

FOR EVERYONE WHO  
LOVES MORE THAN  
JUST THEIR CAR



Itzehoer Solutions  
» **motor vehicle protection**

 **Itzehoer**  
Versicherungen  
*... und gut ✓*

Mutual insurance company

FOR EVERYBODY  
WITH AND WITHOUT  
DRIVING EXPERIENCE

» **Greater confidence, from starting to parking: That is the defined goal!**

Every year, approximately 2.3 million accidents occur to passenger cars that result in approx. 10.3 billion euros of damage. It's a good thing to have motor vehicle liability insurance with Itzehoer in a case like that! After all, as a compulsory insurance (in addition to standard coverage) it also offers other valuable supplementary modules such as driver and insurance discount protection. Thanks to Itzehoer's flexible system, you can compile your own personal insurance cover. This ensures optimum all-round protection in the event of damage and you can get through daily mobile life safely.

Who wouldn't want a vehicle insurer that can do more than merely sell a policy? At Itzehoer, personal commitment and fresh ideas come first.



**More information on all-round vehicle protection incl. explanatory video**

### Overview of motor vehicle liability supplements

#### Basic module

##### motor vehicle liability

Statutory obligation in road traffic

including accident and breakdown cover for passenger cars, motorcycles, camping vehicles up to 4,000 kg and delivery vans up to 3,500 kg total weight (if contractually agreed upon)

#### Supplementary modules

- + **Comprehensive insurance** make the right choice when it comes to damage to your own vehicle: Partially coverage basic insurance protection or fully comprehensive all-round protection
- + **Discount protection** Protect your no-claims classes in the event of an accident
- + **Driver protection** for motorbikes, passenger cars, camping vehicles, vans, trucks, industrial trucks and agricultural tractors
- + **Insurance cover abroad** Accident abroad – assert claims with us
- + **bessergrün** A tree is planted for every motor vehicle contract with the bessergrün option.
- + **Brake, operating and breakage damage** Protects your vehicle from damage above and beyond comprehensive coverage



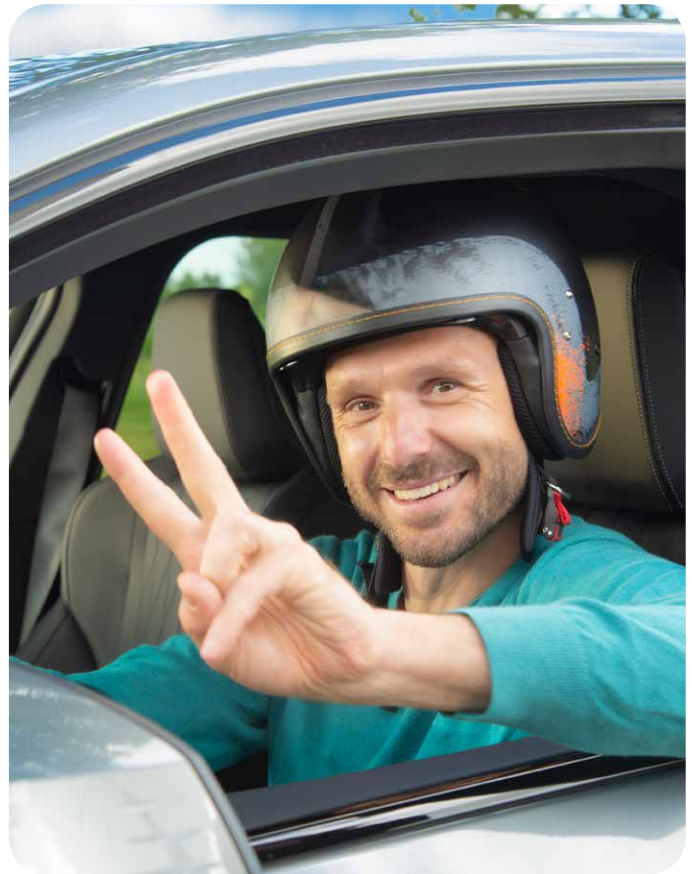
## » Itzehoer Driver Protection

If drivers are injured or even killed when at fault in an accident, they have no claims against their own motor vehicle liability insurance.

