

TRANSLATION

Proposal no. **451 160 ...**

Car insurance proposal for motor vehicles cars - private use

Allianz Versicherungs-AG

Car Liability Insurance

Accident and breakdown cover (in connection with liability insurance)

Comprehensive insurance with abroad cover

Range of cover **Private**

Applicant

Salutation/ Title
Additional title
Title of nobility / - notation /
Surname
First name
Street, No.
Add. St. Info
Postal code / Town
Add. Town Info
Post- Office Box+
Post-Office Postal code+.....

B-No.b **7454**
Agency-No **40/513/1620**

Albatross Insurance Company
Richard Connolly
August-Thyssen-Strasse 2 - 4
52511 D- Geilenkirchen
phone: 02451 914 5063
fax: 02451 914 5064
email: rc@alba-ins.com

General/Personal Details

Date of birth Nationality Gender Marital status

Tax Exemption

Phone (home) + phone (office) + fax (home) + fax (office) +

Email+

+) voluntary specifications

Vehicle details

Vehicle category **Passenger car / no rent or lease**

Make Code-No. Model Code-No.

Vehicle identification no. H.P./C.C. 1st date of registration Date of reg. by policy holder

License number Registration area

Vehicle recognised as operation expenditure Mileage in km on application

§ 70 StVZO Use as airport tarmac Used as public transport

Criteria considered for calculation of premium

Region (registration area), place of residence/ head office of applicant and type of vehicle resulting from the manufacturer and type code

The vehicle is exclusively driven by

Maximum mileage per year

At night the vehicle is regularly parked

The vehicle is not part of a company car fleet

The applicant is employed in the **civil service / as a professional or regular soldier**

The applicant or his/her partner is **the owner of a self-inhabited one or two family house / apartment**

A direct debit authorisation has/ has not been given.

The insurer is entitled to check during the contract period whether the criteria taken into account when calculating the premium are still valid and may ask for the corresponding certificates or supporting documents.

This check is generally taking place every year.

Proposal no. **451 160 ...****Extent of policy / premium**

Car Liability Insurance

Allianz AutoPlus: Car Liability Insurance
for passenger cars with 100 mio. EUR cover (with benefits being limited to 8 mio. EUR per injured person and to 5 mio. EUR per loss for environmental damage and to 10 mio. EUR per year) and accident and breakdown cover

(7,79 EUR/year for accident and breakdown cover included in the premium)

No claim bonus **SF ...** premium rate ... %.... , .. **EUR**

Comprehensive insurance with cover abroad

Fully comprehensive cover with excess ... EUR
 inclusive

Third party, fire and theft with excess ... EURNo claim bonus **SF ...** premium rate ... %.... , .. **EUR**

Method of Payment ...

Total amount per due date , .. **EUR****Inception date, expiration of contract**

commencement

expiration

xx . xx . 20xx 00:00 Uhr**xx . xx . 20xx 00:00 Uhr**

The contract is extended according to § 1 AKB.

Verdi-Proposal no. **4511600****Previous insurance**

This applicant/his partner did not hold any policy before.

Previous insurance company based in:

Provisional insurance cover

Provisional insurance cover is granted with delivery of the insurance confirmation of the car liability insurance, comprehensive cover or Allianz AutoPlus insurance or the transmission of the electronic insurance confirmation number (eVB-No.) to the registration authority.

Policy Provisions

The application is based on the following policy provisions:

KRB 550/22 – General provisions for car insurances

Proposal no. **451 160 ...**

Copy for Customer!

Waiver to the application for a Car Liability Insurance with Allianz Versicherungs AG of 26 November 2009

Applicant (Policy Holder)

Address / title
Name / company
First name
Date of birth
Address
Postal code / Town

Date : 26.11.2009

NQ7 Proposal no. : **451160**

I hereby waive the reception of the policy provisions including the general insurance terms and conditions and the mandatory information (insurance information and for consumers the product information sheet) as per the VVG-regulation for the duty to inform regarding the required type of insurance(s) before filling the application.

I will receive these documents together with the insurance policy.

XXX, xx-xx-xxxx
City, date

NQ2 _____
Applicant's signature / legal representative

Important information:

The lawful right of withdrawal by the client remains unaffected by this waiver.

NQ27 **26. November 2009 for conclusion of a
Car Liability Insurance with Allianz Versicherungs-AG**

NQ7 Proposal no. : **451160**

NQ9 Previous Insurance No. :

Agent-No: **40/513/1600**

B-No.b: **2180**

Applicant (Policy Holder)

Address / title

Name / company

First name

Date of birth

Address

Postal code / Town

A. Statements

A. 1. Hereby I apply for the conclusion of the insurance (s) listed under the above named application number (s). I have provided the agent with the details necessary for the conclusion of the contract (s). Insurance cover begins at the agreed point in time according to the insurance conditions. I agree with this point in time for commencement of cover, even if it is before the expiration of the objection period.

A. 2. I make the following statements regarding the handling of data:

Statements regarding data handling:

I. Meaning of these statements and possibility for withdrawal

We, your Allianz Insurer(s) (the insurance provider), need your personal data particularly for assessing risks, preventing insurance abuse, checking our benefit duties, for consulting and informing you as well as for the preparation of offers in general respectively the processing of applications, contracts and benefits.

Personal data may be collected, processed or used (data use) if it is allowed or ordered by law and if you as the person concerned have agreed to it. In order to comprehensively and completely inform you about the data use, the following declaration of consent in section II. also relates to **general personal data**, for which the Bundesdatenschutzgesetz (Federal Data Protection Law) does not compulsorily demand the consent of the person concerned (such as e.g. name and address).

With the statements contained in section II. you also authorize the use of such data, which are subject to the protection of private confidential information according to § 203 of the Strafgesetzbuch (German criminal code). These statements become operative upon receipt. They are operative regardless of whether the insurance contract later comes about or not. You are free to completely or partly withdraw these statements anytime with effect for the future.

II. Statements for the handling of your general personal data

Hereby I agree to the use of my general personal data taking into account the principles of economy and prevention of data

1. in order to assess risks, handle contracts and check benefit duties by the insurance provider.
2. in order to assess risks by exchange of data with the previous insurer which I have specified for the issue of an offer respectively when making the application.
3. for the maintenance of shared data collections with other selected German companies of the Allianz Group in order to quickly, effectively and cost-efficiently process any requests concerning the issue of offers and the processing of applications as well as the settlement of contract and benefit requests (e.g. the correct allocation of your mail or premium payments). These data collections contain data as name, address, date of birth, client number, insurance number, account number, bank code, type of existing contracts, other contact dates. At the moment, the following selected German companies of the Allianz Group cooperate: Allianz Beratungs- und Vertriebs-AG (Allianz Consulting and Sales Corporation), Allianz Deutschland AG, Allianz Global Investors Kapitalanlagegesellschaft (Capital Investment company), Allianz Lebensversicherungs-AG (Life Insurance Corp.), Allianz Pension Consult GmbH, Allianz Pensionsfonds-AG (Pension Fund Corp.), Allianz Pensionskasse AG (Pension Pool Corp.), Allianz Private Krankenversicherungs-AG (Private Health Insurance Corp.), Allianz Versicherungs-AG (Insurance Corp.), Deutsche Lebensversicherungs-AG (German Life Insurance Corp.), Euler Hermes Kreditversicherungs-AG (Euler Hermes Credit Insurance Corp.), Oldenburgische Landesbank AG (Oldenburg Federal State Bank Corp.), Vereinte Spezial Versicherung AG (Vereinte Special Insurance Corp.) and Vereinte Spezial Krankenversicherung AG (Vereinte Special Health Insurance Corp.)
4. for the assessment of risks and the settlement of the reinsurance. This is carried out by the transmission and for the local use of the reinsurer, with whom my insurable risk is to be checked or secured. A securing with national and international reinsurers serves the compensation of the risks taken over by the insurer and is therefore in the interest of the policy holder also. In both cases, the reinsurers use the services of further reinsurers, to whom they also transfer the corresponding data, if necessary.
5. by other companies / persons inside and outside of the Allianz Group, to whom the insurance provider assigns tasks for partial or complete handling. The companies / persons step in to make the issue of offers and/or the processing of applications as quick, effective and cost-efficient as possible. There is no extension of data use purposes connected to this process. The engaged companies / persons are obliged within the scope of their task to ensure an appropriate level of data protection, to guarantee an appropriate and legally acceptable handling of the data and to respect the principle of discretion.
6. in order to prevent insurance abuse when assessing risks and when clarifying claims resulting from the insurance contract by the use of an indication and information system of the insurance business with data, which are encoded by the Gesamtverband der Deutschen Versicherungswirtschaft e.V. (GDV) (Association of German Insurers – GDV) on behalf of the insurers. On the basis of these systems an exchange of personal data related to a concrete cause between the asking and the asked insurer is possible.
7. for the consulting and information on insurance or other financial services by the insurance provider, other selected German companies of the Allianz Group (Nr. 3) or the agent responsible for me.

A. 3. Additionally, I declare the following:

Direct Debit Authorisation

Until cancelled, the premium is to be charged when due to the account specified to the agent now or later.

XXX XXX XXXX
Account Number

XXX XXX XX
Sortcode

XXX
Name of insitute

B. Instructions

Basis of contract

Basis of contract are your application, the insurance policy as well as the insurance terms and conditions forwarded to you. If you waived their transmission before application, you will receive them together with the insurance policy.

Right of withdrawal

You can withdraw your application after receiving the insurance policy. Further indications are specified in the "Versicherungsinformationen" (insurance information). You will receive an instruction on the right of withdrawal together with the insurance policy.

Completeness and correctness of details

Basis for the content and the extent of the insurance cover are your details which are passed on to us by the agent. You are obliged to completely and truthfully answer any questions forwarded to you regarding circumstances "involving significant danger" to the best of your knowledge. Please observe that you put your insurance cover at risk if you give incomplete or incorrect details. Detailed instructions are given in the "*Belehrung über die Folgen einer Anzeigepflichtverletzung*" (Special instructions on the results of a violation of the obligation to disclose). You will receive these together with the "*Fragen zu gefahrerheblichen Umständen*" (questions regarding circumstances involving significant danger).

Application for conclusion of several insurance contracts

If you apply for several insurance contracts, they are legally independent and are handled independently. You will receive details regarding the insurance terms and conditions and the contract period with the supplementary contract documents.

C. Signatures (First name and surname, please)

With my signature I give the statements specified under A. **including the statements regarding data handling**. I confirm the completeness and the correctness of the details given. I have noted the instructions under B. The signatures are valid for all insurances I applied for.

XXX, xx-xx-xxxx
Town, date

NQ18 _____

Signature applicant

NQ25 _____
Agent

D. Acknowledgement of receipt

I have received the following documents before application:

- application form (application no. 4511600) including the „Statements and instructions for the application“

NQ26

Signature applicant/ legal representative

Allianz Versicherungs-AG

Vorsitzender des Aufsichtsrats: Dr. Gerhard Rupprecht
Vorstand: Thomas Pleines, Vorsitzender; Dr. Wolfgang Brezina, Dr. Karl-Walter Gutberlet,
Volker Steck, Dr. Walter Tesarczyk.
Für Umsatzsteuerzwecke: USt-ID-Nr.: DE 811 150 709 ; Versicherungsbeiträge sind
umsatzsteuerfrei i.S. UStG und der 6. EG-Richtlinie
Sitz der Gesellschaft: München
Königinstrasse 28, 80802 München
Registergericht: München HRB 75727

Consultation report to the application of xx.xx.20xx for ...

Your application for a car insurance with the licence number HS

Before application on xx.xx.20xx we have reviewed the following insurances other than the **car liability insurance** with you:

Exemption permission § 70 StVZO (German road traffic licensing regulations), §29 StVO (German road traffic regulations)

Using the road with vehicles which do not comply with the regulations of the StVZO and which therefore need an exemption permission according to § 70 StVZO represents a significantly higher risk compared to the normal traffic risks in road traffic in the car liability insurance and therefore needs to be insured separately. The same is true when the regulations of the StVO cannot be complied with and an exemption permission according to § 29 StVO is needed and given.

Third party, fire and theft:

Third party, fire and theft covers the financial risks of damage, destruction or loss of the insured vehicle by fire or explosion, theft, storm, hail, lightning, flood, snowslides, breakage of glass, collision with furred game and short-circuit in cabling, with passenger vehicles also by collision with grazing cattle (horses, cows, sheep and goats) and by marten bite.

Fully comprehensive cover:

Comprehensive cover contains the benefits of third party, fire and theft and in addition to that offers cover for damages to the insured vehicle caused by an accident – even for self-inflicted accidents – as well as for damages caused by wilful actions of strangers.

Difference cover:

If you suffer a total loss with your leased or financed passenger vehicle or the vehicle is stolen, the claim of your lessee can at times surpass the amount of compensation paid by your comprehensive insurance. Difference cover means that your insurance compensates this difference up to the net leasing redemption of the vehicle. Serious inclusions/exclusions: additional claim due to the exceeding of the agreed mileage, financing and transfer costs, registration and deregistration costs.

Accident and breakdown cover (*AutoPlus*):

The accident and breakdown cover offers services and compensates the costs incurred up to the amount agreed e.g. in case of breakdown, accident, theft, total loss or loss of the driver when driving the insured vehicle. Also, injured or sick passengers can be taken back home for further medical treatment. The loss needs to have taken place at least 50 km from your place of residence. This limitation is not valid for assistance after accidents at the place of damage as well as towing and salvage after breakdown or accident.

Motor personal accident insurance:

The motor personal accident insurance financially safeguards the driver and respectively further occupants of the insured vehicle in case of disability or death or accident with the vehicle. Insurance cover is provided regardless of whether the accident is self-inflicted or not.

We have informed you about the different forms of contract, the different amounts of cover and excess.

You have chosen the following insurances:

- Car liability insurance
- Accident and breakdown cover (*AutoPlus*)
- comprehensive cover

You can find further details on the car insurance you have chosen in the insurance documents. Please let us know, if you have other requests or questions with regard to your car insurance.

Not insured are:

- Car liability insurance
 - extended insurance cover with exemption permission according to § 70 (StVZO).
- comprehensive cover
 - extended insurance cover for leased/financed vehicles (difference cover).
- Motor personal accident insurance

Miscellaneous/particularities in the counselling session:

- The client does not want a motoring legal protection

Further benefits of the car insurance you applied for are specified in the insurance policy and the insurance terms and conditions.

Please take this document together with the filled application on file with your other insurance documents. Our consulting service does not replace a potentially necessary legal or tax counselling. It does not comprise an assessment of your financial circumstances or your existing insurance contracts either as far as they are not handled by your Allianz expert. Please check thoroughly whether the details given in this document as well as in the application are complete and correct, and notify us if not.