

FOR EVERYONE WHO
LOVES MORE THAN
JUST THEIR CAR



Save on premiums with the
repair shop bonus

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 t and delivery vans up to a maximum weight of 3.5 t (if contractually agreed upon)

Supplementary modules

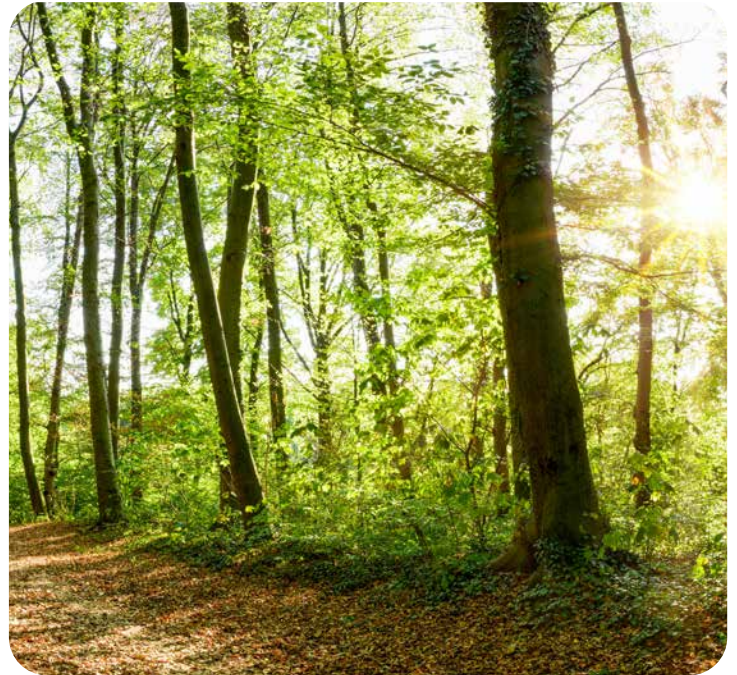
- + **Comprehensive insurance** make the right choice when it comes to damage to your own vehicle: Partially coverage basic insurance protection or fully comprehensive all-round protection
- + **Discount protection** Protect your no-claims classes in the event of an accident
- + **Driver protection** 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

» Motor vehicle protection with sustainable added benefits: **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 environment.

Itzehoer invests an amount equal to the annual premium in an ecological and sustainable capital investment during the entire term of the contract. 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 sustainable capital investments.



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

No age-dependant deduction in case of damage to the battery +

All-risk coverage for the battery +

Accident and break-down coverage in case of discharged battery +



Charging cable/charging card co-insured (during charging, too!) +

Power surge damage during charging +

Charging station co-insured (Wallbox/induction plate) +

» 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!

» 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
- + **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 upto€6,000forburialabroadortransfertoGermany,unlimited, providedthatItzehoerisimmediatelyinformedofthelossevent by telephone and organises the funeral or transfer!
 - ✓ Aid in case of prosecution
 - ✓ Costs of up to €250 assumed in special emergencies



The General Terms and Conditions for Motor Insurance (AKB) as well as further special conditions agreed upon are decisive for the scope of benefits.