The driver protection policy fills this gap. It essentially protects drivers from many of the financial consequences of an accident as if they had not caused the accident themselves. For example, compensation is rendered for lost earnings or the costs of necessary reconstruction conversion measures.

### Your benefits at a glance

- + Insured sum of **€15 million**
- + Assumption of costs such as **compensation for pain and suffering, loss of earnings, necessary reconstruction work and maintenance payments for the driver**
- + Protection in the event of accidents with and without the **involvement of others**, even if the person who caused the accident is unknown or is destitute
- + Expert emergency services support your **speedy recovery** – for up to three years within the Federal Republic of Germany.
- + Coverage for rental car and carsharing **drivers too!**



## » Itzehoer discount protection for drivers ages 23 years and up / under 23

Discount protection protects your no-claims (SF) class after an accident. In other words: It protects you from being downgraded in the event of a claim and keeps your insurance premium from increasing.

- + The contract will not be downgraded for the **first claim reported in the insurance year**. This applies to both vehicle liability insurance and fully comprehensive insurance.
- + The contract **will remain claims-free** and **will even be upgraded** in the following year.

## » Itzehoer cover abroad

- ✓ The rules can be different abroad: Not only road traffic regulations, but also insurance coverage. Coverage amounts in other countries are often lower than they are in Germany and liability claims may vary.

This may mean that getting in an accident outside the country in which the other party is at fault may leave you worse off financially than you would have been if the accident had happened in Germany.

This is where the cover abroad comes into play: this supplementary module fills in this gap in coverage. The accident victim will be compensated as if the other party had vehicle liability insurance with Itzehoer. We will render compensation for the personal injury and property damage.

Assert claims  
right away!

## » Workshop bonus: premium service at your doorstep

More benefits  
for less!

### Save up to 20 % and enjoy premium service – but how?

Many repair shops keep on raising their prices. Itzehoer Versicherungen have fixed shops selected to work with as partners. This not only reduces your comprehensive premium by up to

20 % (for COMFORT DRIVE and TOP DRIVE) with our additional Workshop Bonus module, it also gives you many workshop benefits\*.

- + Vehicle pick-up
- + Small replacement vehicle
- + Driver transport, if necessary
- + Professional repair with original spare parts
- + 6-year guarantee on the repair
- + Direct billing between Itzehoer and the workshop
- + Car cleaning
- + Vehicle return

\*These additional benefits do not apply to damage to the glass.

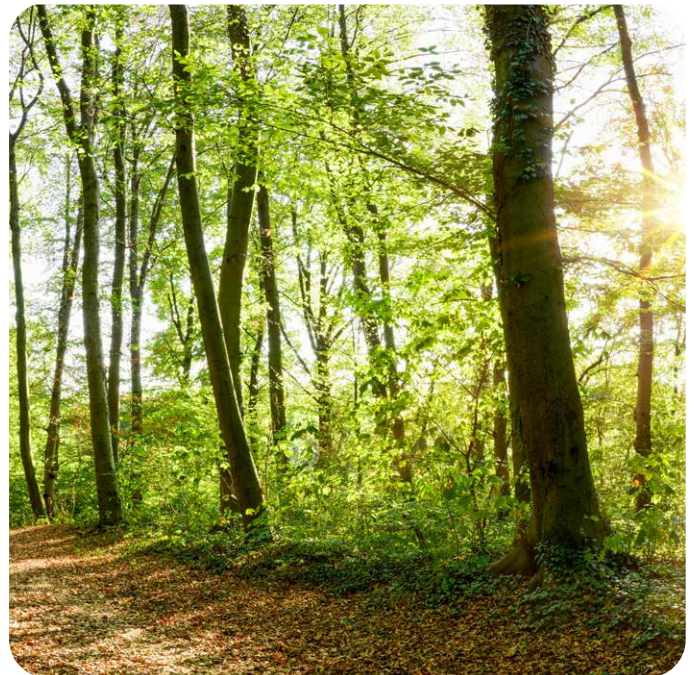
The scope of benefits is governed by the General Terms and Conditions for Motor Vehicle Insurance (AKB) and other Special Terms and Conditions agreed upon.

