

ADACPlus

Service

Package

ADACPlus membership
including ADAC euro
safe

Valid if the contribution is paid. Please
keep this service booklet carefully and
take it with you on your trips abroad.

Insurance certificate for ADACPlus membership

Security by ADAC safe services

ADAC has arranged a group insurance contract with the ADAC assurance of safe-AG, Munich, in support of ADACPlus members of the Association. This is the group conditions of the insurance ADAC safe Versicherungs-AG for the underlying ADACPlus membership. The insurance covers Europe-wide, vehicle-related services such as assistance following breakdown, accident, vehicle theft, and worldwide, ADACPlus personal services for members and their families in the event of illness, injury and death.

The ADACPlus member and his (marriage) partner's vehicles are all protected. Both drivers are also protected in third party vehicles. The beginning and end of the insurance cover are as covered under the terms of the ADACPlus membership.

Security by ADAC safe services

Important information

In the case of loss, claims are to be submitted to the insurer to show explanations and statements, together with the relevant original documents to ADAC safe Versicherungs-AG at 81362 Munich. ADACPlus members can claim from the group insurance directly to the ADAC safe Versicherungs-AG claim. Please read the group insurance terms, because these require of you as an ADACPlus member to show certain behaviour and skills. As part of the group medical insurance and health hospital cost travelling not be replaced. When travelling into the country from invention, it is therefore recommended that in addition to the ADAC foreign health protection or ADAC foreign -sick and accident protection process.

Important notes for ADACPlus membership

With the following information, we will give you an overview of the ADACPlus Membership.

Please note that the information is not presented here are from closing. The details present you with the arrangements for the ADAC breakdown and accident assistance for ADAC members and the working conditions for the ADACPlus Members including Group insurance conditions.

Your club:

Allgemeiner Deutscher Automobil-Club e.V.

Am Westpark 8, 81373 München

Phone (089) 76 76 0

Represented by Peter Meyer, president and Günter Knopf, 1 Vice-President

Their group insurers:

ADAC Schutzbrief (safe) Insurance –AG

Am Westpark 8, 81373 München

Chairman of the Supervisory Board: Peter Meyer

Board of directors: Joseph Halbig, Raimund Müller, Heinz-Peter Welter

Legal status: Corporation with headquarters in Munich

Registered at the Munich District Court HRB 45842

1 What is the ADACPlus membership?

ADACPlus Members are covered by the ADAC e.V. a group insurance contract with the ADAC safe Insurance-AG.

The ADACPlus Membership helps you with various benefits under vehicle breakdown as well as illness, injury or death. The benefits are as covering costs, or as a service rendered.

With respect to the performance are the arrangements for the ADAC breakdown and accident assistance and the conditions for the ADAC Plus members, including the group insurance conditions. For Service benefits the member must comply with the specific conditions for the implementation of the assistance available. The benefits are payable and will be supplied to the findings of the injury case and the extent of benefits services are terminated and all necessary public evidence. All mutual rights and obligations regulated by the insurance card, the arrangements for the ADAC breakdown and accident assistance and the conditions for ADACPlus Members including the group insurance conditions. German law applies. The communication during the term of ADACPlus Membership will be in the German language.

2 What is protected?

The protection of ADACPlus Membership includes Europe-wide services such as vehicle breakdown assistance, Accident or Vehicles twist. The ADACPlus Member and all his family are protected. Motor vehicles of the family, all vehicles not subject to authorization by the family and all third party vehicles. The vehicle must be within certain sizes and weights (for details see

Section 3 of group insurance conditions for the ADACPlus Membership).

The protection includes worldwide personal benefits for ADACPlus Members and their family in illness, injury and death.

The personal benefits are valid for travel to more than 50 km (distance) away from the residence. In Europe there is protection for travel up to 92 days, outside Europe up to 45 days (calculated at the time of the damage).

3 Who is protected?

The ADACPlus Membership protects you and your family, regardless whether you travel jointly or separately.

Dependant family includes your spouse or life partner in a registered life partnership and their minor children. Instead of a spouse unmarried cohabitants and their minor dependant children are acceptable when they live in a demonstrated domestic economic community. The personal services (§ 12-22 group of insurance conditions for the ADACPlus Membership) apply to you and your family, regardless of the selected transport, for example, air and rail travel.

When driving with a covered vehicle occupants are legitimate and the legitimate driver is covered by all personnel and vehicle services.

4 Who can obtain ADACPlus membership?

Anyone can acquire ADACPlus Membership. If you are already an ADAC member, you can switch to the ADACPlus Membership.

5 What is not protected?

So that the contribution is not unreasonably high, some cases must be excluded from protection. There are exclusions, such as driving without a license or carriage of commercial passengers. Other exclusions and restrictions can be found mainly in section A, paragraph 5 and in Sections 6 and 11 of group insurance conditions.

6 When do your ADACPlus membership and your benefit entitlement begin and end?

The ADACPlus Membership starts in the month of receipt of your membership application, unless a following month is expressly agreed. The membership becomes effective as soon as your membership card and the other documents regarding your membership (e.g. entitlement rules) have been received. Insurance cover begins at 0:00hrs on the day after receipt of your membership application if the first premium is paid on time. If the ADAC membership is paid by bank transfer of the first membership fee, the entitlement to benefits does not start before 0.00hrs the day after the transfer. There is no entitlement to benefits for incidents that have already occurred before cover is in place. The performance obligation ends at the termination of the membership.

Termination of membership can only be by giving three months' written notice before the end of the subscription period.

7 What you have to note about the premium payment?

The contribution is payable in advance. Follow-on contributions are due on 1st of the month in which a new contribution year begins. If a claim is made after the reminder in the said period, there is no entitlement to a benefit, if the contribution is not paid. Later contribution payments do not lead to re-activating protection.

Legal consequences of late payment of the initial contribution.

Make sure that you are the first or unique contribution to pay on time, because otherwise you are beginning with no protection. If you pay later, the starting point for protection is only from receipt of the contribution by us.

8 Can you withdraw your application?**Withdrawal Rights**

You can submit your request for revocation within two weeks without giving reasons in written form (e.g. letter, fax, e-mail). The deadline for the withdrawal begins at the earliest date on which this cancellation and your membership documents have received. To safeguard the withdrawal period is sufficient to fairly timely dispatch the revocation. The revocation must be sent to: ADAC service members MVS, 81015 Munich, Fax (0 89) 76 76 48 66 or e-mail:

service.vertragsaenderung@adac.de

Revocation of your application is no longer possible if the benefits from an ADACPlus Membership claim are taken within the withdrawal period.

9 What applies to the acquisition of or conversion to ADACPlus membership?

You can always ask for ADACPlus Membership. The contribution year for the ADACPlus Membership starts in the month in it was requested or an appropriate offer by the club was accepted. A conversion back into a membership without ADACPlus benefits is always possible at the next due date.

You must give at least one month's notice in writing before the next due contribution will be requested. A changeover after a claim is possible for the member and the ADAC.

10 What are the obligations you have to observe the occurrence of the damage?

There are certain obligations that you have to us after the occurrence of the injury case to ensure your protection is not at risk. One of the main duties is to inform us immediately after the occurrence of the injury completely and truthfully about any exceptional circumstances of the damage.

(Detailed in Section 8 of group insurance conditions for the ADACPlus Membership).

11 What legal consequences arise from failure to comply with the obligations?

If you deliberately violate your Obligations, we are free of our obligation. In the case of an unintentional/minor violation of your obligations, we can at our discretion make a ratio cut corresponding to the seriousness of your misconduct.

(Details in Section 8 of group insurance conditions for the ADACPlus Membership).

12 Where can you make your claims?

Claims from the insurance group of ADACPlus Membership you can claim directly with the ADAC-safe Insurance-AG.

13 Whom can you contact to deal with disagreement?

Should you have cause for complaint, please contact us directly at the ADAC-safe insurance AG. Failing this, the Federal Institute for Financial Services Supervision (BaFin), Graurheindorfer Street 108, 53117 Bonn deals with complaints against German insurers.

Key Club Benefits / information for all ADAC members •

The ADAC e.V. has for a long time been a consumer association for customer-friendly conditions. The ADAC safe insurance-AG supports the goals of ADAC e.V. for the benefit of the member. The ADAC insurance AG guarantees you as an ADACPlus member active organized assistance locally, unbureaucratic assumption of the costs and emergency help after breakdown, accident, theft, sudden illness and other emergency situations.

Foreign emergency stations

For problems or in emergency situations in all important vacation countries you can call to the **ADAC foreign emergency stations themselves (Tel. number: see rear cover)**. If you are in a country without ADAC emergency call station or if you cannot contact the competent station by telephone, to receive assistance under the ADAC emergency, call number **D* (89) 22 22 22**.

Travel Documents

You can receive many documents for your journeys abroad before beginning of vacation from ADAC offices, e.g. Toll tickets, Autobahn vignette, VIACARD, Triptiks and Carnets des Passages or power to drive a foreign vehicle.

