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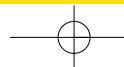
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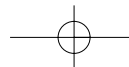
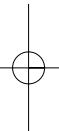
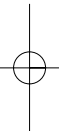
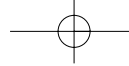
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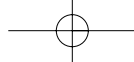


Driving on the continent

Relax. We've got you covered

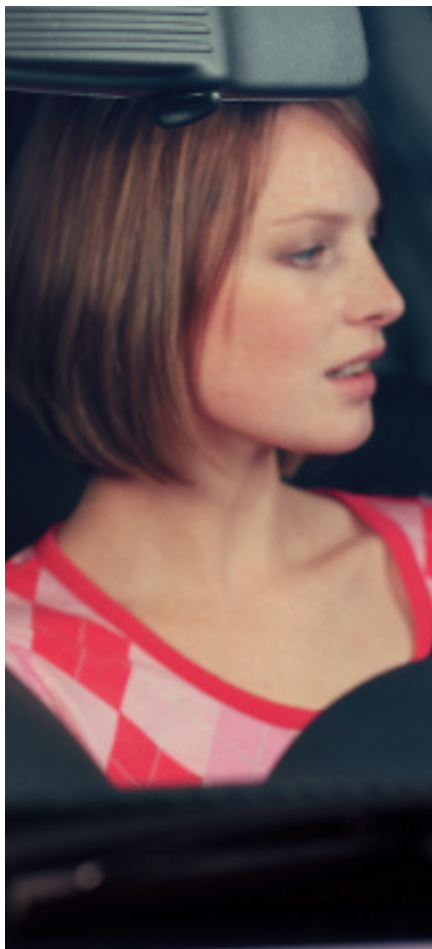






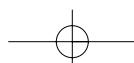
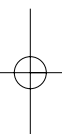
Driving on the Continent

1



Contents

	Page(s)
In the event of an accident or breakdown	2
Contacting Us	3
Driver's Checklist	4
Motoring Regulations Abroad	9
Speed Limits	12
Certificate Wording Translations	13



In the event of an accident or breakdown

The following summary is subject to the terms and conditions of your policy and should be read together with your Certificate of Insurance, your Schedule and your main Policy booklet.

If you are unable to use your vehicle due to damage caused by motor accident, fire, theft or vandalism covered by your policy we will arrange for either:

- Roadside assistance
- Or, if your vehicle cannot be repaired, for it to be taken to a nearby garage for you to arrange repairs
- Or, if your vehicle cannot be repaired within 12 hours, onward transportation.

In the unfortunate event that you are involved in an incident please contact us for assistance, using the telephone number options opposite.

An experienced English-speaking Incident Manager will assist you and decide the most appropriate course of action for your circumstance.



Useful tips in the event of an accident:

- If possible, take photographs of the scene of the accident and of the damage sustained by each vehicle
- If the police become involved, make a note of the Police Station concerned
- If repairs to your vehicle are only minor, you may arrange this without prior authority from us if your vehicle is comprehensively insured.

However, we do rely on you in this situation to make sure that the charges are as reasonable as you would expect them to be if you were paying for them yourself.

Contacting Us

In the event of an accident or breakdown you should contact us immediately. Our call centre is available 24-hours a day.

Helpful information:

When you call the Clubline you will be asked to provide:

- Your name.
- Type of policy and your policy number.
- Your location and telephone number from which you are calling.
- Your vehicle make, registration number and colour.
- Your credit card details if any additional services are required.

How to telephone us:

Calls from outside the UK:

+44 161 866 4114

Calls from within the UK:

0800 0280 038

What we will do to assist you:

Once your details have been taken, one of our Incident Managers will call you back, if possible, and explain the appropriate action for your circumstance.