## » Motor vehicle protection with added values: **bessergrün**

### Promoting reforestation and sustainable capital investments

Motor vehicle insurance with the bessergrün option not only provides you with the usual protection from financial risks in case of damage. It also contributes to helping our forests in Germany.

Itzehoer invests an amount equal to the annual premium in the Aramea fund\*, which fulfils the sustainability criteria. Our partner bessergrün plants a tree for every motor vehicle contract concluded with this option – more than 10,000 trees have already been planted!



A tree is planted for every contract with the bessergrün option.



The amount of your motor vehicle insurance premium is invested in the Aramea fund\*, which fulfils the sustainability criteria.



\*Further information on the Aramea fund, which fulfils the sustainability criteria, can be found at: <https://www.aramea-ag.de/produkte/aramea-rendite-plus-nachhaltig-r/>

## » Electric hybrid vehicles What do I have to keep in mind?

Alternative mobility technologies are becoming more and more important. And so modern electric/hybrid vehicles are becoming a genuine alternative for more and more drivers, and it's even state-subsidised. Itzehoer supports this development and offers optimum insurance cover specifically for electric/hybrid vehicles.

Combinable with the  
**bessergrün option**



### Car liability insurance

There's no way around it – owners of an electric/hybrid car have the same needs in this regard as owners of conventional combustion engine vehicles do.

### Comprehensive cover

At the heart of every electric vehicle is the battery. And things will get expensive if it fails.

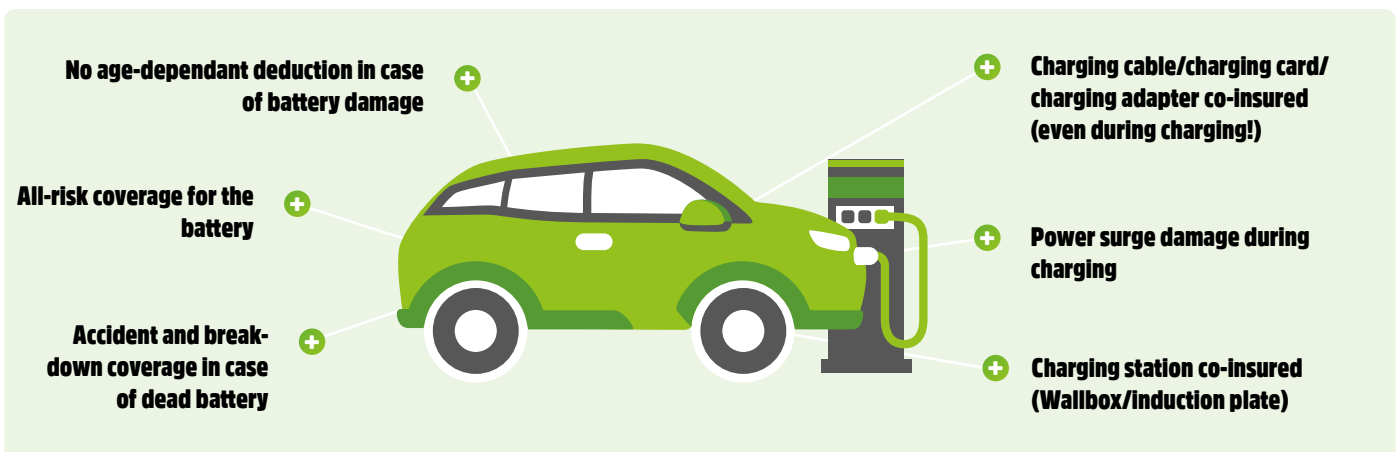
Good to know: the battery is covered as part of the vehicle in the comprehensive cover policy.

- + If the battery has to be replaced during an accident-related repair, Itzehoer will not make any age-related deductions, i.e. we will pay the new value of the battery, no matter how old it is.
- + Battery damage caused by such things as fire, operating errors or improper towing is also insured under the all-risk cover with TOP DRIVE.