Roadside and accident assistance in Germany

The ADAC road patrols are on in use all federal motorways, in large cities and densely populated areas. The costs of this assistance are contained in the club contribution. Additionally the ADAC road service helps around the clock in the whole of Germany. Closer information for behaviour in the case of loss finds you on page 17.

Information service

You will find all services and information provided by the club exclusively for its members, under Tel. 0 180510 1112 (14 cents / min. From the landline of the T-Home, possibly differing prices from the mobile networks) and on the Internet at www.adac.de

Legal

If there are problems concerning the car and transport ADAC grant the member at no cost an initial consultation, by contract lawyers. Legal information on principle - ask the ADAC headquarters by telephone or in writing. In addition, there are model contracts for used car purchase / sale, including tickets for the notification of insurance and assurance Admission.

Travel call

Holiday-maker, who must return back home quickly because of an emergency, can be searched with the ADAC Travel Call European-wide by approximately 50 radio stations. To reach under Tel. 01805101112 (14 cent min. from the fixed net of the T-Home, if necessary. deviating prices from portable radio nets).

Technical consultation

ADAC experts advise on all questions about car and motorcycle and examine when desired the correctness of your choice. Important vehicle functions such as lighting, brakes, shock absorbers or tachometer, you can mobile trolley ADAC testing. Fixed ADAC test run at a low price tests on members used cars or engines or by checking your vehicle on winter vacation or fitness.

Test Reports

All reports of the ADAC tests - whether crash, tyres, helmet or Car test - in the motor world and published on the Internet are at Tel 0 180 5101112 (14 cents / min. From the landline of the T-Home, prices possibly deviating from mobile networks) at any time.

TourSet

The popular ADAC route TourSets contain recommendations, travel maps, regional and city guides and current travel information and are available in all ADAC branches. The costs are in the club contribution. For the main tourist destinations, there is also the travel service Country brochures.

ADAC Traffic Service

The individual ADAC Traffic service gives current traffic and many tips by telephone within Germany. Mobile: 22411 (T-Mobile, Vodafone, 02) 11 411 (e-plus) (1.10 € / min zzgl. Connection costs).

Road safety

ADAC annually organizes approximately 7,000 meetings in kindergartens, schools and municipalities. It supports municipalities when planning traffic routes and advises in questions of the road safety.

Publishing house

Travel guide or city plan, camping Caravanning guide or auto catalogue, travel magazine or travel guides - the ADAC publishing house offers a broad product range. Information and purchase in all ADAC offices or on-line at www.adac.de You can also buy the ADAC travel magazines in the magazine trade.

Insurance

ADAC offers additional insurance on extremely favourable terms, own insurance benefits: ADAC offers foreign health protection active assistance - world-wide - and takes over resulting treatment and hospital costs. ADAC Guard, the ADAC accident insurance, helps at work, in leisure, household, transport or travelling with financial services and individual advice. ADAC protects you and your family against the risks associated with litigation costs around the car, leisure travel and traffic law protection. The ADAC Classic Car cover provides liability insurance and insurance protection for cars from the age of 20 years (motorcycles over 30 years) - with attractive premium discounts for long-time members. ADAC now offers its own car insurance exclusively for ADAC members so you can enjoy extensive ADAC quality in the ADAC auto insurance.

In the case of claims we stand at your side and settle your claim, uncomplicatedly and in partnership. The ADAC damage Hotline is there 24 hours of the day for you.

Advantage Programme for ADAC members

ADAC, together with the major European automobile clubs has created the Advantage program "Show your card!" Numerous partners in Germany, Europe and worldwide, whether hotels, shopping items, tickets for musicals, museums, attractions or amusement parks, offer a wide range of benefits. An overview of the changing offers available is in each ADAC office, in the ADACmotorwelt magazine and on the Internet at www.adac.de/vorteile.

Animal collision

The ADAC members will be compensated up to €300 in an animal damage collision, to the extent that the damage is not covered by insurance. Existing Ver- \neg provisions are to be taken up first. This club performance applies only to damage to your own vehicle with the member, regardless of who was driving the vehicle.

Information:

ADAC reserves the right to amend, supplement or discontinue club benefits in a single case because of neglect or intentional abuse or reject the membership card for the future after prior notice.

ADAC emergency assistance for ADACPlus members - in these cases we can help you:

In an emergency please always contact the following emergency numbers:

Emergency in Germany:



ADAC breakdown assistance centres or ADAC Munich (24-hr. Service)

- for roadside assistance, towing, salvage:

Tel 0 180 2 22 22 22 (6 cents per call from the landline of the T-Home, possibly differing prices from mobile networks)

- for further vehicle benefits: Phone (089) 76 76 70
- for illness/injury: Phone (089) 76 76 76

Emergency in Europe:



Call the responsible ADAC emergency call station (for listing see rear cover page of this booklet) or contact ADAC Munich:

Vehicle damage: Tel. D* (89) 22 22 22

For illness/injury: Tel. D* (89) 76 76 76

Emergency world-wide:





























Call ADAC Munich:



























With illness/injury: Tel. D* (89) 76 76 76

Other emergency: Tel. D* (89) 22 22 22

*code numbers from abroad can be found on the last page.

Please note that the 0180 - Phone No. is only reachable from Germany.

Personal emergencies	Scope of the ADAC emergency assistance		
Medical repatriation is necessary.			
In a lengthy illness or injury You want a sick visit.			
Travelling children must be brought home.			
Travelling pets must be brought home.			
On a trip the driver suffers from an illness or injury.			
You need an emergency translation abroad.			
A drug-transit or glasses are required abroad.			
You must return home due to an unscheduled event.			
You must have an emergency stay (e.g. sick repatriation)			
Identification documents or credit cards were lost or stolen.			

You or your family come into a special emergency on a journey and need help.			
Financial aid is needed.			
Vehicle Emergencies			
Your vehicle is defective and cannot be repaired on The spot. Or there was a theft recovered.			
You need a stay overnight because of vehicle defect			
On a trip your vehicle fails or is stolen. You need a replacement vehicle			
or must continue to travel by train			
or need a return			
You have a breakdown or an accident and require roadside assistance on the spot. • • •			
You have a breakdown or an accident and the vehicle must be towed away.			
Your vehicle is broken down off the road.			
Your car key is defective, it is lost or locked in the car.			
You need spare parts unavailable abroad.			
Your vehicle must have customs paid abroad or be scrapped.			
You must take on additional trips after a car failure.			

Important information for ADACPlus members

Among the performance specifications in this booklet:

-See "Plus" Membership Terms and Conditions pdf document, end of this document.

a) **Financial assistance in emergency for ADACPlus members**

You can use ADAC emergency loans abroad totalling more than €1228, by credit transfer for the following costs: repairs, towing, roadside assistance, doctor, hospital, lawyer, expert advice, traffic fines and toll penalties. We also provide you - also added to the ADAC emergency loan - a lawyer and health credit for cashless payment of lawyer, doctor and hospital costs abroad are available. For the cashless payment for train, ship or air tickets abroad, we allow you credit for driving and flight cards, applying to car hire and accommodation in other European countries and overnight car loan. If ADAC credits are not sufficient, those can grant a further emergency credit to ADAC charter insurance AG, and/or. make in emergency world-wide the fast disbursement possible of cash at your travel place.

For the ADAC loans and cash assistance and emergency service you can use the competent ADAC emergency station abroad (See rear cover for Tel No.) or ADAC Munich, Tel D * **(89) 22 2222**.

Terms

A. ADAC breakdown and accident assistance for ADAC members

(Status 01.02.2008)

See Important Notes for ADACPlus Membership, attached, Pages 3-5

B. ADACPlus membership

(Status 01.01.2008)

See Important Notes for ADACPlus Membership, attached, Pages 5-17

1 What benefits do you receive?

■ Benefits of ADAC breakdown and accident assistance

■ safe services

Your club has taken out on your behalf a group insurance contract with the ADAC-safe insurance company, 81362 Munich, the benefits of which you can claim directly. It applies the insurance group conditions of the ADAC-safe insurance company for the ADACPlus Membership.

• World of safe services for you and your family:

Repatriation sick, accommodation expenses, costs for visiting the sick, Escort service of children, costs of unscheduled trip home, assistance in specific emergencies, retrieval of

domestic animals, medicines and spectacles transit (only abroad), help with the loss of travel documents (only abroad), help with language problems / Interpreter service (only abroad), Driver Services (Europe only).

- **Europe-wide benefits of safe failure of the craft:**

Breakdown and accident assistance, help with lost or broken car keys, towing, salvage, excess accommodation cost, cost for short trips, return travel (rail, flight, rental cars), vehicle transportation, passenger transportation, "Pick-up" service (only in Germany), spare parts dispatch shipping (only abroad), and Vehicle clearance (only abroad).

- **Credit Services**

The ADAC safe Insurance-AG helps you with potential financial difficulties abroad with the following

Credit: ADAC emergency loan, credit car hire, overnight loans, loans for bikes and Flugaus instance, lawyer - sick and credit, cash and emergency assistance service. The loans must be repaid within 14 days after receipt of the invoice to the ADAC safe Insurance-AG repaid.

