

## AIDWORKER-KFZ (AW-KFZ) – Description of benefits – Vehicle insurance

Tariff	AIDWORKER-KFZ
<b>Insurance</b>	Vehicle insurance for private and business trips
<b>Insurer</b>	Dialog Versicherung AG
<b>Area of validity</b>	Global
<b>Insurable group of people</b>	Insurance of motorcycles, cars and trucks of organizations or deployed employees staying abroad within the development cooperation
<b>Term of the insurance</b>	Unlimited
<b>Emergency telephone</b>	DR-WALTER claims department during normal business hours
<b>Claims handling</b>	DR-WALTER claims department
<b>Early termination</b>	Possible
<b>Extension</b>	Possible
<b>Cover in conflict areas</b>	Yes
<b>Special provision</b>	It is possible to take into account the years abroad during which no claims occurred for the no-claims bonus when applying for German vehicle insurance after the insured party returns to Germany.

Benefits	AIDWORKER-KFZ						
<b>Scope of insurance</b>	For all motor vehicles, two-wheeled and four-wheeled vehicles that belong to policyholders or employees, insurance cover is provided according to the respective registration if such vehicles are used in project countries. If it is a prerequisite that liability insurance for motor vehicles is purchased in certain countries, the insurance policy purchased in the country in question prevails and the insurance cover from existing vehicle liability insurance is considered dormant for the period in question.						
<b>Area of validity</b>	The insurance policy is valid worldwide. The respective local conditions additionally need to be considered.						
<b>Insurance cover/Insurance certificate</b>	Insurance cover begins – if no later start is requested – on the date we receive the registration. Insurance cover can never be granted retrospectively. After we received the registration, we will provide you with an insurance certificate; on request, we can also provide you with a certificate in English. We cannot provide a green insurance card since the respective sums insured do not meet the conditions required in Germany.						
<b>Vehicle liability insurance</b>	<p>The policy covers settlement of founded claims and protection against unfounded claims for compensation that are brought against the policyholder or co-insured persons on the basis of statutory liability provisions under private law.</p> <p>This policy does neither apply for countries that require a green insurance card nor for countries that require sums insured of more than € 500,000. The policy particularly does not apply for Bosnia, Azerbaijan, Greece, Romania, the CIS States and South Tyrol.</p> <p><b>Sums insured in vehicle liability insurance:</b></p> <table border="1"> <tbody> <tr> <td>For motorcycles</td> <td>€ 52,000</td> </tr> <tr> <td>For cars/trucks with a payload of less than 1 ton</td> <td>optionally € 52,000 or € 500,000</td> </tr> <tr> <td>For trucks with a payload of more than 1 ton</td> <td>€ 52,000</td> </tr> </tbody> </table> <p>The sums insured apply for both bodily injury and property damages.</p>	For motorcycles	€ 52,000	For cars/trucks with a payload of less than 1 ton	optionally € 52,000 or € 500,000	For trucks with a payload of more than 1 ton	€ 52,000
For motorcycles	€ 52,000						
For cars/trucks with a payload of less than 1 ton	optionally € 52,000 or € 500,000						
For trucks with a payload of more than 1 ton	€ 52,000						
<b>Third party, fire and theft insurance</b>	<p>Insurance cover is granted for breakage of glass, theft, fire or explosion, direct effects of storm, hail, lightning or flooding on the vehicle, damage by furred game to a moving vehicle.</p> <p>The following vehicles can be insured within third party, fire and theft insurance: motorcycles up to a replacement value of € 10,000, cars up to a replacement value of € 50,000 and trucks up to a replacement value of € 100,000.</p> <p>A surcharge of 100% needs to be paid for third party, fire and theft insurance in the following countries: Bosnia, Azerbaijan, Greece, Romania, the CIS States and South Tyrol.</p>						



<b>Fully comprehensive insurance</b>	<p>Similar to third party, fire and theft insurance, insurance cover is granted with the following extensions: self-inflicted damages to the insured's own vehicle with the exception of intent and gross negligence, damage from external persons' malice or intent.</p> <p>The following vehicles can be insured within fully comprehensive insurance: cars up to a replacement value of € 50,000 and trucks up to a replacement value of € 100,000. A surcharge of 50% needs to be paid for fully comprehensive insurance in the following countries: Bosnia, Azerbaijan, Greece, Romania, the CIS States and South Tyrol.</p>
--------------------------------------	---