### Accident and breakdown cover

- + If you get stuck with a dead battery (not caused deliberately), we will fix you up on site or have your vehicle towed away.
- + Overvoltage damage caused by lightning strikes during charging – TOP DRIVE, protects your car against damage from the power grid overloading due to lightning strikes during charging.
- + Your wallbox (charging station), charging cable and charging adapter are also insured – in the event of theft, we will reimburse you for the cost of replacement.

## » Our high-performance coverage for electric and hybrid vehicles (when TOP DRIVE is included)





## » Itzehoer accident and breakdown cover

Our accident and breakdown cover guarantees immediate assistance in a worst-case scenario: if the vehicle doesn't make it home.

### Scope

- + Europe as well as neighbouring Mediterranean states outside of Europe

### Insurance cover regardless of distance to residence

- + **Breakdown/accident assistance or towing costs to the nearest specialist workshop:** unlimited coverage of costs, provided that Itzehoer is immediately informed by telephone after the damage has been incurred so as to organise assistance!
- + **Salvage** after breakdown or accident, in an unlimited amount, including baggage and cargo that is transported non-commercially

### Insurance cover from 50 km (as the crow flies) distance to residence

- + **Continue or return journey in the event of vehicle breakdown**
  - ✓ Rail costs for the journey from the place of damage to the place of residence or destination within the above-mentioned scope of application
  - ✓ Rail costs for the return journey to the place the damage was incurred if the vehicle has not yet been restored to ready-to-drive condition
  - ✓ Flight cost absorption (already from 1,000 km distance),
  - ✓ Short trips by public transport or a taxi up to €50
  - ✓ Telephone calls from abroad up to €25 (upon presentation of proof)
- + **Overnight stay in case of vehicle breakdown** after vehicle break-down, accident or theft, until restoration, max. €75 per passenger – for one to three nights – or
- + **Rental car in case of vehicle breakdown** after vehicle break-down, accident or theft – for maximally seven days – €75 (car, lorry, motorcycle) or €100 (camper vans) daily; including winter tyres, emergency service charges and delivery costs
- + **Spare parts shipping abroad** to restore the ability to drive
- + **Vehicle transport from abroad**, if the insured vehicle cannot be restored to ready-to-drive condition within three working days
- + **Vehicle storage after vehicle breakdown** due to vehicle break-down, accident or theft abroad with organisation by us up to the day of pick-up, albeit for a maximum period of two weeks.
- + **Vehicle retrieval if the driver is unable to drive**, incl. overnight stay costs for a maximum of three nights up to €75 per person
- + **Mail order of medicines abroad** for urgently required medication
- + **Hospital visits** Travel and accommodation costs of up to €500 for a hospital stay of more than two weeks on one trip are covered
- + **Patient return transport** Organisation and cost assumption in medically expedient cases
- + **Returning home** of accompanying minors
- + **Care for an accompanying dog/cat** after a breakdown, accident or theft
- + **Returning home** of accompanying minors
- + **Travel expense reimbursement** in case of necessary travel interruption incurring higher travel expenses than originally planned for the return journey of up to €2,500 on trips abroad
- + **Travel cancellation service** in case of serious accidents and illnesses
- + **Additional assistance abroad**
  - ✓ Replacement of travel documents
  - ✓ Loan up to €1,500 in case of loss of travel funds
  - ✓ Arrangement of medical care
  - ✓ in the event of death, including reimbursement of costs up to € 6,000 for burial abroad or transfer to Germany, unlimited, provided that Itzehoer is immediately informed of the loss event by telephone and organises the funeral or transfer!
  - ✓ Aid in case of prosecution
  - ✓ Costs of up to €250 assumed in special emergencies



## » Supplementary module: Brake, operating and breakage damage

If your vehicle suffers damage during use that has no external effect according to the definition of an accident, there will be no insurance cover under the usual comprehensive insurance. Be on

the safe side and add brake, operating and breakage damage to your comprehensive cover now.

### Brake damages

These occur when the braking process causes the load to slip and/or trailer to skid. This can damage the driver's cab and the drop sides without there having to have been an accident, such as damage from jack-knifing (when the trailer turns sideways and collides with the vehicle from braking too hard).

### Operating damages

These are not caused by accidents, but by the special use of a vehicle, such as during use on construction sites, but also by operating or driving errors or failure of measuring, control or safety devices, such as the engine hood popping open.