- extent of damage a third party also pay benefits, is this benefit obligation. Sign The loss of ADAC safe Insurance-AG, it is within the framework of the policy conditions occur in advance.

■ Legal abroad

If you need an initial legal advice at a road with the related question of law, so different averages of ADAC a lawyer. The club may award a grant of up to € 52.

2 What applies to the acquisition or conversion of ADACPlus membership?

You can request ADACPlus membership at any time. The contribution year for membership ADACPlus starts in the month in which it is requested or an appropriate offer the club was accepted.

For the beginning and end of the benefit claims and the payment of the contribution ADACPlus Membership the provisions of the "ADAC breakdown and accident assistance for ADAC members" shall prevail (see A).

A conversion back into a membership without ADACPlus benefits is always possible. It must be requested in writing at least one month before the next payment is due.

After a loss, due to its safe-insurance benefits or other benefits arising from the ADACPlus claimed membership, you can switch or the club. This conversion must no later than 1 month after the injury case you or the club in writing. It will 1 month after receipt of the notice. The lasting contribution of the ADAC membership with ADACPlus services will request time on a pro rata refund or your contribution account.

An increase of the contribution you in writing within a period of 1 month after receipt of our Notice the ADACPlus membership with effect from the date of the contribution increase in a ADAC membership ADACPlus benefits without change.

3 Privacy Statement

With the acceptance of the contract you agree that the ADAC eV, with its related companies as well as the Regional club ADAC to the extent necessary, general membership and performance data, resulting from the application documents or the contract execution (contributions,

insurance claims, Risiko-/Vertragsänderungen)
resulting in joint data collection and data to these contractors of ADAC communicate
the extent necessary to provide services contracted for is essential (eg road service companies).
Health data may be communicated to the bodies of assistance (emergency stations,
Air, ambulance service) are transferred.

4 Declaration and the confinement of secrecy

With the conclusion of the contract free doctors, hospitals and prisons, nursing homes and care persons, persons other insurers, statutory health insurance companies, professional associations and government agencies that you - even in the last 5 years prior to the event - investigated, have advised or treated by their silence, to the extent knowledge of the data for assessing the risk to avoid secured or obligation is necessary. The exemption also applies beyond death. They authorized this important persons / entities to provide us the necessary public information, especially about treatment and health data, to grant. A collection of the above persons / entities shall be made only after we have informed you. You have the right to oppose the collection. You can always request that a data collection from the above-mentioned persons / entities only takes place when each individual in the survey have given their consent. Ent stand by the collection of Einzeleinwilligungen costs, we can replace those of you require.

5 Which law applies?

German law applies. The communication during the duration of the ADACPlus membership is in the German Language.

Group insurance conditions in 1997 of ADACSafe Insurance-AG for ADACPlus membership

Section 1 Which services are you protected?

The ADAC safe Insurance-AG provides benefits in the form of services or costs under the following conditions listed.

1 With what benefits we can help you with and protected persons with illness, injury, death and other emergencies, if you are on a journey (definition Section 5) be located?

- Sick Repatriation (Section 12)
- Accommodation costs (Section 13)
- Visiting the sick (Section 14)
- Escort service of children (Section 15)
- Unscheduled trip home (Section 16)
- Help in specific emergencies (Section 17)
- Collection of domestic animals (Section 18)
- Medicines and spectacles transit (Section 19)
- Help for loss of travel documents (Section 20)
- Help with language problems / Interpreter Service (Section 21)
- Vehicle driver retrieval failure (Section 22)

2 With what benefits can we help you when the protected vehicle, due to a mishap or an accident is no longer driveable or was stolen?

- Breakdown or accident assistance (Section 23)
- Help with lost or broken car keys (Section 24)
- Towing (Section 25)
- Salvage (Section 26)
- Accommodation costs after vehicle failure (Section 27)
- Short trips following vehicle failure (Section 28)
- Travel following vehicle failure (Section 29)
- Vehicle Transportation (Section 30)
- Passenger transport "pick-up" service (Section 31)
- Spares transit (Section 32)
- Vehicle clearance and dispatch after total loss (Section 33)

A breakdown is a failure, or operating loss before breakage. An accident is when an event directly from the outside suddenly with a mechanical force on the vehicle hit.

A total loss occurs when the cost of repairing exceeds the replacement value of the vehicle in Germany on the day of the damage.

Theft includes theft, embezzlement, robbery and unauthorized use.

3 Services and benefits are operating assistance, which we ourselves together with our partners organize and implement.

These are: Repatriation of the sick, Escort service of children in special emergency assistance, medicines and spectacles shipping, returning from domestic animals, vehicle driver retrieval failure, vehicle transportation from Storage site, spares shipping, Vehicle clearance and dispatch.

Additional services in Germany are: breakdown or accident assistance, help with various lost or damaged car keys, towing, salvage, provision of accommodation and travel options, errand ADACClubMobils one or another vehicle, passenger transport "pick up" service.

4 Telephone requests for services are accepted.

Section 2 Which people are protected?

1 The ADACPlus Membership protects you and your family regardless of whether you travel together or separately.

The benefits provided in the event of illness, injury, death and other emergencies (Sections 12-21) are for you and your family regardless of the selected transport, for example, air and rail travel.

2 Dependant family includes your spouse or life partner in a registered life partnership and their minor children. Instead of a spouse unmarried cohabitants and their minor dependant children are acceptable when they live in a demonstrated domestic economic community...

3 When driving with a protected vehicle under Section 3 are the legitimate occupants of the vehicle, including the legitimate driver, a maximum of 9 persons, mitgeschützt so far in the individual performances nothing else is intended.

4 All of you made provisions apply mutatis mutandis to the mitgeschützten people.

5 The exercise of rights under these conditions is exclusively you.

Section 3 What vehicles are protected?

1 Protected all on you, your spouse or your children personally serene vehicles, such as cars and motorcycles, including with guided trailer. The protection extends also not authorizations force vehicles, if you, your spouse or minor children are owners of these cars.

2 One does not apply to you, your spouse or minor children is personally approved vehicle protected if you are a member of ADAC, your spouse or your children are minors at the time of damage led solely responsible. This also applies to vehicles not authorizations.

3 The vehicle can not go to design and furnishings for the carriage of persons not more than 9 seats (including of the space for the driver) and

- A total width of 2.55 m,
- A total length of 10 m,
- A height of 3 metres and
- A total permissible weight of 3.5 tons do not exceed.

The same goes for the accompanying trailer. All dimensions are including cargo. The trailer may have no more than one axle. Axles with a distance of less than 1 metre apart, are considered an axle.

4. In addition, motorhomes are insured up to

- A height of 3.20 m, including cargo and
- A maximum total weight of 7.5 tonnes

For mobile homes, which exceed the maximum extent, following services are not provided: Salvage (Section 26), vehicle transportation (Section 30), pick-up service (Section 31) and total loss of transportation from damage to Storage site (Section 33 No. 2).

5. Baggage and cargo, as far as the individual services lays down mitgeschützt. Transported Commercial Goods are not protected. Animals and perishable goods are not protected and are not transported, unless there is an entitlement to return of domestic animals (Section 18).

Section 4 In which countries is protection provided and what is regarded as your residence?

1. There is protection for damage in scope and Europe, where the benefits under Sections 12-21 worldwide provided, even in the world.

The scope of Europe comprises the geographical area of Europe, including Germany, non-European riparian countries of the Mediterranean and the Canary Islands, Azores and Madeira.

The benefits under Section 22 and Section 30 are rendered from the border of the scope of Europe, even if the damage outside the scope of Europe has ended.

2. As a resident within the meaning of these conditions applies in the ADAC said membership address. Is an address in the ADAC membership is not known, is the location of police and the reporting of serious stay decisive.

Section 5 When do you have travel protection?

1. The performance after illness, injury, death and whose emergencies (Sections 12-22) apply if you are on a trip there.

2. A trip is when you have journeyed more than 50 km (distance) away from the residence on hold.

3. Within the scope of Europe (Section 4) consists of protection, if the trip at the time of the damage not more than 92 days since leaving the residence took on.

4. Outside the scope of protection of Europe, where the journey at the time of the damage not more than 45 days since leaving the residence has applied lasts.

Section 6 For what damage you have no protection?

Damage is not covered,

- a) if the occurrence of the damage to an unjustified driver kept the vehicle or the driver is not legitimate the required license had the obligation to pay remains to the mitgeschützten by working individuals, to which no fault had no knowledge;
- b) the events of war, internal unrest, disposal of high hand, earthquakes or nuclear energy * ver contamination were;
- c) the stakes in driving events arise, which is to achieve a maximum speed and arrives at the appropriate exercise rides. Company vehicles are at driving events, even if it is not to achieve a maximum speed arrives, not protected. The benefits after illness, injury, death and other emergencies (Sections 12-22), however.
- d) by vehicles at the entrance of the damage to commercial passenger or commercial Rentals have been used;
- e) works with vehicles during testing trips;
- f) if you have caused damage deliberately. If you cause damage by gross negligence, we are entitled to reduce our performance in corresponding ratio to the seriousness of your misconduct.