Driver's Checklist

Always carry the following items with you when motoring in Europe and never leave them in your vehicle:

- Passport with Visa if appropriate
- Certificate of Motor Insurance, Policy Schedule and Policy booklet
- Endorsement extending territorial limits of the Policy (if required)
- Driving licence
- Vehicle Registration Document (V5) or Vehicle on hire Certificate (VE103)
- A spare set of keys
- Customs Documents, including Bills of Lading, if you are carrying goods for business purposes
- This booklet, which contains a European Accident Statement and relevant translations.

Please note:

A Green Card is no longer required as proof of insurance within certain countries. Please refer to the following section for further details.

Explanation of documents

What is a Green Card?

A Green Card is a document that is recognised in most European countries. It offers no insurance cover itself but is proof that an insurance policy taken out in the country where the vehicle is normally based meets the minimum legal requirements of the country being visited.

When is a Green Card required?

The countries listed below have agreed that a Green Card is no longer required to provide proof of this minimum cover:

Austria, Belgium, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, The Netherlands, Norway, Poland, Portugal, Republic of Ireland, Slovakia, Slovenia, Spain, Sweden, Switzerland and the United Kingdom.

Driver's Checklist

5

To avoid administrative inconvenience to both you and us, Green Cards will not normally be issued for these countries where the vehicle involved is insured under one of our "pan-European" contracts i.e. Private Car (but not Collectors Car), Premier Bike, Fleetwise or Minifleet.

If you feel it is essential to have a Green Card in these circumstances, we will issue one free of charge but subject to at least two weeks notice being given of your travel plans.

What you are covered for:

If your policy is one of the "pan-European" contracts noted above, any loss or damage covered in the UK also applies automatically to the countries listed without any additional charge and without requirement for you to advise us of your trip.

Please note that this extension of cover is subject to restrictions contained in your policy booklet.

Therefore, you should refer to this document, before travelling, for details of the countries where cover is provided.

For non "pan-European" contracts (i.e. contracts other than Private Car, Premier Bike, Fleetwise or Minifleet) there is automatic cover for the countries listed above but this relates only to your liability to third parties and there is no cover for damage to your vehicle. Cover may be extended on request subject to an additional premium and endorsement of the policy.

Please note:

There is no automatic cover for any country not listed above under any of our contracts. If you are, therefore, considering travelling to any non-listed country you should contact your insurance adviser as early as possible with your travel plans, so that they can advise you whether an extension to your policy is possible.

If cover is provided, this will be subject to an additional premium and endorsement of the policy. A Green Card will be essential for visits to such countries.

Driver's Checklist continued

What is the European Accident Statement?

The European Accident Statement ('Statement') is enclosed in the back of this booklet and will be helpful to you should you become involved in an accident.

It is an English translation of the 'Constat Amiable' widely used on the continent of Europe, particularly in Belgium and France.

It is designed to enable drivers involved in an accident to exchange facts while events are still fresh in their minds. This helps considerably in settling claims more quickly.

Completing the European Accident Statement:

As the order and contents of the questions are identical, regardless of the particular language in which the form is printed, only one form needs to be completed.

This may be either your English version or that presented by the other driver involved. In the latter case you may be confident of the questions you are answering by referring to the English version of the Statement.

Each form is self-carboning and is therefore prepared in duplicate. It is important that you retain one copy of the completed Statement as this will help to speed up the settlement of any claims. The second copy may be given to any other driver or party involved in the incident.

Please note:

If you do not complete an English version but use a form presented in another language it will be necessary to also complete the Norwich Union Accident Report Form. This should be done immediately when you return to the UK. Please forward the Statement and Accident Report Form to us at the earliest opportunity.

IMPORTANT – If you are not happy that the completed Statement accurately reflects the circumstances of the accident, **DO NOT** sign it.