### Breakage damages

Caused by overstraining, design or material defects, such as when vehicle parts like axles or wheel suspensions break outside of the warranty period.

## » More than one car in the household?

### Secure a bonus for your second vehicle – regardless of where your first car is insured

The same goes for second car insurance with Itzehoer: you only pay what you have to. That's why we factor in a bonus for your second car – no matter which insurance company in Germany your first vehicle is insured with.

It also doesn't matter whether you want to insure a new second car or change insurance with your second car if it's already been registered. Meet the following conditions and you will benefit from our affordable second car insurance policy:

- ✓ The first vehicle is a passenger car, motorcycle, trike, quad, camping vehicle or delivery van for commercial transport
- ✓ The first vehicle is already insured in your name or your partner's name (in a domestic partnership)
- ✓ The second vehicle is registered and insured in your name or your partner's name (in a domestic partnership)
- ✓ Only you and your partner (in a domestic partnership) use the second car
- ✓ Both the first and second vehicle are used exclusively or predominantly for private purposes



TOP DRIVE now for  
camping vehicles  
up to 4,000 kg total weight!

## » A comparison of two car service packages

Motor vehicle liability - essential in road traffic	COMFORT DRIVE	TOP DRIVE
<b>€100,000,000 protection - lump sum for personal injury, property damage and pecuniary loss</b> (max. €15,000,000 per person)	✓	✓
<b>Insurance cover for rental cars</b> (also known as <b>Mallorca policy</b> ). The no-claims discount (SFR) will not be affected.	✓	✓
<b>Own damage</b> (€300 excess)	max. €150,000	max. €200,000
<b>Discount protection</b> for <b>all drivers ages 23 and up</b> for <b>drivers under the age of 23</b>	+ +	✓ +
<b>10 % bonus from SF 5</b> and a full loss-free insurance year (Contract must be in effect on Jan. 1 of the following year without having been terminated)	-	✓

Collision damage cover - make the right choice	COMFORT DRIVE	TOP DRIVE
<b>Direct regulation</b> via fully comprehensive insurance: from damage to the vehicle consequent costs as for with full Liability entitlement (assumption of car rental costs for cars without time limit) No negative impact on the no-claim bonus (SFR) in the event of claim for compensation of at least 75 % or damages abroad	-	✓
<b>Parking damage</b> up to €300 in the <b>SMART-REPAIR procedure</b> (once a year, €50 deductible)	-	✓
<b>Waiver of the deduction of the deductible</b> up to a maximum of €500 if the TOP DRIVE contract has existed uninterruptedly and without loss or damage in the past three years.	-	✓
<b>Rental car</b> , which is arranged by us <b>and proven costs</b> : in case of vehicle theft max. €750 and after a Traffic accident for the comprehensively-insured vehicle of the same class, max. 14 days (or compensation for loss of use up to max. € 750 as an alternative)	-	✓
<b>Additional compensation of 10%</b> from €1,500 repair costs (compensation for reduction in value)	-	✓
<b>Damage to tyres</b>	-	✓
<b>Car contents insurance up to €1,500</b>	-	✓
<b>Pumping out</b> and <b>disposal of fuel incl. tank cleaning after misfuelling</b> up to €150 (as part of fully comprehensive cover)	-	✓
<b>GAP cover</b> for third-party-financed vehicles (as part of fully comprehensive cover)	+	✓
<b>Discount protection</b> for <b>all drivers ages 23 and up</b> for <b>drivers under the age of 23</b>	+ +	✓ +
<b>Tyre blowouts count as accidental damage (incl. consequential damage)</b>	✓	✓
<b>Elementary extension</b> to include earthquakes, landslides, avalanches, landslides, mudslides, and volcanic eruptions	✓	✓
<b>Vehicle damage after completed or attempted theft of the vehicle</b> , its co-insured parts or objects that are not insured	✓	✓
<b>Damage incurred between the towing and the towed vehicle or trailer</b> (without external impact) in fully comprehensive cover	✓	✓
<b>Glass damage: no deduction of the deductible</b> after repair by a repair shop approved by Itzehoer in advance (Not applicable for replacing the pane)	✓	✓
<b>Damage directly caused by animal bites</b> (except inside the vehicle)	✓	✓
<b>No deductions in case of damage</b> "New for old", not even for the battery (regardless of vehicle age)	✓	✓
<b>Collision with animals of any kind</b>	✓	✓
<b>Short-circuit damage</b> to cabling, including adjacent units, up to replacement value	€ 25,000	✓



