL Motor Insurance

that goes much further

Every driver knows he or she can cause harm to others or be the victim of an accident.

Broadest possible protection

That's why it's a legal requirement to hold Third-Party Liability (TPL) Motor Insurance. Your own TPL Motor policy covers any damage that might be suffered by third parties and/or passengers in your car in an accident

□ Third-Party

Liability Motor

- > for which you are liable. There isn't a lot of difference between the TPL cover offered by the various insurance companies. But there is a big difference in terms of how your driving experience is recognised and you're rewarded for years of accident-free driving. The TPL Motor cover offered by BNP Paribas Fortis rewards drivers with exclusive benefits you won't find anywhere else.

Turbo bonus

Benefit 1

**Be done with
the consequences of
an at-fault accident**

**Turbo Bonus calculates your
no claims bonus in a way that
benefits you.**

An accident where you're at fault: it can happen to the best of drivers. All it takes is a moment's distraction or a bit of bad luck. But the resulting downgrade of your no claims bonus can push your premiums right up.

Example 1: you've held your licence for 15 years.

In the past, you were responsible for two accidents. So your current insurance company has placed you at no claims bonus level 6.

Because you've been accident-free for the past five years, BNP Paribas Fortis will immediately give you a no claims bonus level of -2.

Did you have an accident years ago for which you were at fault? And is your insurer still making you pay for it?

Thanks to Turbo Bonus, accidents that took place more than five years ago are no longer counted when calculating your no claims bonus! That could save you a lot of money. You no longer have to pay for the consequences of an accidents that took place more than years ago, and you reach the lowest no claims bonus level faster.

**We reward
exemplary drivers**

Benefit 2

The best no claims bonus level for life. Already reached the lowest no claims bonus level?

We'll give your exemplary driving the reward it deserves. From now on, you'll keep that lowest no claims bonus (and the premium to match) for life! Even if you subsequently have an accident or two where you are at fault.

Example 2: you've been driving for six years and caused an accident in the first year.

Your present insurer counts that as no claims bonus level 10. If you take out a TPL Motor policy with BNP Paribas Fortis, you'll start on level 5 straight away. If you're accident-free, you'll reach the lowest no claims bonus level five years sooner!

> TPL Max

TPL Max shifts the boundaries of TPL Motor cover. TPL Max is a unique TPL supplement that always compensates good drivers when they suffer an injury.

Are you a good driver who has reached no claims bonus level -2?

As soon as you have attained the lowest level, you keep a no claims bonus of -2 forever. But that's not all: you also get TPL Max. Free. And for life. TPL Max guarantees you compensation up to EUR 250,000!

TPL Max is always there for you, wherever you are, whichever car you're driving

Anyone who drives the insured vehicle automatically enjoys the benefits of TPL Max: your spouse, your children or even a friend you lend you car to for a while.

Key benefits of TPL Max

Fast and efficient compensation of the driver for his or her injuries:

- **Up to** EUR 250,000;
- **Even after an accident** where you're at fault;
- **Even after an accident** with no liable third party;
- **Regardless** of which car you're driving;
- **Irrespective** of who's driving your car.

Cover reserved for all good drivers with NCB -2

- **From the moment** you sign your TPL Motor policy.
- **In other words**, you don't have to wait until your new policy takes effect.
- **It's free**, added to your policy automatically and awarded for life.

Your insurance won't let you down

Your TPL Motor gives you immediate, round-the-clock assistance

Car immobilised following an accident?

Thanks to your TPL, you can count on exceptionally efficient assistance. And not only in Belgium, but up to 30 km over the border, too.

Whether or not you were at fault, your vehicle will be recovered, your passengers will be taken to their destination in Belgium, and you will get a free replacement vehicle for 24 hours. Simply phone TeleClaims and we'll organise everything for you.

No age limit on good driving!

TPL is also available for senior citizens!

Some insurance companies aren't very keen on older drivers.

This is definitely not the case with BNP Paribas Fortis: our insurance partner, AG Insurance, has made a formal commitment that it will never revoke a policy purely on the grounds of age!