* The replacement of the damage caused by nuclear energy is directed in the Federal Republic of Germany after the Atomic Energy Act.

Section 7 Written Form

All explanations are, if not the obligation to report the damage on the ADAC emergency exists, writing.

Section 8 What are the obligations (duties) you have for a claim to be accepted?

1. You have

- a) tell us about the ADAC emergency immediately for all damage to Trial;
- b) We fully and truthfully on all the circumstances of the damage to teach; on request Information is provided on grant writing and with appropriate documents to prove the claimed refund costs are with the original invoices after assign;
- c) any damage as small as possible and with our instructions to be followed; expenses, which them by averting or reducing the damage shall be replaced by us, as far as it circumstances so warranted could hold. We are entitled to shorten our performance, we can the reimbursement in accordance with corresponding cuts.

2. We are entitled in all cases in which benefits under your illness, injury or death claims make information from doctors and others for testing and handling of the case, the important points catch, as far as knowledge of the data for assessing the performance of the obligation or scope is required. In that regard, you are obligated to these individuals and agencies of secrecy to give birth.

3. They intentionally violate any of the obligations regulated, we are of our performance obligation. Hurt

Your obligations grossly negligent, we are entitled to our performance in one of the seriousness of your misconduct corresponding ratio be reduced. Is proof that you have the obligation not grossly negligent injured that remains our performance obligation.

We are obligated to pay if you demonstrate that neither the breach of duty for entry or

the determination of the damage case yet for the detection or the extent of our obligation causally was. This does not apply if the obligation maliciously violated.

Section 9 What applies when third parties also are required to perform?

1. The extent of damage a third party pay benefits or compensation from other insurance contracts can be claimed, these performance obligations before. Insofar as from other insurance contracts compensation can be claimed, you are free to whom you report the loss.

Sign him to the ADAC safe Insurance-AG, we will be under the conditions in wholesale occur.

2. Because you have the same injury case alongside the demands on our services and reimbursement claims the same content against third parties, you may not total compensation, the total damage your exceed.

Section 10 Can you claim to cede our services?

You can claim before their final adoption without our explicit permission not to cede nor pledge.

Section 11 How liable to the ADAC safe Versicherungs-AG?

We carry spare parts, pharmaceuticals, automobiles, luggage or pets, we are liable as a carrier under the Act public liability rules in force at the time of the damage valid version, but given the statutory limit of up to €512,000, Sun in particular:

a) for promotions within Germany after the Commercial Code (HGB)

b) for international transport under the Convention on the transport contract in international road transport (CMR)

c) Transportation in the international railway under the Convention on International Carriage by Rail (COTIF.)

With what benefits we help you and the people mitgeschützten Europe and worldwide in disease, injury, death and other emergencies?

Section 12 Sick Repatriation

1. You or your family are on a journey and have an acute or unexpected illness or injury. A return is therefore necessary.

2. If after consulting with the ADAC doctor the return of the patient is considered medically useful and defensible, ADAC arranges transportation to the doctor and determines the appropriate means of transport. We carry out the transportation itself, or arrange it and provide medical assistance and monitoring, if necessary by a doctor or paramedic. Repatriation of the patients can be to a hospital at the residence of the patients.

3. Can the patient not to be on the trip with luggage managed care, we leave it to the residence of the Zurücktransportieren patients.

4. We bear the costs of our actions organized or led.

5. The transport capacity by the attending physician must be certified. The disease or injury and whose duration by a certificate of the attending physician demonstrated.

6. Within the scope of Europe, this performance also for the legitimate occupants on a trip with the protected vehicle to reside within the scope of Europe provided.

Section 13 Accommodation costs

- 1.If you or your family are on a journey and must be accommodated until the implementation of sick Repatriation (Section 12), escort of children (Section 15) or vehicle recovery back in the driver failure (Section 22), upon request, we will arrange a hotel.
2. We will cover the additional costs incurred in implementation of the above.
Benefits are for a maximum of 3 nights, up to €65 per person per night.
3. Within the scope of Europe, this performance also for the legitimate occupants on a trip with the Protected Vehicle provided.

Section 14 Hospital visit

1. If you or your family are on a journey, and one of the party has an illness or injury requiring a hospital stay of more than 2 weeks at the place of illness or injury, a visit by relatives or parties can be organised.
2. We will cover per occurrence for visiting the sick travel and accommodation costs up to a total of € 512.
3. A confirmation from the hospital of the duration of hospital stay is required.
4. Within the scope of Europe, this performance also for the legitimate occupants on a trip with the Protected Vehicle provided.

Section 15 Escort service for children

1. If, owing to illness, injury or death on a trip, neither you nor your spouse are able to look after your own or other children travelling with you who are under 16 years (The same applies to your own children over 16 years, if care is required due to permanent disability), and no other passengers are available for child care:
2. We will escort the children back to their place of residence or the residence of the host person and cover the costs. If the initial transportation is not used may be, we will also reimburse the travel expenses.
3. If transport of the baggage of the returning children together with the escort is not possible, we will leave it at the residence of the children for separate transport and cover the cost of transportation.

Section 16 Unscheduled homeward journey

1. You or your family are on a trip and need to cancel or return prematurely, because
 - a) a member of your family or a close relative (children, parents, siblings, grandparents, grandchildren or Ger difficult parents or children) dies, has a life-threatening illness or is seriously injured;
 - b) a significant damage to your or your spouse's assets by fire, windstorm, hail, floods, Storm surge, flood, landslide, earth quake, snow avalanches or deliberate criminal damage caused by a Third party arose.
 You and your family must therefore make an unscheduled return home.
2. We cover the additional travel expenses incurred for the direct journey home to your residence or for the trip to the site of the incident and the resulting accommodation expenses for you and your family to €2.600, per occurrence.
3. You can make the unscheduled trip home with a protected vehicle. If this is not possible and no passenger is in the appropriate position to bring the vehicle home, the vehicle can be left within the scope of Europe and we will bring back the vehicle to your residence and cover the repatriation costs .
4. The reason for the unscheduled trip home must be notified afterwards.

Section 17 Assistance in special emergencies

1. You or your family are on a journey and need help in a special emergency. A special emergency is when help is needed to avoid significant disadvantages, especially for Health and wealth.
2. We arrange the necessary measures and assume the cost per claim, up to €500.
3. In the event of a fatality on a journey in Germany we cover the cost to replace a measure Paragraph 2 after transfer costs up to a total of €500 for transportation of bodily remains. Upon request, we are in the organization of overpass at the residence to help.
4. Bad or non-fulfilment of transportation does not fall under the protection of emergency because of and sub Bring ungsbedingungen with a travel-related and reprocessing contracts repair and replacement costs.

Section 18 Retrieval of pets

1. Neither you nor your family may be able, due to illness, injury or death on a trip from your home to care for your dog or cat. No more passengers or other persons are available to care for the pet.
2. We look after the retrieval of the pet to your residence, to a person you nominated or a shelter near your place of residence and cover the cost of retrieval.
3. The retrieval is only done when the pet is healthy, no administrative or veterinary rules preclude the pet from travel and transport of the animal poses no risk. At the request of the ADAC is before the retrieval one (official) veterinary certificate catch.

Section 19 Despatch of Medicines and spectacles abroad (not in Germany)

1. You or your family are on a trip and need health restoring or prescription medicines and purchase at your location is not possible.
2. We provide and ship the medicines and cover the cost of shipment.
3. The clearance of the drug and the trigger at customs must be led by you. The cost for the collection of this product will be refunded by us. If you cannot get medicines at your destination, you can look at the resulting damage.
4. The doctor of ADAC decided after consultation with the attending physician abroad or the family doctor on the need for a Medicines shipment. This can not be made where no authorization to import or export can be obtained, the physician of the ADAC a foreign-available replacement product can appoint or as the drug is addictive.
5. Are your travel on a medically prescribed eyeglasses or contact lenses have been damaged or lost, and there is no other way to spot a replacement to procure, your replacement of your glasses resident sent to you. The condition is that spare us your glasses issued. The provisions for medicinal products are developed according to shipping.
6. Within the scope of Europe, this performance also for the legitimate occupant on a journey with the Protected Vehicle provided.

Section 20 Assistance in case of loss of travel documents (not in Germany)

1. If, during a trip, you or your family lose important documents or they are stolen, we assist in the procurement of replacement passport, identity card, driving license and the blocking of credit cards. At ADAC we arrange credit cards blocking at your request.
2. The resulting additional telephone, travel and accommodation costs for the replacement and the official charges of issuing authority abroad, we cover per occurrence up to a total of €260.
3. We must be sent a copy of the police report of loss of the documents the confirmation by the issuing authority abroad must be demonstrated.

