

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 (German)

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 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 mobile 03 18 50 53 11
Serbia Belgrade 011333 1111 01 11 98 00
Slovakian Rep. 00420261104351 or 00420261104352 18 124
Slovenia 00 38 51 344 06 50 (1) 9 87 or Ljubljana (01) 530 53 53
Spain 935082828 915933333 or 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 mobile 06 13 45 17 44
USA/Canada 1-888-222 -1373
Cyprus 00 30 21 09 60 12 66 02 31 31 31

ADACPlus Service Package

ADACPlus membership including ADAC e

Valid if the contribution is paid. Please keep service booklet carefully and take it with y 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.

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

Code numbers for Germany

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

Code 0049 – for

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

ADAC-Schutzbrief Versie

Am Westpark 8, 81373 M

Chairman of the Supervi

Peter Meyer

Board of directors: Josep

Raimund Müller, Heinz-F

Legal status: corporation

headquarters in Munich

Registered at AG Munich

General German Autom

Westpark 8, 81373 Mün

President Peter Meyer

Registered at the Munich

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

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-

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:

ADAC e.V. Am Westpark 8, 81373 München

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 ADAC e.V. a group insured with the ADAC safe Insurance. The ADACPlus Members with various benefits including breakdown as well as illness and death. The benefits are a costs, or as a service rendered. With respect to the performance arrangements for the ADAC and accident assistance conditions for the ADACPlus including the group insurance. For Service benefits the comply with the specific implementation of the as available. The benefits will be supplied to the first injury case and the external services are terminated necessary public evidence rights and obligations regarding insurance card, the arrangement ADAC breakdown and in group insurance conditions applies. The communication term of ADACPlus Membership 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

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 breakd

d) ADAC transport credit: for driving and flight passes for rail, ship or air passes (Flight: Economy class) for you own, accide 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

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

f) Cash and emergency assistance service: when loans are not sufficient or money for other than the is needed, we will link up another institute or a person by you to ensure quick d cash to your travel site p In this case, we accept t transfer or disbursement to set up a bank transfer ADAC safe insurance-AG a loan, or assistance in t payments.

The condition is that you financial needs and show designate or a deposit of the requir Federal Republic of Ger

2. Scope

The ADAC credits apply Europe, with the excepti in the countries outside the Mediterranean and the Islands the Azores and

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.

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 made after the reminder period, there is no entitlement to benefit, if the contribution is not paid. Later contribution payment leads to re-activating protection. **Legal consequences of the initial contribution.**

Make sure that you are contributing to pay on time, otherwise you are beginning with no coverage. If you pay later, the starting point for coverage is only from receipt of the contribution.

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 withdrawal begins at the time of which this cancellation and your documents have received. To safeguard your withdrawal

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.

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

3. Where necessary, we tow the vehicle if it does not suffer damage. The vehicle is towed from Storage site to the destination of vehicle travels.

a) In Germany we will do it ourselves.

b) Abroad, we will act on our own. We will appoint a towing company and will be reimbursed for the towing costs.

4. Necessary security fees for administrative services are also covered through the ADAC organization.

5. If baggage and cargo are damaged or undamaged, they will be transported together with the vehicle to your residence or destination. We will arrange for a separate transport of these costs to the value of the damaged goods. 6. The benefits are also covered if the protected vehicle is found damaged or undamaged after theft, whether it has been transferred into force and total damage is not.

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

1. In case of breakdown in Germany, an ADAC road service will transport the protected vehicle to the legitimate occupants' residence in Germany. The destination will be ca

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 no 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

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

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,

Roadside and accident Germany

The ADAC road patrols on federal motorways, in large and densely populated areas provide this assistance are contact contribution. Additionally, the service helps around the whole of Germany. Close behaviour in the case of page 17.

