

Foreign Residence Only (FRO-Policy)

Coverage to be effective:

Versicherungsbeginn:

from: _____ to: _____
Day Month Year Day Month Year (Ablauf um 00.01 Uhr)

Name of Applicant:

Name des Antragstellers:

Date of Birth:

Geburtsdatum Day Month Year

Mailing Address:

Anschrift:

Phone Number:

private: _____

business: _____

International Driver's Licence No.:

Nummer des Internationalen Führerscheines

(Add copy!) Kopie unbedingt beifügen

Authorized Driver:

Berechtigte Fahrer:

Name <small>Nachname</small>	Firstname <small>Vorname</small>	Date of birth <small>Geb. Datum</small>	Int.Dr. Licence No. <small>Int. Führerschein Nr.</small>
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1. _____
2. _____
3. _____

Add copies! Kopien beifügen!

Description of Vehicle to be insured

Beschreibung des zu versichernden Fahrzeugs

Sedan / Stationauto
PKW / Kombi

Camper / Mobilhome
Wohnwagen / Wohnmobil

Year <small>Baujahr</small>	Make <small>Hersteller</small>	Type <small>Typ</small>	Chassis Number <small>Fahrgestellnummer</small>	Actual Cash Value <small>Zeitwert</small>

Coverage Options:

Deckungsoptionen:

A) liability \$ 50.000
Haftpflicht DS: \$ 50.000

B) liability \$ 100.000
Haftpflicht DS: \$ 100.000

C) liability \$ 300.000
Haftpflicht DS: \$ 300.000

D) liability \$ 500.000
Haftpflicht DS: \$ 500.000

Comprehensive & Collision
Vollkasko inkl. Teilkasko

Bodily Injury and Property Damage with combined single limit (CSL)
\$50.000 up to \$ 500.000, incl. Medical Payment with a limit of \$ 2.000
Personen- und Sachschäden sind pauschal mit \$50.000 bis max. \$
500.000 versichert, einschl. \$2.000 Heilkosten.

Deductible: Comp. \$250 / Coll. \$500
 SB: TK \$ 250, VK \$ 500 je Schadenfall

Visited Countries: USA Kanada

Registr. in New York: Yes No

Signed _____ Date: _____
Unterschrift Antragsteller

Day Month Year

conditions on the reverse
 Bedingungen auf der Rückseite

Information for the USA and Canada

Insurance cover:

Third part liability insurance:

Amount covered US\$ 50.000, increased US\$ 500.000 overall for damage to property and personal injury. Please note that the statutory amount covered in the USA is only US\$ 50.000 per person and max. US\$ 100.000 for all personal injuries and US\$ 35.000 for property damage.

Third part liability and comprehensive insurance (part and fully comprehensive):

In addition to the third part liability insurance, a comprehensive collision insurance is provided. It is based on the current value (purchase price) of the vehicle. In case of damage the insurer pays the repair costs up to a maximum of the current value, in case of total loss the current value is reimbursed. The maximum amount covered in comprehensive insurance is US\$ 50.000. The vehicles may not be older than 15 years on commencement of the comprehensive insurance.

The extent of cover offered by part comprehensive insurance does **not** comply with the European cover. For example, damage through glass breakage is not insured. However, damage caused by furred game is included in the fully comprehensive insurance. The deductible is US\$ 250 by part and US\$ 500 by fully comprehensive insurance. **A comprehensive insurance is strongly recommended, because 25 up to 30% of the drivers in USA do not have a liability insurance.**

For transport both ways we recommend taking out transport insurance with the shipping-line. For further information give us a call.

It is possible to increase the amount covered to a limit of US\$ 1.000.000. We can offer you an additional insurance which applies if you suffer an accident through no fault of your own and the other part to the accident is not insured or insufficiently insured. This kind of insurance is not necessary if the drivers have a valid international health insurance.

Who is insured:

The basic rule is that only those persons names written in the policy are insured. That is why the application must contain a list of all possible drivers with their dates of birth. Generally, anyone (with a driving license valid for the last three years) between the age of 21 and 80 can be insured. Drivers over 65 years have to pay a surcharge and they have to send us a letter from their doctor which confirms that the driver is under a good condition to drive a car.

An additional premium of 50% must be paid for persons between the age of 21 and 24 requiring insurance cover. We are not able to offer insurance cover for younger drivers.

What is insured:

We insure Automobiles and Camper Cars. If they are over 20 years old, we have to request the insurance company. Give us a call.

Duration of insurance:

Insurance can be provided for 1 up to 12 month – see here also the premium schedule. The policy is an expiry, i.e. the insurance cover ends automatically at the appointed date. Extensions must be applied for in good time.

Premiums:

Please see the premium schedules for automobiles and / or camper It is important to take into account both the policy fee of € 45,- and, where applicable, the surcharge premium for age.

Premium payment:

Please pay the premium by bank transfer on our account at the Bayerische Hypo- und Vereinsbank AG, giving it the code "USA".

Application:

Please complete and sign the attached application form, then return it to us. Make sure that you enter all persons authorised to drive the vehicle with their dates of birth. Please fill in the application very carefully, use only capital letters. If you do not have an international driving license, please enter the number of your national license.