Design your own

Motor Insurance
cover

Essential cover

on top of your TPL Motor insurance

Your TPL Motor policy insures you for any damage you cause to others. But what about damage to your own car? Or your own injuries?

Design your own protection

TPL Motor by itself might not offer you all the reassurance you want. This is why why BNP Paribas Fortis offers several important optional

types of cover for you to choose from. Here is just a selection from BNP Paribas Fortis's much broader range. Remember that we can offer appropriate cover for any requirement.

Avoid unexpected financial problems

Legal Assistance: there by your side when problems arise

The Legal Assistance option is essential in today's chaotic traffic. When it's hard to identify who's responsible, it's the court that decides. Legal Assistance cover guarantees that a court case will never put you in severe financial difficulty.

Here are some situations in which you can end up out of your depth legally and financially unless you have the right assistance.

Legal costs can quickly mount up

- **The accident you caused** resulted from a traffic offence, landing you in court;
- **You have a disagreement** with your mechanic about badly performed repairs;
- **The responsible counterparty cannot meet its financial liabilities.** Now what?

> **Choose the best protection for your car**

How to choose your insurance

Your compulsory TPL Motor insurance covers any damage you cause to others. But what about damage to your car? Top Comprehensive and Top Pre-owned offer tailored solutions.

Three questions need to be answered when putting together a personalised Comprehensive policy:

- **Cover:** for what risks do you want to insure your car?
- **Depreciation formula:** how quickly should the insured value of the car decline (taking account of the falling real value of your vehicle)?
- **Deductible (excess):** what proportion of the claim are you willing and able to pay yourself in the event of an accident?

Whether you're the owner of a new car or you've just bought a recent second-hand vehicle, Top Comprehensive and Top Pre-owned offer the perfect solution!

Top Comprehensive

Choose the best comprehensive cover for your car. The main reason you need Motor Insurance is to cover you for any damage you cause to others. But what if your own vehicle is damaged? For a new car, you can rely on Top Comprehensive.

This automatically includes 'Multirisk' cover, which you can rather than supplement with 'Material Damage' cover. The risks covered are set out in the table. Calculation of the premium takes account of:

- **The list price** and options;
- **The type of fuel;**
- **Characteristics** of the vehicle and the driver;
- **Chosen deductible** (excess) and depreciation formula.

You get free cover for:

Enjoy several extra covers free

- **Vehicle registration tax;**
- **Anti-theft system** (including installation costs);
- **Options and accessories added** after vehicle registration for up to 5% of the car's list price (installation costs included).

Multirisk

This cover compensates you for damage to your own vehicle due to:

- **Theft or attempted theft**
- **Fire**
- **Glass breakage**
- **Forces of nature**
- **Collision** with an animal

Material damage

This cover insures you against damage that:

- **You cause** to your vehicle (whether or not you are at fault)
- **A third party causes**, e.g. damage in a car park by an unknown driver, vandalism

□ Design your own

Motor Insurance cover

- > **Choose the deductible you want: in some cases there is no deductible at all!**

We offer two attractive depreciation formulas that allow you to decide how quickly the insured value of your car will fall. With one of them, the insured value doesn't decrease at all during the first 10,000 km.