Section 21 Help with language problems / interpreter service (not in Germany)

1. You or your family are on a journey and a disease, an accident or a death leads to difficulties with authorities. You need translation help for talks with local doctors or authorities.
2. We help you with our emergency stations and ambulance doctors speaking at the talks. Insofar as we need we will convey an officially recognized interpreter to help.
3. The cost of an officially recognized interpreter will be covered up to a total of €160 per occurrence.

Section 22 Vehicle recovery if driver is unfit to drive (within Europe)

1. During a trip in Europe with the protected vehicle, you or the driver can no longer drive the vehicle themselves, due to illness, injury or death and there is no passenger appropriate to the situation.
2. We take the vehicle with passengers, baggage and cargo back to your residence and cover the costs of our chosen driver. All other costs of repatriation enter. Insofar as inmates with no back, we can conclude the vehicle in a different way back.
3. The notice period must be longer than 3 days. The disease or injury and the expected Duration of notice ability is linked by a certificate of the attending physician demonstrated. The vehicle must transport and operate safely and freely available.

With what services will we help you throughout Europe, where the protected vehicle has a breakdown or an accident and is no longer driveable or was stolen?

Section 23 Incident or accident assistance

1. The protected vehicle can no longer be driven because of a breakdown or an accident within the scope of Europe.
2. We cover the cost for the restoration of the car at the damage through an auxiliary vessel up to a total of €200, (including to and from departure and the board of small auxiliary vehicles, materials).
3. The protection extends in Germany to all eligible drivers, where they do not already enjoy such protection as ADAC members.

Section 24 Assistance for lost or damaged car keys

1. The vehicle can be protected within the scope of Europe if the vehicle can no longer be driven because of the loss, theft or defect of the key.
2. We assist in the procurement of a replacement key or the restoration of the car on the

damage to and take over for up to a total of €120. The cost of the replacement keys themselves we do not cover.

3. The same applies to immobilizers and vehicle keys, which are included in the vehicle.

Section 25 Towing

1. The protected vehicle is within the scope of Europe and is no longer driveable because of a breakdown, an accident or there was a theft, whether damaged or undamaged, recovered (not yet in foreign ownership).

2. We cover the costs of towing up to the total of €200. The cost of transporting luggage and contents will be added up to a total of €200, if shipment with the vehicle is not possible.

3. Necessary backup and Toll charges will be accepted. Under backup charge is the cost incurred to prevent further damage to the vehicle.

4. Costs for vehicles and their cargo, which were seized by police or have been impounded will not be covered.

5. The protection extends in Germany to all eligible drivers, where they do not already enjoy such protection as ADAC members.

Section 26 Salvage

1. The protected vehicle is within the scope of Europe because of a breakdown, an accident or theft (not yet in foreign ownership) of the road and can only be abandoned under a special technical expense for the towing provider.

2. We assume the cost of the mountains in unlimited amounts, even for baggage and cargo.

3. The protection extends in Germany to all eligible drivers, where they do not already enjoy such protection as ADAC members.

Section 27 Accommodation costs following vehicle failure

1. The protected vehicle is within the scope of Europe and cannot be driven because of a breakdown or an accident and is not in a running state, or it was stolen. If the damage is in Germany it occurred at least 50 km (distance) away from your residence. The member and the legitimate occupants must stay overnight. Upon request, we provide a Hotel.

2. We find a hotel and cover the additional costs caused overnight, for a maximum of 3 nights, up to €65 per person per night.

3. Can the drivers of the vehicle on the day after the damage and repair is not possible pursuant to Section 29, we cover the cost of replacing the overnight accommodation by travel up to a total of €65.

4. The repair bill of the protected vehicle is to be submitted together with the total bill for accommodation. For theft a police statement is required.

Section 28 Short trips following vehicle failure

1. You or the legitimate occupants must be within the scope of Europe and trips are added because of a breakdown, an accident or a theft of the protected vehicle.

2. We cover the cost per claim for additional public transportation and taxis up to a total of €30.

3. The taxi tickets and documents are submitted.

Section 29 Travel expenses following vehicle failure

1. The protected vehicle is within the scope of Europe because of a breakdown and can not

longer be driven nor in a state to be running again or used the day after the damage developed. The breakdown, if in Germany, occurred at least 50 km (distance) from your residence. You or the legitimate occupants can continue to travel or go home.

2. If you choose the train for the journey to your destination and return to the damage, we will cover the train tickets.

We will refund the 1st train travel Class for you and the legitimate occupants, including baggage and Load.

The railway transportation will also be paid if instead you travel back to your residence. In this case you will be covered for one person to pick up the repaired vehicle in addition to rail travel from damage to residence.

3. If the damage is at least 1200 km away from your place of residence, you can choose to take the train or plane for the return to your residence. We take care of the tickets and cover the Flight cost for economy class for you and the legitimate occupants, including cargo and baggage.

4. You can also choose to rent a car or use the train instead of the airplane.

a) When an incident occurs in Germany we provide, for the duration of the vehicle failure, up to 7 days, an ADACClubMobil or other vehicle available for use free of charge.

b) When an incident occurs abroad, we cover the costs of rental cars directly to your homeward journey up to €500.

c) Otherwise, we will provide you with a rental car. It will be for each day of the Vehicle failure up to €52, over a maximum of 7 days, a total of up to €364.

5. The repair bill of the protected vehicle is to be submitted, with the total bills repair bill or scrapping certificate. A police statement is required to confirm if there is a theft.

Section 30 Vehicle Recovery

1. The protected vehicle is within the scope of Europe and because of a breakdown or an accident can no longer be driven, it will be recovered subject to the following conditions:

a) the damage was assessed by a garage;

b) there is no total loss pursuant to Section 1, No. 2. The replacement value before delivery of administrative services us in Germany generally accepted valuation automotive systems found;

c) in case of damage in Germany the protected vehicle was not able to continue the journey the day after the damage;

d) for an incident abroad, the protected vehicle was so badly damaged that a repair within a radius of 50 km from the damage within 3 working days is not feasible, and a parts shipment under Section 32 is not enough;

2. We transport the vehicle with luggage and cargo by a contractor from ADAC to a storage site at a repair workshop at your residence. The vehicle can also be repaired at your destination. It will be transported there, if there is no higher cost.

3. Where necessary, we ensure that your vehicle does not suffer damage being towed from Storage site from where the vehicle travels.

a) In Germany we will do the towing ourselves.

b) Abroad, we will act on your behalf and appoint a towing company. We will be reimbursed for the towing cost.

4. Necessary security fees and administrative services and toll charges are also covered through our organization.

5. If baggage and cargo cannot be transported together with the vehicle, we arrange for a separate transportation to your residence or destination and cover these costs to the value of rail freight.

6. The benefits are also provided when the protected vehicle is found after a theft, whether

damaged or undamaged, has not yet been transferred into foreign ownership and total damage is not available.

Section 31 Passenger transportation "pick up" service (in Germany)

1. In case of breakdown or accident in Germany, an ADAC road service partner will transport the protected vehicle and the legitimate occupants together to your residence in Germany. Transportation to the destination will be carried out if there is no higher costs.
2. If it is not possible to undertake the passenger transportation along with the vehicle the passengers travel after in accordance with section 29.

Section 32 shipping spare parts (not in Germany)

1. Within the scope of Europe spare parts are needed due to a mishap, an accident or theft of vehicle parts to restore the protected vehicle, and their procurement on the spot is not possible.
2. We provide and ship the parts and cover the costs of shipment and costs for the repatriation of trade-in parts (gears, axles, engines). We are not liable for the cost of the spare part. For dispatch of transmissions, axles and engines, we could have a security equal to the value of the spare parts required.
3. The collection of spare parts and the trigger when customs release them must be arranged by you. The cost for the collection of spare parts will be covered by us. Get culpably at destination are not spare parts, so you look at the resulting damage to replace it.
4. A shipment of spare parts cannot be made where no permit for the import or export of such exists. Excludes the dispatch of paints, oils, lubricants, as well as dangerous goods under the safety regulations.

Section 33 Customs Clearance and Vehicle Scrapping. (not in Germany)

1. The vehicle can be covered within the scope of Europe due to a total damage after mishap, accident or theft if it will not be brought back from abroad.
2. We cover the execution and the cost of demolition and clearance as well as the costs of transportation of damage. Through our performance management organization customs charges are refunded. If there is residual income from the demolition costs it will be paid to you. We cover baggage and cargo transport to your residence, when transport together with you is not possible and accept the cost of transportation to the value of the Rail freight.
3. A clearance or demolition takes place unless statutory provisions preclude or Vehicle theft in accordance with foreign ownership is transferred.
4. The theft is to be confirmed by police evidence.