Information service

You will find all services provided by the club excursions members, under Tel. 0 1 800 10 10 10 cents / min. From the landline at Home, possibly differing from mobile networks) and on www.adac.de

Legal

If there are problems concerning and transport ADAC grants no cost an initial consultation with lawyers. Legal information ask the ADAC headquarters or in writing. In addition, contracts for used cars, including tickets for the insurance and assurance

Travel call

Holiday-maker, who must be home quickly because of

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

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

Section 26 Salvage

1. The protected vehicle is within the scope of Europe because of a breakdown, an accident or there was a theft, whether in foreign ownership) of the vehicle only be abandoned under technical expense for the vehicle.
2. We assume the cost of the vehicle in unlimited amounts, even if it is in cargo.
3. The protection extends to all eligible drivers, where they already enjoy such protection as members.

Section 27 Accommodation following vehicle failure

1. The protected vehicle is within the scope of Europe and cannot be driven because of a breakdown, an accident or there was a theft, whether and is not in a running state or stolen. If the damage is not caused by the vehicle, it must have occurred at least 50 km from your residence. The protection extends to the legitimate occupants of the vehicle overnight. Upon request, ADAC will find a hotel for the night.
2. We find a hotel and cover the additional costs caused by the stay, up to a maximum of 3 nights, up to a maximum of 3 persons per night.
3. Can the drivers of the vehicle be held responsible for the damage, the protection extends in Germany to

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

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

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 shopping offers available is in each

Animal collision

The ADAC members will be compensated up to €300 in the case of damage collision, to the extent that the damage is not covered by the member's existing Ver - provisions up first. This club performs only to damage to your car, regardless of whether the member, regardless of whether driving the vehicle.

Information:

ADAC reserves the right to supplement or discontinue in a single case because of intentional abuse or rejection of the membership card for the 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
be brought home

Travelling pets must be
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

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 m prescribed eyeglasses or have been damaged or l no other way to spot a re procure, your replacement glasses resident sent to condition is that spare us issued. The provisions fo products are developed shipping.

6. Within the scope of E performance also for the occupant on a journey w Vehicle provided.

Section 20 Assistance of travel documents (n

1. If, during a trip, you or important documents or we assist in the procurer replacement passport, ic driving license and the b cards. At ADAC we arran blocking at your request.

2. The resulting addition travel and accommodati replacement and the offi issuing authority abroad, occurrence up to a total €260.

3. We must be sent a co report of loss of the doc

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.
 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

Scope of the
 ADAC emergency assistance
 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 damage defect

Vehicle Emergencies Scope of
 ADAC emergency assistance
 On a trip your vehicle fails or need a replacement vehicle
 or must continue to travel by
 or need a return
 You have a breakdown or a require roadside assistance
 You have a breakdown or a vehicle must be towed away
 Your vehicle is broken down
 Your car key is defective, it is the car.
 You need spare parts unavailable
 Your vehicle must have custody be scrapped.
 You must take on additional failure.

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 ADAC*Plus* membership. The group insurance conditions also define the insured persons and vehicles and the countries in which the ADAC*Plus* 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 ADAC*Plus* service booklet) or ADAC Munich. Keep the telephone number of the attending doctor and your

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 ADAC*Plus* service booklet) or ADAC Munich.

→ see § 13 of the terms and conditions

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

1. If, owing to illness, injury or other circumstances, you are unable to look after your own or your family while travelling with you who are under 16 years (The same applies to children over 16 years, if they are due to permanent disability), other passengers are available for care:

2. We will escort the child to the place of residence or the host person and cover the initial transportation is not possible, we will also reimburse the expenses.

3. If transport of the bag and returning children together is not possible, we will look after the residence of the children and cover the transportation.