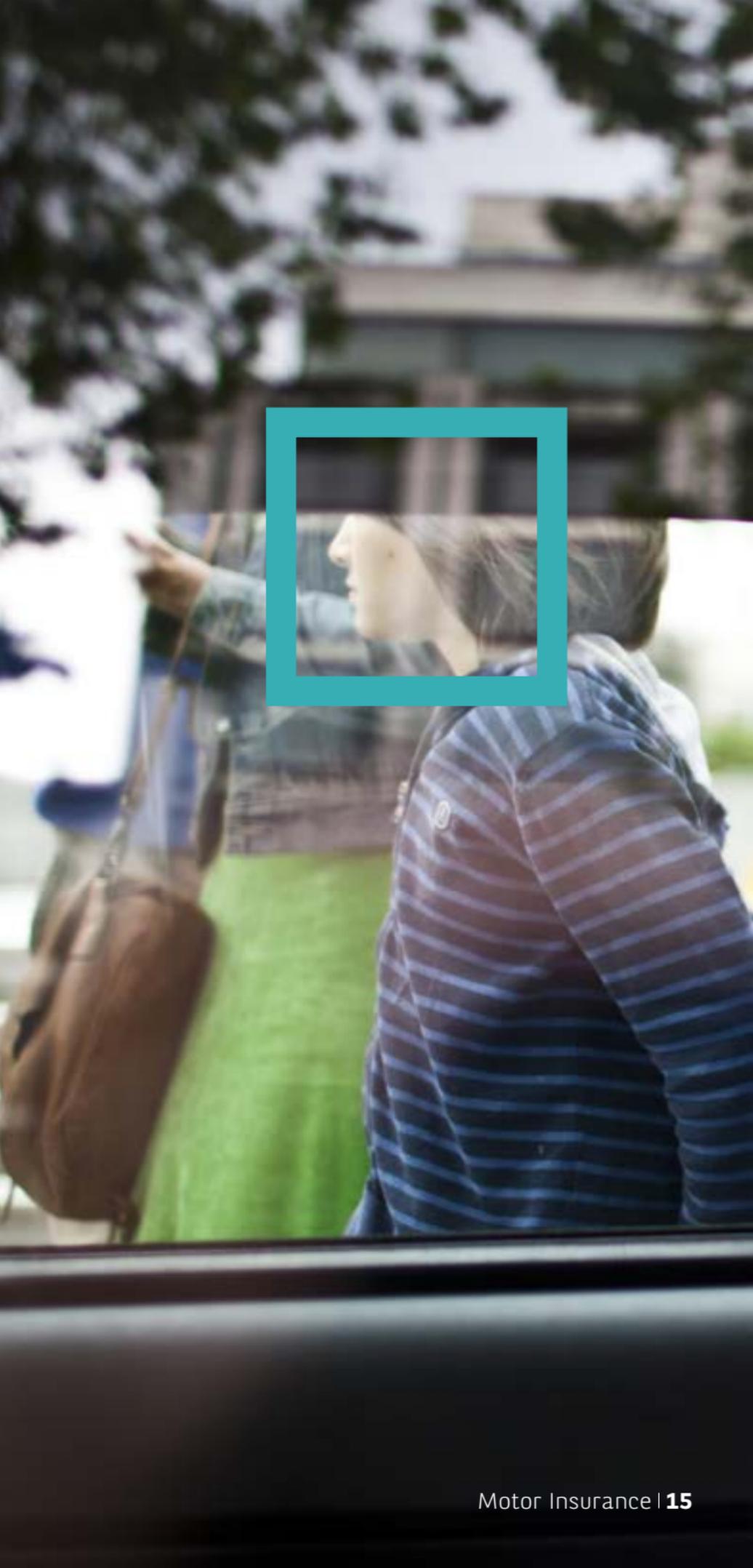
Extend the protection of your vehicle

You can enlarge the scope of protection for your vehicle by opting for the Omnium + Pack (e.g. if, at the time of the accident, your vehicle has less than 24,000 km on the clock, you will receive 100% of the list price of your vehicle. Beyond 24,000 km, this will depreciate by 1% per month as of the 25th month).

Top Pre-owned

A recent second-hand car deserves good comprehensive cover too

Top Pre-owned is a genuinely comprehensive insurance policy for second-hand cars of up to six years old (with an invoice value of at least EUR 5,000, including VAT). Like Top Comprehensive, Top Pre-owned includes Multirisk cover, to which you can choose to add Material Damage cover for optimum protection. The



respective types of cover are set out in the table on page 13.

Good value premium

> **The premium and compensation** (on the total loss or theft of your car) depend on the purchase price (stated in the invoice for your second-hand car). The premium calculation also takes account of the characteristics of the vehicle and the driver, and the type of fuel. You get free cover for:

- **Vehicle registration tax;**
- **Anti-theft system** (including installation costs);
- **Options and accessories added** after the invoice date for up to 5% of the total value of the car (installation costs included).