» Comparison of two car service packages


Motor vehicle liability - essential in road traffic	COMFORT DRIVE	TOP DRIVE
€100,000,000 protection - lump sum for personal injury, property damage and pecuniary loss (max. €15,000,000 per person)	✓	✓
Insurance cover for rental cars (also known as Mallorca policy) The no-claims discount (SFR) will not be affected.	✓	✓
Own damage (€300 excess)	max. €150,000	max. €200,000
Discount protection for all drivers ages 23 and up for drivers under the age of 23	+ +	✓ +
10 % bonus from SF 5 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
Direct regulation via fully comprehensive insurance: from damage to the vehicle consequent costs as for with full liability entitlement (cancellation costs for a maximum of 14 days) No negative impact on the no-claim bonus (SFR) in the event of claim for compensation of at least 75 % or damages abroad	-	✓
Parking damage up to €300 in the SMART-REPAIR procedure (once a year, €50 deductible)	-	✓
Waiver of the deduction of the deductible up to a maximum of €500 if the TOP DRIVE contract has existed uninterruptedly and without loss or damage in the past three years.	-	✓
Rental car , which is arranged by us and proven costs : 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)	-	✓
Additional compensation of 10% from €1,500 repair costs (compensation for reduction in value)	-	✓
Damage to tyres	-	✓
Car contents insurance up to €1,500	-	✓
Pumping out and disposal of fuel after misfuelling up to €150 (as part of fully comprehensive cover)	-	✓
GAP cover for third-party-financed vehicles (as part of fully comprehensive cover)	+	✓
Discount protection for all drivers ages 23 and up for drivers under the age of 23	+ +	✓ +
Tire bursts are considered accidental damage (including consequential damage)	✓	✓
Elementary extension to include earthquakes, landslides, avalanches, landslides, mudslides, and volcanic eruptions	✓	✓
Vehicle damage after completed or attempted theft of the vehicle , its co-insured parts or objects that are not insured	✓	✓
Damage incurred between the towing and the towed vehicle or trailer (without external impact) in fully comprehensive cover	✓	✓
 Glass damage: no deduction of the deductible after repair by a repair shop approved by Itzehoer in advance (not applicable for replacing the pane)	✓	✓
Damage directly caused by animal bites (except inside the vehicle)	✓	✓
No deductions in case of damage "New for old" (regardless of vehicle age)	✓	✓
Replacement/exchange /recoding of door/steering wheel locks (including the keys) after the vehicle keys have been stolen on the occasion of a burglary (not from a motor vehicle) or through robbery	✓	✓
Collision with animals of any kind	✓	✓

Collision damage cover – make the right choice	COMFORT DRIVE	TOP DRIVE
Waiver of the objection of gross negligence , 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	✓	✓
Short-circuit damage to cabling, including adjacent units, up to replacement value	€ 25,000	✓
New price compensation in the event of total write-off for the first owner	24 months	36 months
Reimbursement of purchase price in the event of total loss after purchase within	24 months	36 months
Consequential damages as the result of an animal bite up to	€ 25,000	unlimited

Our additional benefits for hybrid/electric vehicles	COMFORT DRIVE	TOP DRIVE
Overvoltage damage during charging (as part of fully comprehensive coverage)	–	✓
Theft of the charging cable even during charging (partially comprehensive coverage)	✓	✓
All-risk coverage for battery	25.000 €	✓
Condition diagnostics up to € 1,500 (in case of battery damage)	✓	✓
Expenses for water containers (to prevent risk of ignition)	✓	✓
Vehicle parking expenses for up to 14 days (to prevent ignition of other vehicles/objects)	✓	✓
Expenses for removing and transporting the battery up to € 3,000 (to fulfil a legal take-back obligation)	✓	✓
Accident and breakdown coverage in case of unintentional battery discharge	✓	✓
Battery charging station/cable for electric vehicle	✓	✓

Additional modules	COMFORT DRIVE	TOP DRIVE
 Environmental damage insurance	✓	✓
Free choice of workshop	✓	✓
Repair shop bonus with savings on premium (including vehicle collection/return, replacement vehicle, vehicle cleaning)	+	+
Accident and breakdown cover	+	✓
Insurance cover abroad	+	✓
Driver protection (with extensive auxiliary services)	+	+
Brake, operating and breakage damage	+	+

bessergrün (optional)	COMFORT DRIVE	TOP DRIVE
 New/purchase price plus of € 3,000 for electric and hydrogen vehicles (partial and fully comprehensive cover)	✓	✓
Unauthorised use of the charging card after theft 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

» 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

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).

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

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

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.



Second car vehicle for you:
Let's figure it out!



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
- + Reduced costs thanks to a more favourable no-claims class for your first own car
- + Greater driver safety right away thanks to more intensive training



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 variants are possible (KH, VK, TK, accident and breakdown cover and KU)
- + Expansion options: Driver protection, discount protection, GAP coverage, bessergrün option, foreign damage cover, brake, operating and breakage damage and TOP DRIVE

Important

- + Discounts possible
- + 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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... und gut ✓