Group insurance credit benefits for ADACPlus membership

1. Scope and object of credit services

The following ADAC credit benefits are an insurance benefit of ADAC safe insurance-AG under the ADACPlus Membership. The loans are granted to cover the purposes listed.

a) ADAC emergency credit: For situations where you are abroad in distress come up with a total value of €1,228, for repairs, towing, roadside assistance costs, medical costs, hospital costs, attorney fees, expert advice and future royalty obligations warnings.

b) **ADAC Car rental credit** for car rental costs up to €1,100, because your vehicle is down through breakdown, accident or theft.

c) **ADAC overnight accommodation credit:** accommodation costs for up to €360, if additional expenses are incurred because of your vehicle breakdown, accidents or theft or because of illness.

d) **ADAC transport credit:** for driving and flight passes for rail, ship or air passes (Flight: Economy class) for you and / or a maximum of 8 passengers when, because of mishap, accident, theft, an illness or other emergency onward or return journey with the original transport is no longer possible.

e) **Lawyer's fees and medical expenses credit:** in an accident or an acute illness to pay Lawyer, doctor and hospital costs up to €1,300, also added to the ADAC emergency loan.

f) **Cash and emergency financial assistance service:** when the ADAC loans are not sufficient or in emergency money for other than the above purposes is needed, we will link up with your bank, another institute or a person mentioned by you to ensure quick disbursement of cash to your travel site possible.

In this case, we accept the charges of transfer or disbursement of up to €103. If to set up a bank transfer is not enough, ADAC safe insurance-AG can grant you a loan, or assistance in the form of cash payments.

The condition is that you justify your financial needs and show us a guarantor designate or a deposit of the required amount in the Federal Republic of Germany.

2. Scope

The ADAC credits apply in geographic Europe, with the exception of Germany, in the countries outside Europe bordering the Mediterranean and the Canary Islands, the Azores and Madeira.

The cash service and emergency assistance can be used around the world with the exception of Germany.

3. Validity

ADAC cash loans and service / emergency assistance can only be used during the duration of the ADAC Plus membership.

4. Credit exposure

a) The maximum value of the ADAC loans is limited. You can only borrow up to the amount of the invoice amount, or up to the value of the respective ADAC loans - depending on the intended use.

b) The ADAC loans will be in the form of payment guarantees to the foreign creditor and emergency cash assistance as cash payout. It provides the relevant amount in euros or the current substantial equivalent in foreign currency. The ADAC safe Versicherungs-AG may require you to provide to ADACKredite, Cash and emergency assistance service a written acknowledgment of debt in the amount of amounts granted.

For ADAC loans and cash assistance and emergency service you can use the competent ADAC emergency station in Abroad or the ADAC headquarters in Munich (around the clock service available).

5. Settlement of loans

The ADAC safe Versicherungs-AG will claim for a foreign currency amount of credit converted into euros at the valid daily rate on the day of our invoicing. You are

obliged to repay the loan within 14 days after receipt of the invoice to repay. If the Credit is overdue, the ADAC safe Versicherungs-AG entitled to charge interest of up to 2% above the Bundesbank fixed base rate to rise.

6. Liability

The ADAC safe Versicherungs-AG is not liable for the conduct and performance of the invoice-issuing party. Such party acts on your request alone. Companies are not selected and recommended by us. If the service provided is too late, bad or too expensive, your claim is directly with the service provider. Because claims may become statute-barred the complaint must be made immediately upon discovery of the defect, preferably in person or by registered letter. If necessary, you can use the Legal Centre of ADAC or an ADAC emergency station for advice and assistance.

Important information: If you need to use ADAC credit, please contact the relevant **ADAC Emergency station abroad** or the ADAC's headquarters in Munich, Tel **D * (89) 22 22 22** (round the clock service available).

If a loan granted to you is not repaid by the due date your ADACPlus Membership may be converted to an ADAC membership without ADACPlus benefits with immediate effect.

Offsetting credit repayments with safe-insurance benefits can only be permitted if the ADAC-safe insurance company agrees the reason and the amount in question.

* Prefix numbers from abroad can be found on the last page of your service booklet

Assistance in ADAC breakdown assistance centres 24-hr. - Service for breakdown assistance for towing for salvage Tel. 0,180 2 22 22 22 (6 CenVAnruf from the fixed net of the T·Home; if necessary. deviating prices from portable radio nets)

Help in Germany

ADAC breakdown assistance centres 24-hour service

- for Roadside Assistance
- for towing
- for salvage

Tel **0 180 2 22 22 22**

(6 Cents per call from the landline of the T • Home; possibly differing prices from mobile networks)

Mobile 22 22 22 (all networks)

ADAC Munich 24-hour service

- for further vehicle benefits:

Phone **(0 89) 76 76 70**

Fax (0 89) 76 76 22 99

- for illness / injury:

Phone **(089) 76 76 76**

Fax (0 89) 76 76 25 01

Assistance abroad

ADAC foreign emergency stations:

Phone no. see below.

ADAC Munich 24-hour service

- for vehicle damage:

Tel. **D (89) 22 22 22**

Fax D (89) 76 76 22 88

- for illness/injury:

Tel. **D (89) 76 76 76**

Fax D (89) 76 76 25 01

Please note for all calls:

Please do not put on until the tone sounds, your call will have a queue immediately to the next invention will be free to place phone running. Please keep your documentation ready in any telephone conversation. Telephone requests for services are against receipts. Send us the original invoices and receipts along with a claim subsequently.

Code numbers for Germany

Australia	00 11 49-	
Cuba	119 49-	
Estonia	8+00 49-	+ = Wait for dial tone
Hong Kong	001 49-	
Japan	001 49-	
Canada	011 49-	
Kenya	000 49-	
Lithuania	810 49-	
Mexico	98 49-	
Russia	810 49-	
Serbia/Montenegro	99 49-	
South Africa	09-49-	
Thailand	00149-	
USA	011 49-	

Code 0049 - for

- **all other European countries**
- **Brazil, China, Israel, Morocco, New Zealand, Turkey, Tunisia, Venezuela**

ADAC-Schutzbrieft Versicherungs-AG, Am Westpark 8, 81373 München

Chairman of the Supervisory Board: Peter Meyer

Board of directors: Joseph Halbig, Raimund Müller, Heinz-Peter Welter

Legal status: corporation with headquarters in Munich

Registered at AG Munich, HRB 45 842

General German Automobile Club • On Westpark 8, 81373 München

President Peter Meyer

Registered at the Munich District Court, No 304

Assistance abroad

If you are in a country without ADAC emergency station or you cannot get through to the station responsible, you can get assistance through ADAC Munich, 24-hour service, telephone no. see above.

Country	Competent ADAC emergency station	Roadside Assistance of automobile clubs (24-hour service)
Belgium		07 03 44 777
Denmark	79 42 42 85	
France	08 25 800 822	on motorways only on emergency telephones
Greece	21 09 60 12 66	104 00
Great Britain		0800 02 89 018
Italy	03921041	8 00 11 68 00
Croatia	Zagreb 1011 3 44 06 66	987 or 01 987
Netherlands	05 92 39 05 60	088 26 92 888
Norway		81 00 05 05
Austria	01 251 20 60	120
Poland	061 831 98 88	
Portugal	00 34 935 08 28 08	Lisbon 21 94 29 103 Porto 22 83 40 001
Rumania	Bucharest (021) 2 23 45 25	Bucharest (021) 2 22 22 22 or (021) 2 22 15 53
Sweden		020912 912
Switzerland		140 or via mobile phone 03 18 50 53 11
Serbia	Belgrade 011 333 1111	01 11 98 00
Slovakian Rep.	00 42 02 61 10 43 51 or 00 42 02 61 10 43 52	18 124
Slovenia	00 38 51 344 06 50	(1) 9 87 or Ljubljana (01) 530 53 53
Spain	935082828	9 15 93 33 33 oder 900 112222
Czech. Republic.	2 61 10 43 51	12 30
Turkey	Istanbul (02 12)288 71 90	
Hungary	0 61 345 1717	1 88 or via mobile phone 06 13 45 17 44
USA/Canada	1-888-222 -1373	
Cyprus	00 30 21 09 60 12 66	02 31 31 31

Valid from 1 January 2008

ADAC concluded a group insurance contract with ADAC-Schutzbrief Versicherungs-AG, Munich, for ADAC*Plus* members which is subject to the terms and conditions of group insurance of the ADAC-Schutzbrief Versicherungs-AG governing the ADAC*Plus* membership. The cover extends to Europe-wide, vehicle-related benefits like assistance following breakdown, accident, vehicle theft and worldwide person-related benefits for ADAC*Plus* members and their families in the event of illness, injury and death and other emergencies.

Cover applies to incidents occurring within the European area of coverage and, where the benefits defined in §§ 12–21 are provided world-wide, also those occurring 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 § 22 and § 30 will be provided from the borders of the European area of coverage. This will also apply in cases where the incident has occurred outside the European area of coverage.

The ADAC*Plus* membership protects you as a member, your spouse/partner and your minor children regardless of whether you travel together or separately. The benefits provided in the event of illness, injury, death and other emergencies (§§ 12–21) apply to you and your family regardless of the mode of transport chosen, e.g. also to air and rail travel. Cover shall extend to all vehicles registered in the name of one of you. Third party vehicles are also covered, if driven by you or your spouse/partner. The commencement and the end of insurance cover are based on the terms and conditions of ADAC*Plus* membership.