The Policy:

Your policy will be sent to you within 20 days of receipt of the application form and payment. Please note this when making your application.

In urgent cases we can provide insurance cover in a shorter time. Give us a call.

Claims:

To avoid missing any deadlines, please report damage on the same day as it occurs to the claim adjuster under the telephone number given on the policy. All claim documents must be in English.

Settlements of the claim will be carried out directly by the insurance company in USA

If notification of the claim is not made within 24 hours, the insurance cover **can become completely void!**

Purchasing vehicles in the USA :

In the space of the application form for vehicle data, enter the following: Purchase abroad - details to follow. As soon as you have purchased the vehicle, fill in the details on the fax form provided with the policy. Please send this fax immediately to the fax-number printed on it. Fill in the vehicle data on the insurance Identification Card and the Canada Rider in the space marked in red.

This policy is not valid for registration in the States Massachusetts , North- u. South-Carolina.

Important for Canada:

For registration in Canada the increased liability of US\$ 300.000 is necessary

This policy is **not** valid in Mexico.

If you do not require insurance cover for the agreed period or should you not purchase a vehicle, we request that you return the policy immediately. We will return the unused premium for the remaining full month, whereby the date of the postmark is the last day of the insurance. We charge € 35,- for calculating the reimbursed premium and for bank fees.

01.01.05

I fully understand and agree:

The coverage is bound no earlier than the application is signed and the premium is payed by the applicant.

I understand that no coverage will be afforded if this application contains any false statement, omission, or material misrepresentation that would have otherwise altered the company's evaluation of applicant.

I understand that this policy automatically terminates at the end of the policy term.
If I desire prolongation I am to contact Tour-Insure.

The settlement of claims get through the insurance company.

In any case the American text of the insurance company is binding.

Hiermit bestätige ich:

Es wird keine Deckung übernommen, bevor der Antragsteller nicht den Antrag unterschrieben und die Prämie bezahlt hat.

Mir ist bekannt, daß keine Deckung gewährt wird, wenn dieser Antrag falsche Angaben, Unterlassungen oder falsche Darstellungen hinsichtlich des zu versichernden Risikos enthält.

Mir ist bekannt, daß die Police zum genannten Termin automatisch beendet ist. Eine Verlängerung ist rechtzeitig bei der Firma TourInsure zu beantragen.

Die Schadenregulierung erfolgt grundsätzlich über den Versicherer.

Jeder Schadenfall ist innerhalb von 24 Stunden dem Versicherer zu melden. Die Meldung kann telefonisch unter der in der Police angegebenen Telefonnummer erfolgen. Wird der Schaden nicht fristgerecht gemeldet, kann der Versicherungsschutz komplett entfallen.

In allen Fällen gilt der Text des amerikanischen Versicherers.

Die Firma TourInsure GmbH ist ausschließlich als Vermittler des angebotenen Versicherungsschutzes tätig. Eine Haftung für die Vertragserfüllung durch den Versicherer wird nicht übernommen.

Additional Information

Yes No

1. Have you or any additional driver been involved in more than one motor vehicle accident or violation in the past three years? Yes No
2. Have you or any additional driver had automobile insurance declined or canceled in the past three years? Yes No
3. Are you or any additional driver under 25 years of age or over 65 years of age? Yes No
4. Does the described vehicle have any cracked or broken glass or other safety deficiency? Yes No
5. Do you or any additional driver of this vehicle have a physical or mental deficiency or impairment? Yes No
6. Have you or any additional driver had a license revoked, suspended or refused? Yes No
7. Have you or is any additional driver been convicted of driving under the influence of drugs or alcohol (DWI, DUI) or hit and run? Yes No
8. Are you or is any additional driver a citizen of a country in which you will be traveling or living? Yes No
9. Is the vehicle used for business or commercial purposes? Yes No
10. Is the vehicle valued at more than US\$ 50.000 or does it have more than 200 horsepower? Yes No
11. Is the vehicle considered a Sports Car or High Performance Vehicle? Yes No
12. Is the vehicle rented or borrowed? Yes No
13. Plate number and state of the vehicle: _____
14. Name and address of registered owner of the car: _____
15. Name and address of loss payee: _____
16. Will the vehicle be registered in any of the following states? (please x)
- | | | | |
|----|------------------|------------------|------------------|
| a) | CT Connecticut | MN Minnesota | RI Rhode Island |
| | CD Washington DC | MO Missouri | SD South Dakota |
| | IL Illinois | NH New Hampshire | VT Vermont |
| | KS Kansas | NY New York | VA Virginia |
| | ME Main | ND North Dakota | WV West Virginia |
| | MD Maryland | OR Oregon | WI Wyoming |
- b) If your vehicle will be registered in any of the states listed above you must obtain "**Underinsured Motorist-Coverage**". **It will be €150.--**
- Please tick off** Yes No
17. In which countries will you travel _____
18. Where will you start? _____
19. Pls. list your occupation _____
20. Will your wife/husband travel with you Yes No

21. **Please add:**
Copy of registration, Driver License, Passport
Visa (if your trip is longer than 3 mo)