

## Insurance Conditions Excerpt

### **Liability Insurance Policy (RCA)**

Under the existing laws (Legislative Decree n. 209 of 7 September 2005 and subsequent amendments and additions), all vehicles used by Locauto Rent are insured for civil liability (RCA). These vehicles are insured with leading Italian insurance companies.

The RCA used by Locauto Rent guarantees insurance coverage for civil liability towards third parties with respect to persons, things, animals.

The person carried on the vehicle is treated as the third party.

The insurance does not cover:

- damages to body and personal items suffered by the driver;
- damages to items suffered by drivers' family members and cohabitants.

The insurance has no effect:

- if the driver is not enabled to drive according to the law prescriptions;
- if the transportation is not compliant with the law prescriptions or what indicated on the registration certificate;
- in the case of a vehicle driven by a person while intoxicated and/or under the influence of drugs, or to which a sanction has been imposed under Articles 186 and 187 of the Highway Code.

The maximum is unique and compliant with the limits prescribed by law.

### **Driver Insurance Policy**

The additional service Protection Against Injuries (PAI), when purchased, is upheld by insurance policies subscribed with primary Italian companies.

The insurance is effective only for injuries related to driving, and for the vehicle on which the Renter purchased the additional PAI service.

Whiplash injuries are excluded from the protection.

The insurance, when activated, is given to the drivers within the following limits:

- **Death:** the coverage is active up to a maximum of € 100.000,00.
- **Permanent disability following to an accident:** the coverage is active up to a maximum of € 100.000,00. The compensation payable for permanent disability is determined by applying the percentage of disability assessed to the sum insured, according to the policy conditions criteria available at the Locator's offices.