The benefits relating to illness, injury, death and other emergencies (§§ 12–22) apply when you are on a journey. A journey means that you are more than 50 km (distance covered) from your place of residence. In the European area of coverage you are covered (according to § 4) if, by the time the incident occurred, the journey since leaving your place of residence did not exceed 92 days. Outside the European area of coverage you are covered, if the journey did not exceed 45 days between leaving the place of residence and the occurrence of the incident.

Based on the design and the facilities for the transport of persons, the vehicle may not have more than 9 seats (including the driver's seat) and must not exceed a total width of 2.55m, a total length of 10 m, a height of 3.00m, a maximum gross weight of 3.5 t. The same applies to the attached trailer. All dimensions indicated refer to the vehicle including load. The trailer shall not have more than one axle. Axles with a distance of less than 1.00m from one another are considered one axle. Cover shall also apply to mobile homes with a maximum height of 3.2m including load and a maximum gross weight of 7.5 t. For mobile homes exceeding the above maximum dimensions the following benefits shall be excluded: Off-road recovery (§ 26), vehicle recovery (§ 30), pick-up service (§ 31) and if the car is a total loss, transport from the place of the incident to the storage site (§ 33 No. 2).

In the case of an incident our ADAC assistance centres abroad 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 numbers 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 a third party is liable to provide benefits following a claim, such third party commitment will have priority. If you report this claim to ADAC-Schutzbrief Versicherungs-AG, it will undertake advance performance according to its terms and conditions of insurance.

Important information for ADACPlus members
Services and benefits specified in this booklet

The following pages will inform you how to obtain assistance and indicate the procedure to follow in the individual case. The explanations are based on the terms and conditions of group insurance of the ADAC-Schutzbrief Versicherungs-AG (hereinafter referred to as ADAC) and the ADAC credit terms and conditions under the *ADACPlus* membership. The group insurance conditions also define the insured persons and vehicles and the countries in which the *ADACPlus* membership is valid.

Person-related assistance in an emergency
for ADACPlus members

Medical repatriation in the event of acute and
unexpected illness / injury

If you suffer on a journey from an acute and unexpected illness or an injury, see a doctor and call ADAC Munich on **(0 89) 76 76 76** when travelling in Germany – when abroad, call the local ADAC assistance centre (telephone number see cover of the *ADACPlus* service booklet) or ADAC Munich. Keep the telephone number of the attending doctor and your identification documents ready. 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 co-ordinate the necessary repatriation with the attending physician and provide the required medical care and escort (physician, paramedics) during transport. In addition, ADAC will organise a bed in a German hospital and cover the costs of transport and of escorts. If necessary, we will also take care of your luggage.
→see § 12 of the terms and conditions of insurance.

Accommodation costs in the event of illness or injury

If one of the above events occurs, involving you, your spouse/partner or minor children, and requires additional overnight accommodation, ADAC will help organise accommodation and cover the cost up to a maximum of three nights and € 65.00 per night and person. Please send us the original bill. In Germany call ADAC Munich at **(0 89) 76 76 76**, when abroad call the local ADAC assistance centre (telephone number see cover of the *ADACPlus* service booklet) or ADAC Munich.

→see § 13 of the terms and conditions of insurance

Hospital visit

If, on a journey, you are hospitalised for more than two weeks, ADAC will help you organise a hospital visit by friends or relatives and cover the 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 § 14 of the terms and conditions of insurance.

Escort service for children

If you are ill or injured on a journey and are no longer able to take care of the children under 16 years of age travelling with you, ADAC will organise an escort to take the children to your place of residence and will cover the costs. 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**, when abroad, call the local ADAC assistance centre (telephone number see cover of the *ADACPlus* service booklet) or ADAC Munich. Please ensure that your children carry their identification documents.

→see: § 15 of the terms and conditions of insurance.

Premature return

In the event of premature return due to an emergency (e.g. death of a close relative), ADAC will cover the additional travel back to your place of residence or to the place of the incident plus accommodation up to a maximum of € 2,600.00 per incident. Where required, we will also take your vehicle home, if the incident occurred in Europe, and cover the costs. Keep the vehicle data and the collection address ready. For transports from foreign countries, leave the key, certificate of registration and a luggage check list with your vehicle. ADAC will help you organise the return journey. Please call ADAC Munich at **(0 89) 76 76 70** when motoring in Germany, abroad call the local ADAC assistance centre (telephone number see cover of the *ADACPlus* service booklet) or ADAC Munich **Germany* (89) 22 22 22**. If your vehicle needs to be recovered, please keep the vehicle data and the exact collection address ready.

→see § 16 of terms and conditions of insurance.

Assistance in special emergencies

ADAC 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 of the transportation of bodily remains up to € 500.00. In Germany, call ADAC Munich on **(0 89) 76 76 70**, abroad call the local ADAC assistance centre (telephone number see cover of the *ADACPlus* service booklet) or ADAC Munich **Germany* (89) 22 22 22**.

→see § 17 of the terms and conditions of insurance.

Repatriation of pets

ADAC will bring a pet (dog or cat) that you took along on your journey to your place of residence or to a person mentioned by you and/or an animal shelter in Germany, if you are unable to look after it due to illness, injury or death. In Germany please call ADAC Munich on **(0 89) 76 76 76**, abroad call the local ADAC assistance centre (telephone number see cover of the *ADACPlus* service booklet) or ADAC Munich. The animal must be healthy and not dangerous. If required, we can obtain a certificate by a veterinary surgeon or officer. The costs of repatriation will be covered.

→see: § 18 of the terms and conditions of insurance.

Dispatch of medication and spectacles abroad

ADAC will locate the required prescription drug, if it is not available abroad, in

consultation with the attending physician, or your replacement spectacles and expedite them to the nearest customs railway station or customs airport. Costs will be covered to the exception of the costs for drug and/or replacement spectacles. Please call the local ADAC assistance centre (telephone number see cover of the ADAC*Plus* service booklet) or ADAC Munich **Germany*** (0 89) 76 76 76. Please indicate the telephone numbers of the attending physician and of your family doctor when calling.

→see § 19 of the terms and conditions of insurance.

Assistance following the loss of travel documents abroad

In the case of loss/theft of your passport, ID or driver's licence abroad we will help you obtain replacement documents. We will also get your credit cards blocked if requested. Please call the local ADAC assistance centre (telephone number see cover of the ADAC*Plus* service booklet) or ADAC-Munich **Germany*** on (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 office abroad up to a maximum of € 260.00 per claim.

→see § 20 of the terms and conditions of insurance.

Interpreter service abroad

Our assistance centre staff and/or our multilingual doctors will be available for interpretation services in the case of an accident, illness, death or difficulties with authorities abroad. For assistance, please call the local ADAC assistance centre (telephone number see cover of the ADAC*Plus* service booklet) or ADAC Munich **Germany*** on (89) 22 22 22. If required, we will also provide an official interpreter and cover the costs up to a maximum of € 160.00.

→see § 21 of the terms and conditions of insurance.

Vehicle recovery, 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 the 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 journey. If in Germany, please contact ADAC Munich on (0 89) 76 76 76, if abroad, the ADAC assistance centre (telephone number see cover of the ADAC*Plus* service booklet) or ADAC Munich. Keep the telephone number of the attending physician ready.

→see § 22 of the terms and conditions of insurance.

Vehicle-related assistance in an emergency for ADAC*Plus* members

Breakdown and accident assistance in Germany

The ADAC road patrols operate on all federal motorways, in big cities and conurbations. The costs of such assistance are covered by the membership fee. In addition to the ADAC road patrol force ADAC-appointed agents will provide assistance on a 24-hour basis.

For ADAC*Plus* members ADAC covers the costs of:

_ Breakdown and accident assistance at the roadside up to a maximum of

€ 200.00;

_ Towing following breakdown or accident to the nearest suitable garage up to a maximum of € 200.00;

_ Vehicle off-road recovery, full amount.

ADAC helps you 24 hours a day: on motorways via the emergency call points.

Make sure you ask for ADAC assistance. On all other roads via the national breakdown assistance number **0 180 2 22 22 22** (0.06 €/call in the fixed network).

Mobile phone owners simply call **22 22 22**.

→see § 23, § 25, § 26 of the terms and conditions of insurance

Breakdown and accident assistance abroad

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

→see § 23, § 25, § 26 of the terms and conditions of insurance

Assistance with lost or defective car keys

If your vehicle is immobilised following the loss, theft or defect of the car key, we will help you obtain a replacement key if your vehicle's mobility cannot be restored immediately on site. The same applies if an immobiliser or car keys locked in your car prevent mobility. If in Germany, call ADAC Munich on **(0 89) 76 76 70**, if abroad, call the local ADAC assistance centre (telephone number see cover of the *ADACPlus* service booklet) or ADAC-Munich **Germany*** on **(89) 22 22 22**. We will cover the costs up to a maximum of € 120.00. Only the costs of the replacement key will be at your expense.