Section 16 Unscheduled journey

1. You or your family are unable to cancel or return because

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

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

Premature return

In the event of premature return in an emergency (e.g. death of a relative), ADAC will cover the travel back to your place of residence to the place of the incident and accommodation up to a maximum of € 2,600.00 per incident. We will also take your vehicle to the place where the incident occurred in Europe and cover the costs. Keep the vehicle collection address ready for return from foreign countries, let us have a certificate of registration and a check list with your vehicle. We will help you organise the return. Please call ADAC Munich at **(0 89) 76 76 76** when motoring in Germany. If you are abroad, call the local ADAC assistance centre (telephone number see cover of the ADACPlus service booklet) or ADAC Munich **Germany 22**. If your vehicle needs to be returned, please keep the vehicle collection address ready for return. → see § 16 of terms and conditions of insurance.

Assistance in special cases

ADAC will initiate the necessary measures and cover the costs up to a maximum of € 500.00 per incident.

(telephone number see cover of the ADAC*Plus* 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 ADAC*Plus* 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

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

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

Your obligations grossly entitled to our performance seriousness of your misconduct corresponding ratio be re that you have the obligation negligent injured that re performance obligation. We are obligated to pay demonstrate that neither duty for entry or the determination of the for the detection or the e obligation causally was. apply if the obligation ma violated.

Section 9 What applies to parties also are required

1. The extent of damage benefits or compensation insurance contracts can these performance oblig Insofar as from other ins compensation can be cla free to whom you report Sign him to the ADAC sa AG, we will be under the wholesale occur.
2. Because you have the case alongside the dema services and reimbursen same content against thi

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

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

Vehicle-related assistance emergency for ADAC members

Breakdown and accident

Germany The ADAC road assistance operates on all federal motorways and conurbations. Such assistance are covered by membership fee. In addition, the road patrol force ADAC-Verkehr will provide assistance on a case-by-case basis. For ADAC*Plus* members, the costs of:

_ Breakdown and accident assistance on the roadside up to a maximum of 200.00;

_ Towing following breakdown or accident to the nearest service station up to a maximum of € 200.00

_ Vehicle off-road recovery

ADAC helps you 24 hours on all motorways via the emergency number. Make sure you ask for ADAC. On all other roads via the breakdown service

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

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

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 31) and transportation from damage site (Section 33 No. 2).

5. Baggage and cargo, a individual services lays d mitgeschützt. Transported Goods are not protected perishable goods are not are not transported, unless entitlement to return of d (Section 18).

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

1. There is protection for scope and Europe, where under Sections 12-21 w provided, even in the wo The scope of Europe co geographical area of Eur Germany, non-European riparian c Mediterranean and the C Azores and Madeira. The benefits under Secti Section 30 are rendered of the scope of Europe, damage outside the scop ended

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

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.

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).

→ see § 29 of the terms of insurance.

Vehicle recovery

Following a breakdown or after your stolen vehicle will organise recovery. E ADAC-appointed contractor your vehicle to your place. In addition, we cover the the storage site and the security fees. In Germany Munich on (0 89) 76 76 70, the local ADAC assistance (telephone number see ADACPlus service booklet Munich **Germany*** on (8 Before your vehicle is repaired, ensure the damage and the repairworthiness are assessed in the garage. Keep vehicle data address and precise destination address recovery from abroad, let registration certificate and in the vehicle.

→ see § 30 of the terms of insurance

Pick-up service in Germany

In the event of a breakdown in Germany, ADAC will

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 ADAC*Plus* 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

Please keep the vehicle data and the exact storage address ready.
→ see § 33 of the terms and conditions of insurance

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.

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

- Sick Repatriation (Section 17)
- Accommodation costs (Section 19)
- Visiting the sick (Section 19)
- Escort service of children (Section 19)
- Unscheduled trip home (Section 17)
- Help in specific emergencies (Section 17)
- Collection of domestic (Section 18)
- Medicines and spectacles (Section 19)
- Help for loss of travel documents (Section 20)
- Help with language problems (Section 20)
- Interpreter Service (Section 20)
- Vehicle driver retrieval (Section 22)
- 2 With what benefits can we help you when the protected vehicle is involved in a mishap or an accident is not driveable or was stolen?
- Breakdown or accident (Section 23)
- Help with lost or broken documents (Section 24)
- Towing (Section 25)
- Salvage (Section 26)
- Accommodation costs in case of failure (Section 27)
- Short trips following vehicle failure (Section 28)
- Travel following vehicle failure (Section 28)