Collision damage cover – make the right choice	COMFORT DRIVE	TOP DRIVE
<b>Waiver of the objection of gross negligence</b> , with the exception of the theft of the vehicle and vehicle parts facilitated by gross negligence and causation of the insured event as a result of the consumption of alcoholic beverages or other intoxicating substances	✓	✓
<b>New price compensation</b> in the event of total write-off for the first owner	24 Months	36 Months
<b>Unlimited new price compensation for cars</b> in the event of a total write-off (car must be insured in TOP DRIVE in your name without interruption from first registration)	–	unlimited
<b>Reimbursement of purchase price</b> in the event of total loss after purchase within	24 Months	36 Months
<b>Consequential damages as the result of an animal bite</b> up to	€ 25,000	unlimited
Our extra benefits for electric/hybrid cars	COMFORT DRIVE	TOP DRIVE
<b>Power surge damage when charging (as part of fully comprehensive cover)</b>	–	✓
<b>Theft of charging cable/charging adapter</b> even during charging (partial cover)	✓	✓
<b>All-risk battery coverage</b>	€ 25,000	✓
<b>Condition diagnostics</b> up to €1,500 (if the battery is damaged)	✓	✓
<b>Costs of water tanks</b> (to prevent the risk of ignition)	✓	✓
<b>Vehicle parking costs</b> for up to 14 days (to prevent other vehicles/objects from igniting)	✓	✓
<b>Battery removal and transport costs</b> up to €3,000 (to meet a statutory take-back obligation)	✓	✓
<b>Accident and breakdown coverage</b> in case of accidental battery discharge	✓	✓
<b>Charging stations/charging cables/charging adapters for the battery which belong to the electric vehicle</b>	✓	✓
Additional modules	COMFORT DRIVE	TOP DRIVE
<b>Environmental damage insurance</b>	✓	✓
<b>Free choice of workshop</b>	✓	✓
<b>Repair shop bonus with savings on premium</b> (including vehicle collection/return, replacement vehicle, vehicle cleaning)	+	+
<b>Accident and breakdown cover</b>	+	✓
<b>Insurance cover abroad</b>	+	✓
<b>Driver protection</b> (with extensive auxiliary services)	+	+
<b>Brake, operating and breakage damage</b>	+	+
bessergrün (optional)	COMFORT DRIVE	TOP DRIVE
<b>New/purchase price plus</b> of € 3,000 for switching to a full electric or hydrogen vehicle (partial and comprehensive insurance)	✓	✓
<b>Unauthorised use of the charging card after theft</b> up to € 150 for electric/hybrid vehicles (partial cover)	✓	✓

»TOP DRIVE insurance really is top! When my car got totalled, I didn't have anything to worry about. Itzehoer took care of everything promptly and generously – and it wasn't long before I had a new car.»

Tanja Schmidt of Großenwiehe – Motor vehicle insurance with Itzehoer



The insurance coverage updates itself automatically!

Benefit update guarantee



START OUT NOW  
WITH 58 %

## » The smart special conditions for beginning drivers

### Secure your reduced price!

Practice makes perfect – that's why we give new drivers who have successfully completed accompanied driving lessons or whose parents have already insured a car in no-claims class SF 1 or higher the more affordable no-

claims class SF 1 for their first car of their own right from the start. This means a premium rate of 58% for vehicle liability insurance and 46% for fully comprehensive insurance.

### Example of how to obtain a driving licence for young beginner drivers



### Benefits for 16 to 18-year-olds

- + Gain more confidence and foresight by driving with an experienced co-driver
- + Greater driver safety right away thanks to more intensive training
- + Reduced costs thanks to a more favourable no-claims class for your first own car



SAFE AND CAREFREE  
THROUGH THE  
WORLD

## » Camper protection

Travellers in campers love the feeling of being free and independent on tour. This is a very popular way to travel because you can reach interesting destinations at your own pace and if the weather is bad, you can just keep on driving. But safety is always a priceless companion, even on the most adventurous journeys.