<b>Passenger accident insurance</b>	<p>Passenger accident insurance for cars or trucks.</p> <p><b>Sums insured - Passenger accident insurance:</b></p> <table border="1"> <thead> <tr> <th>Tariff</th> <th>AW-KFZ-U1</th> <th>AW-KFZ-U2</th> </tr> </thead> <tbody> <tr> <td>Disability</td> <td>€ 20,000</td> <td>€ 40,000</td> </tr> <tr> <td>Death</td> <td>€ 10,000</td> <td>€ 20,000</td> </tr> <tr> <td>Medical costs</td> <td>€ 1,500</td> <td>€ 1,500</td> </tr> </tbody> </table>	Tariff	AW-KFZ-U1	AW-KFZ-U2	Disability	€ 20,000	€ 40,000	Death	€ 10,000	€ 20,000	Medical costs	€ 1,500	€ 1,500
Tariff	AW-KFZ-U1	AW-KFZ-U2											
Disability	€ 20,000	€ 40,000											
Death	€ 10,000	€ 20,000											
Medical costs	€ 1,500	€ 1,500											

<b>Benefit exclusions</b>	<b>AIDWORKER-KFZ</b>
---------------------------	----------------------

<b>Intent and gross negligence</b>	No insurance cover is granted for damages you intentionally caused. We are entitled to reduce our reimbursement according to the severity of your fault: if you enable someone to steal the vehicle or parts of it by acting in a with gross negligence; or if you cause the damage with gross negligence by consuming alcoholic beverages or any other intoxicants (e.g. drugs, medication); or if you fall short of or exceed the mandatory driving times, breaks and rest periods as stipulated in the EC Regulation 561/2006.
------------------------------------	---

<b>Racing events</b>	No insurance cover is granted for damages that happen due to participation in driving events, including test runs, whose purpose is to reach maximum velocity.
----------------------	--

<b>Tire damage</b>	No insurance cover is granted for damage to or destruction of tires. Insurance cover is, however, granted if the tires are damaged or destroyed because of an event that, at the same time, has caused other damages to the insured vehicle that are covered by comprehensive insurance.
--------------------	--

<b>Earthquakes, events of war, domestic unrest, state measures</b>	No insurance cover is granted for damages directly or indirectly caused by earthquakes, events of war, domestic unrest, state measures.
--	---

<b>Damages caused by nuclear energy</b>	No insurance cover is granted for damages caused by nuclear energy.
---	---

<b>Premium</b>	<b>Vehicle liability insurance</b>
----------------	------------------------------------

Vehicle type	Sum insured € 52,000	Sum insured € 500,000
Motorcycles	Premium € 33.40	Not possible
Cars/trucks with a payload of less than 1 ton	Premium € 165.19	Premium € 333.96
Trucks with a payload of more than 1 ton	Premium € 801.41	Not possible
Deductible	No	No

<b>Premium</b>	<b>Comprehensive vehicle insurance</b>
----------------	--

Vehicle type	Partial coverage	Comprehensive insurance incl. partial coverage
Motorcycles up to a replacement value of € 10,000	Premium € 120.18	Not possible
Cars/trucks with a payload of less than 1 ton Up to a replacement value of € 25,000	Premium € 146.93	Premium € 534.26
Cars/trucks with a payload of less than 1 ton Up to a replacement value of € 50,000	Premium € 240.43	Premium € 868.17
Cars/trucks with a payload of less than 1 ton Up to a replacement value of € 75,000	Premium € 332.40	Premium € 1,200.24
Trucks over one ton	Premium € 400.70	Premium € 801.41
Deductible	€ 300.00	€ 500 for comprehensive and € 300 for third party, fire and theft insurance

A surcharge of 100% for third party, fire and theft insurance and 50% for fully comprehensive insurance needs to be paid in the following countries: Bosnia, Azerbaijan, Greece, Romania, the CIS States and South Tyrol

<b>Premium</b>	<b>Passenger Accident Insurance</b>
----------------	-------------------------------------

<b>AW-KFZ-U1</b>	Annual premium (incl. insurance tax) € 41
<b>AW-KFZ-U2</b>	Annual premium (incl. insurance tax) € 82
<b>Deductible</b>	No



## Conditions

### Basic conditions

General Conditions for Vehicle Insurance (AKB 2008 in its version of January 2008) in connection with the Special Conditions for Vehicle Insurance in Project Countries (AW-KFZ) of Dialog Versicherung AG

Please note that this information is not conclusive. For the exact benefits and benefit exclusions, please refer to the general conditions of insurance which can be found at [www.aidworker.de](http://www.aidworker.de). This English translation may be used for information purposes only; the German wording prevails in case of litigation.

**Please feel free to contact us with any further questions. You can contact us at:**

#### **DR-WALTER GmbH**

Eisenerzstrasse 34  
53819 Neunkirchen-Seelscheid  
Germany

T +49 2247 9194-21

F +49 2247 9194-20

[gruppenvertrag@dr-walter.com](mailto:gruppenvertrag@dr-walter.com)

[www.dr-walter.com](http://www.dr-walter.com)