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

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

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** . See from side 35

Legal abroad

You require a consultation in a question related with the traffic. The ADAC club mediates a lawyer. In urgent cases, you can consult a lawyer of your own choice. If the consultation had to be paid by you, the ADAC club can pay you a subsidy up to 52,- €. Send the lawyer calculation with a short report on: More general German automobile club e. V. At the west park 8,81373 Munich, fax (0,89) 76,76,25,99 '

area codes out of foreign countries you find on the last side

Terms

1: Assistance after breakdown and accident in Germany?

• **Breakdown aid or accident aid** (from the HaustUre) at the damage place through an ADAC Straßenwachtfahrer or an ADAC street service partner in order to produce the load readiness.

Kostenübernahme up to on and departure as well small materials. A breakdown, business or breakdown accident exists if an event directly from outside sudden mechanical force on the

• Towing (from the Haus the damage place through street service partner to workshop/specialty work desired place lying in sa Kostenübernahme up to as necessary security fees. up to 200,- € for the carrier of baggage and l and commercially conveyed carrier is not together po vehicle.

• Rescue through an AD partner if the vehicle is c public street and can co become only under spec expense towing or to tha Kostenübernahme in full does not apply correspo baggage and load, for a commercially conveyed • As ADAC member you claim to ADAC assistance cannot be lectured at thi costs reimbursement do

Mer specifically the aid through the ADAC on, also at the freeways emergency phones or at the police, and wise you be outstanding as ADAC member. Your statements to the case of damage completely must be and covers become with suitable documents.

2 Which vehicles are protected?

Protected is the power led of you as ADAC member at the time the damage with a valid driver's license vehicle if it is situation remained in Germany because of a breakdown or an accident on a public street including the from there directly accessible (also private) garages and parking lots, and the damage places with the auxiliary vehicles standing on the spot to the decree reach cash is. The protection does not extend also on motor vehicles compulsory allowances. Included is the carried follower with avenges more than an axis. Axes with a distance of less than 1.00 ms from one another removes, count as an axis. Protected are vehicles with up to 9 seats (include driver place), to 2,55m width, altogether to 10m length, up to 3.00 ms height and up to 3.51 allowable entirely weight, in the allowance certification I (motor vehicle certificate) einge-watered motor homes to 3,20m height and to 7,5t. All indicated masses count including

go transportation would witness in professional person transportation (exception taxis), in sample trips and transfer trips (red dealers marks to the recurring use) as well as not allowed vehicles.

3: When does your ADAC Membership and 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

Contribution paid is not. Later contribution payments do not lead for retroactive protection.

5: For achievement interferences

in breakdown aid and accident aid we stick if we or our contractual partners acted intentionally or coarsely carelessly, as far as it does not concern the essential head duties of the contract or body damage. If your vehicle is conveyed, we stick like a freight leader after the legal determinations of the code (HGB) in the frame valid at the time the damage event, however over the legally certain maximum out until 512.000-€.

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/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:

(only abroad), help with problems / Interpreter service (only Services (Europe only).

• Europe-wide benefits of the craft:

Breakdown and accident help with lost or broken salvage, excess accom cost for short trips, return flight, rental cars), vehicle passenger transportation service (only in Germany) dispatch shipping (only a Vehicle clearance (only a

• Credit Services

The ADAC safe Insurance with potential financial di with the following Credit: emergency loan, credit overnight loans, loans for Flugaus instance, lawyer credit, cash and emergency service. The loans must 14 days after receipt of t

ADAC safe Insurance-A • extent of damage a third benefits, is this benefit o The loss of ADAC safe l is within the framework c conditions occur in adva

■ Legal abroad