→see § 24 of the terms and conditions of insurance

Accommodation costs following immobilisation of your vehicle

If you have to stay overnight following a breakdown, accident or vehicle theft in Germany or abroad, ADAC will help you find a hotel and cover accommodation for all passengers up to a maximum of three nights and € 65.00 per night and person. Instead of accommodation on the day of the incident, travel expenses up to € 65.00 may be refunded. If in Germany, please call ADAC Munich on **(0 89) 76 76 70**, if abroad, call the local ADAC assistance centre (telephone number see cover of the *ADACPlus* service booklet) or ADAC Munich **Germany*** on **(89) 22 22 22**. Please send us the original bill together with a copy of the repair bill, the police report or the scrapping certificate.

→see § 27 of the terms and conditions of insurance

Transfers following immobilisation of vehicle

Following a breakdown, accident or vehicle theft, ADAC will cover the costs of public transport or taxis 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 report.

→see § 28 of the terms and conditions of insurance.

Travel expenses following immobilisation of vehicle

ADAC will help you organise the return journey by train or airplane or get you a hire

car. Membership includes a first-class rail fare to the place of destination and back to either the place of the incident or the *ADACPlus* member's place of residence. It also covers the travel expenses for the person collecting the vehicle. If, instead of the railway or aircraft you use a hire car, we will provide an *ADACClubMobile* or another vehicle free of charge for the duration (max. 7 days) of the vehicle immobilisation if the incident occurs in Germany. In the event of an incident abroad, we will cover the costs of a hire car for the direct return journey to your place of residence up to € 500.00. Otherwise, we will arrange for a hire car. We will cover € 52.00 per day of vehicle immobilisation, maximum 7 days or a total of € 364.00. Please note that for most car rentals, especially abroad, you will need a credit card. In cases where the distance exceeds 1200 km, we will cover the air fare to the *ADACPlus* member's place of residence. In Germany, please call ADAC Munich on **(0 89) 76 76 70**, abroad call the local ADAC assistance centre (telephone number see cover of the *ADACPlus* service booklet) or ADAC-Munich **Germany*** on **(89) 22 22 22**. Please send us the original tickets or car hire bills along with a copy of the repair bill, the police report or the scrapping certificate.
→see § 29 of the terms and conditions of insurance.

Vehicle recovery

Following a breakdown or accident or after your stolen vehicle is found, ADAC will organise recovery. Experienced ADAC-appointed 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 on **(0 89) 76 76 70**, abroad call the local ADAC assistance centre (telephone number see cover of the *ADACPlus* service booklet) or ADAC Munich **Germany*** on **(89) 22 22 22**. Before your vehicle is returned, make sure the damage and the repairworthiness are assessed by a garage. Keep vehicle data, collection address and precise destination address ready. For recovery from abroad, leave your key, registration certificate and a luggage list in the vehicle.
→see § 30 of the terms and conditions of insurance

Pick-up service in Germany

In the event of a breakdown or accident in Germany, ADAC will return the vehicle, the driver and the passengers to the *ADACPlus* member's place of residence.
→see § 31 of the terms and conditions of insurance.

Spare parts dispatch abroad

Following a breakdown, accident or the theft of vehicle parts, ADAC will locate the necessary parts and expedite them freight paid to the foreign garage or to the nearest customs rail station/airport. Make sure the garage specifies the required parts exactly. Keep the address of the garage, the registration certificate and, if necessary, the engine number ready. Call the relevant ADAC emergency centre (telephone number see cover of the *ADACPlus* service booklet) or ADAC Munich **Germany*** on **(89) 22 22 22**. Please send us the original bill for any spare parts collection costs incurred. Apart from procurement costs and dispatch costs we will also cover the costs of transport to the garage and the repatriation of replacement parts. We will charge you for the spare parts and customs.
→see § 32 of the terms and conditions of insurance.

Customs clearance and vehicle scrapping abroad

In the event of a total loss abroad, ADAC 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. Call the local ADAC assistance centre (telephone number see cover of the ADAC*Plus* service booklet) or ADAC Munich **Germany*** on **(89) 22 22 22**. Please keep the vehicle data and the exact storage address ready.

→ see § 33 of the terms and conditions of insurance

Group insurance credit benefits

for ADAC*Plus* membership

1. Scope and object

The ADAC credit benefits set out below are an ADAC*Plus* membership insurance benefits of the ADAC-Schutzbrief Versicherungs-AG and are provided for the listed purposes and scope.

a) ADAC emergency credit: For emergency situations abroad totalling a maximum of € 1,228.00 to be used for the payment of repair, towing and breakdown service costs, medical treatment and hospital expenses, lawyer's fees, expert reports, traffic penalties and on-the-spot fines for motoring offences.

b) ADAC car hire credit: Maximum of € 1,100.00 for a hire car, if your vehicle cannot be used due to breakdown, accident or theft.

c) ADAC overnight accommodation credit: Maximum of € 360.00 for accommodation costs, if your vehicle cannot be used due to breakdown, accident or theft, or if additional accommodation is required due to illness.

d) ADAC transport credit: For the payment of rail, boat or air fares (flights: economy class) for the Schutzbrief policy holder and/or a maximum of 8 passengers, if the onward or return journey cannot be made in the original vehicle due to breakdown, accident, theft, illness or some other emergency.

e) Lawyer's fees and medical expenses credit: Maximum of € 1,300.00 to be used and/or combined with ADAC emergency credit for the payment of lawyer's, doctor's or hospital fees in the case of an accident or sudden illness.

f) Cash service and financial assistance in emergencies. If the ADAC credit is not sufficient, or if you need money for purposes other than indicated above, we will contact your bank, another institute or a person named by you to arrange prompt payment of cash at your destination. In this case we will cover the charges for the transfer or payment up to a maximum of € 103.00. In addition to arranging the bank contact, ADAC-Schutzbrief Versicherungs-AG can grant you further credit and/or cash payments, provided that you justify and document the expense, name a guarantor or arrange for the deposit of the relevant amount in Germany.

2. Area of coverage

The ADAC credit benefits are valid in geographic Europe, except Germany, in the non-European countries bordering the Mediterranean, in the Canary Islands, the Azores and Madeira. Cash services and emergency financial assistance (item f.) can be used worldwide with the exception of Germany.

3. Period of validity

The ADAC credit benefits and our cash and emergency financial assistance may only be used during the period of validity of ADAC*Plus* membership.

4. Credit procedure

a) The value of ADAC credit is limited and must not exceed the invoice amount or the specified credit line of the individual ADAC credit dependent upon the purpose.

b) ADAC credit are supplied in the form of payment guarantees for the invoiceissuing party, whereas cash services and emergency financial assistance provide for cash. They are limited to the amounts quoted in Euro or the foreign currency equivalent. For ADAC credit, cash services and emergency financial assistance, ADAC-Schutzbrieft Versicherungs-AG may ask you to submit a written acknowledgement of debt quoting the amount granted. For the use of ADAC credit, cash services and emergency financial assistance, please contact the relevant ADAC assistance centre abroad or the ADAC head office in Munich (24 hour service).

5. Accounting procedure

ADAC-Schutzbrieft Versicherungs-AG will claim payment in Euro. Foreign currency credits will be converted at the exchange rate effective on the day of ADAC invoicing. You are obliged to refund the amount within 14 days following receipt of invoice. Interest on overdue invoices shall accrue from the date when payment becomes due at a rate of 2% above the German Federal Bank's base rate.

6. Liability

ADAC shall not be held responsible for the behaviour and the services provided by the invoice-issuing party. Such party acts upon your request only. We do not appoint or recommend firms. In the event that the service is not performed, delayed or badly performed or if it proves too expensive, you must address the invoice-issuing party directly for any claims. Since claims may become statutebarred, they must be raised immediately after you notice the fault or defect, if possible personally or by registered letter. If necessary, contact the ADAC Legal Department or an ADAC assistance centre for advice and support.

Important information: If you need an ADAC credit, please contact the local ADAC assistance centre abroad or the ADAC Munich head office in **Germany*** on **(89) 22 22 22** (24-hour service).

If you fail to refund the amount of credit by the due date, your *ADACPlus* membership may be converted to an ADAC membership without *ADACPlus* benefits with immediate effect. Setting off credit repayments against refundable Schutzbrieft benefits is only permitted, if ADAC-Schutzbrieft Versicherungs-AG accepts the reason and amount in question.

*For international area codes, please refer to the back of your *ADACPlus* service booklet.

Please note that phone numbers starting with 0180 can only be reached from Germany.

Allgemeiner Deutscher Automobil-Club e.V.

Am Westpark 8, 81373 München, phone (089) 76 76 0

President: Peter Meyer

Registered at the Local Court Munich, No. 304

ADAC-Schutzbrieft Versicherungs-AG

Am Westpark 8, 81373 München, phone (0 89) 76 76 0

Chairman of the Supervisory Board: Peter Meyer

Board of Directors: Josef Halbig, Raimund Müller, Heinz-Peter Welter

Legal form: company limited by shares and based in Munich

Registered at the Local Court Munich HRB 45 842

Revised in November 2007