Whether you are passionate about camping or just want to get away from everyday life once in a while: Car insurance for your camping vehicle not only offers you protection from unforeseeable events such as accidents, extreme weather or theft, it also lets you dedicate your full concentration to your trip.

## Our top three arguments for your camper coverage:

- + Protective coating against hail damage with premium reduction
- + Our high-performance TOP DRIVE is now available for camping vehicles too
- + Attractive special classifications for your camping vehicle

## » Protective coating against hail damage

### More security and protection while saving on premiums

Itzehoer Versicherungen launched a new policy offer for camping vehicles on 1 September 2023. In the future, policyholders will receive a premium reduction if they have their camping vehicle protected with the Dynamic Hail Repair & Protection coating system from AkzoNobel.

Storm damage, especially from hail, is the most common cause of damage to camping vehicles. The system has been tested by TÜV-Rheinland and certified for hail resistance class 2 (hailstone diameter 20-25 mm). Accordingly, it demonstrably prevents 70 % of all conventional hail damage events.

#### Here's how it works:

Call CaravanSN (Monday to Friday from 9am to 5pm on 02251 8130010) and they will put you in touch with the right workshop. You can get a quote for protective coating from the workshop and have our agency on site calculate your personal premium reduction for your camping vehicle contract!





## A BUNDLE OF SECURITY

» **Great opportunities are rare: which makes them all the more precious!**

As a company, it is always a good idea to have all vehicles registered to the company insured uniformly by way of special conditions for fleets.

This definitely saves time and often money too. This way, all vehicles belonging to the company owner, management and significant other (including the private ones) can be insured this way.

### Simply put: it's too good to be true!

- + **For cars, vans and camping vehicles:** Own damage to vehicles, buildings that belong to you and other property of your own up to € 150,000 (up to € 200,000 for cars with TOP DRIVE)
- + Available for two motor vehicles or more
- + Fleet sizes of over 20 vehicles can be insured under a master agreement
- + Burglary from locked vehicle co-insured for up to € 2,000 for tools, sample folders and spare parts

100 % satisfaction thanks to the **benefit update guarantee**

## » A big advantage: small fleet coverage from Itzehoer

### Conditions for small fleets: an overview

- + Available for two motor vehicles or more
- + Covers up to 20 motor vehicles
- + The policyholder is self-employed, a businessperson or a company
- + Includes vehicles belonging to the company owner, management and the spouse or partner living in the same household.

### Classification options

- + Initial classification for new vehicles without no-claims discount: SF 5 for certain types of vehicles
- + If an existing no-claims discount is less than SF 5, classification as SF 5 will be possible if there are no claims in at least 24 months
- + Downgrading like with COMFORT DRIVE tariff

### Tariff features

- + Sector of industry as main tariff feature. Preferred target groups: Customers from the agricultural sector, bakeries, butcheries, tradesmen and women
- + No-claims (SF) class
- + Different owner possible
- + No soft characteristics (such as driver's age, number of drivers using the vehicle)
- + No surcharge for minors Type and period of payment



### Insurance coverage

- + COMFORT DRIVE tariff
- + All coverage classes are available depending on vehicle type (KH, VK, TK, accident and breakdown cover, KU)
- + Expansion options: Driver protection, discount protection, GAP coverage, bessergrün option, foreign damage cover, brake, operating and breakage damage and TOP DRIVE

### Important

- + Each vehicle with a policy of its own (not a collective policy)
- + Fleet and normal tariffs cannot be mixed (all of a policyholder's vehicles or none of them)
- + Special "Premium" concept cannot be included









» **Service at Itzehoer is never more than a phone call away**

For all of your questions:  
**+49 (0) 4821 773-0**

Give us a call and all will be well.

You can object to the processing and use of your data for advertising purposes at any time.

**Itzehoer Versicherungen**

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 **Itzehoer**  
Versicherungen  
*... und gut ✓*