The Active Deductible (EUR 500 + 15% of the claim) largely depends on the level of claim: the lower the costs of the repair, the lower the deductible. Your own risk is never more than EUR 1,500 and you are free to choose which mechanic you want to perform the repairs. The insured value of your vehicle is aligned with the depreciation of second-hand cars: it falls by 1% a month starting from the invoice date.

Occasium + Pack

You can enlarge the scope of protection of your second-hand vehicle by opting for the Occasium + Pack (e.g. up until 12 months after the purchase of your vehicle, you will always receive 100% of the invoice value in the event of total loss. After that, the value will only depreciate by 1% per month).

Top Assistance

Means total assistance for people and vehicles

Top Assistance provides the most complete assistance you can get for people and vehicles, in Belgium and abroad:

- **Payment** of hospitalisation costs;
- **Organisation** of your repatriation and that of your car;
- **Towing**;
- **Replacement car**.

Top Driver

Because the driver deserves the best protection, too

Many people believe that their TPL Motor cover will compensate them for injuries suffered in an accident.



The driver is entitled to protection too!

That's not the case. The 'responsible' driver is never compensated for his or her injuries in the case of an accident where he or she is at fault or where no third party is liable. Any



passengers are, of course, covered.

And accidents with no liable third party are all too common: you're momentarily dazzled by the low-lying sun; an animal runs across the road in front of you; or you fail to spot a patch of surface water and so on.

There are some accidents where no third party is liable

- > With the Top Driver option, the driver of the insured vehicle is entitled to compensation of up to EUR 1,250,000! The cover applies in all the countries listed in your insurance green card.

**Anyone can have
an accident!**

For your loved ones in every traffic situation

For all passengers in your car: the Global Road Traffic Accident Policy. It's not only in the car, of course, that you and your family members have to deal with traffic. Imagine the following situations:

- **Your daughter** uses your car to go shopping and has an accident;
- **A car hits you** as you're crossing the road;
- **Your son** is injured when his train is derailed;
- **Your partner** is startled by a dog while out cycling and falls badly;
- **People** who do not belong to your family drive your car or are passengers in it.

You're also protected as a pedestrian

You can count on the Global Road Traffic Accident Policy in all these situations and many others besides. It covers you, your family and your passengers:

- **As the driver or passenger** of a four-wheeled vehicle, a motorcycle, moped or bicycle;
- **As a passenger** in any type of vehicle on land or water, or in the air;
- **As a pedestrian** if a vehicle is involved. □

Tele- Claims:

fast and efficient

One call

and it's all taken care of: TeleClaims!

In the event of a claim, a single call to TeleClaims is all it takes (0800 96 040 (Dutch) or 0800 96 050 (French)).

TeleClaims promises you:

- **Simplicity:** a single phone call and the TeleClaims team will take care of everything. They'll provide a replacement car and then pay the bill of the approved garage directly.



You can always count on someone!

- o **Speed:** an appointment will be made straight away with a loss adjuster at the nearest garage.
- o **Flexibility:** TeleClaims will suggest a nearby garage to you. But you are of course free to choose who you want to repair your vehicle.

You can also register your claim via TeleClaims Online at www.bnpparibasfortis.be. □

Like to
know
more?

Our Motor Insurance

and its solid guarantees

**Choose the best
protection for you
and your car**

As far as BNP Paribas Fortis is concerned, the right choice begins with clear, precise information:

- Visit www.bnpparibasfortis.be;
- **The specialists** at the BNP Paribas Fortis branch of your choice will be happy to provide you with full details, personalised examples and no-obligation quotes;

o **Phone us** on + 32 (0)2 433 40 34 to explore the options (Monday to Friday, 7am to 10pm, Saturdays from 9am to 5pm).

Like to take out a TPL Motor policy?

Add an option to your existing policy?

Your nearest BNP Paribas Fortis branch will be happy to help.

Advice? Information? Transactions?

BNP Paribas Fortis is here for you.



Visit your branch

(by appointment; Mo-Fr to 7pm, Sa 9am to noon)



Phone us on 02 433 40 34

(Mo-Fr 7am to 10pm; Sa 9am to 5pm)



Visit www.bnpparibasfortis.be.

(24 hours a day, 7 days a week)



Visit our mobile site

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