General hints on driving abroad:

- Plan your route in advance. You will have enough to contend with without trying to navigate as well so write out a route card before your journey with clear instructions and road numbers
- Do not start out tired, get a good night's sleep beforehand
- Do not underestimate the distance to be travelled in one go. Split your journey into manageable sections and try to share the driving
- If you are driving a right hand drive vehicle be wary of the temptation to drive close to the verge and thinking you can judge the distance more accurately. You run the risk of running over debris in the gutter and will not be able to give cyclists and motorcycles the wide berth they expect

- When you need to stop, choose a car park, filling station or café on the right, thus minimising the risk of driving into the wrong lane when you start off again
- Overtaking presents problems, as you may have to move into the path of opposing traffic to get a good view. If the person sitting in the front left hand seat is a driver, he or she can give you helpful advice. Keep well back from the vehicle in front, this will give you a better view ahead.

A last look over your left shoulder and in the wing mirror before you move out will ensure you do not miss anyone about to pass you. Always return to the near side as soon as practicable, it is good practice and is a legal requirement in some countries.

- Turning left at a junction is probably the most dangerous manoeuvre to complete, as you will have to cross the opposing traffic flow. Take particular care, do not rush it or take chances, be clear in your own mind of the position you want to be in when you have made the turn

- Be prepared to give priority to traffic coming from your right. This does not always apply at roundabouts where traffic already on them has right of way. In some areas of France however this rule does not apply so be particularly vigilant.

Military vehicles and buses will expect priority to be given to them and in Belgium and The Netherlands the priority of trams is absolute!

- If your speedometer does not have dual calibration, learn the principal speed limits in kilometres – remember some of them will be slower than you are used to
- Make sure you have sufficient local currency to meet tolls if you are using the motorways and remember that in many countries the police can impose on-the-spot fines and will expect to be paid in cash, they do not accept cheques or credit cards

Driver's checklist continued

- The most likely place for an accident to happen is close to the ferry ports either because of the unfamiliar conditions or from hurrying to start your trip or to catch a ferry.

Allow sufficient time for unforeseen delays and do not underestimate the distances involved or the time needed to cover them.

- Protect your vehicle from thieves!
Park in a well-lit place, avoid leaving possessions and important documents in your unattended vehicle and always secure your vehicle, using an anti-theft device if possible.



Motoring Regulations Abroad

Legal regulations:

There are certain legal requirements on the Continent which differ from the UK and it is advisable to familiarise yourself with the other traffic rules and regulations in force in the countries which you will be visiting.

Every effort has been made to ensure the accuracy of this information but it is your own responsibility to ensure that you are aware of and comply with the current rules and regulations in each country visited.

Accidents in France:

If neither party involved in an accident can prove the other's responsibility the claim is dealt with under Article 4 of the Badinter Law, where each party has to deal with the other's damage in full. As a full recovery is not made your no claim discount entitlement will be affected.

Accidents in Germany:

In Germany it is obligatory to report all incidents to the police, however minor – even hitting a parked car. 'Unfallflucht' (leaving the scene of an accident) is an offence.

Driving on the right:

Apart from the United Kingdom, Republic of Ireland, Malta and Cyprus, in all other European countries driving is on the right.

Driving licence:

A current full driving licence is valid throughout Europe except in the following countries where an International Driving Permit (IDP) is required:

Andorra, Hungary, Italy, Portugal and Spain: EC model format UK licences (pink or pink/green) accepted. Holders of old style green licences require an IDP.

Austria: A pink format or photocard UK licence accepted.

Otherwise a UK licence accepted only if accompanied by identity document carrying a photograph i.e. a passport.

Bulgaria, Czech Republic, Poland and Slovenia: IDP required.

All other European countries:
Full UK licence valid, IDP not required.

Motoring Regulations Abroad continued

Drivers – Minimum age:

Generally drivers must be at least 18 years of age to drive in Europe. The minimum age for hiring a car is 21.

GB sign:

An approved sign must be displayed on the back of your vehicle.

First aid kit:

These are compulsory in the following countries: Andorra, Austria, Croatia, Cyprus, Czech Republic, Estonia, