

Uninsured Motor Vehicle

The insurance company compensates material damage to the motor vehicle of the policyholder insured under this insurance policy to a maximum of the insured amount stated in the policy, only and insofar as this damage is caused by an uninsured motor vehicle.

In the context of this insurance an uninsured motor vehicle is defined to be a motor vehicle which at the time of the damage-causing event:

- was not insured in accordance with the National Ordinance on Motor Vehicles Liability Insurance;
- was insured in accordance with the National Ordinance on Motor Vehicles Liability Insurance, but with liability limits not meeting the requirements set;
- was insured in accordance with the National Ordinance on Motor Vehicles Liability Insurance, but the insurance company refuses to pay compensation on the basis of well-founded reasons;
- was insured in accordance with the National Ordinance on Motor Vehicles Liability Insurance, but the insurance company is unable to meet its payment obligations due to insolvency;
- failed to stop after the accident, a so-called hit-and-run accident.

An uninsured motor vehicle is never defined to be a motor vehicle which:

- is owned by or is available for regular use by the policy holder;
- is owned by any government institution;
- runs on rails or caterpillar tracks;
- is primarily intended for performance of work in whatever form;

The damage caused by the uninsured motor vehicle is only eligible for compensation under this insurance if and insofar as the damage:

- a. is demonstrably caused by a collision with a motor vehicle; and
- b. is attributable to the owner, holder and/or driver of the motor vehicle causing the damage; and
- c. can be recovered from the owner, holder and/or driver of the uninsured motor vehicle causing the damage; and
- d. is established by an expert appointed by the insurance company, without the possibility of a second opinion.

Excluded from this coverage are:

- physical injury;
- loss of income, in any way;
- a collision with an uninsured motor vehicle of which the driver was not authorized to drive or use the vehicle;
- a hit-and-run accident with a motor vehicle of which the owner, holder or driver cannot be identified.

The insurance company does not compensate any damage if the damage is repaired without:

- a. being established by an expert to be designated by the insurance company and being reported to the insurance company; or
- b. permission of the insurance company.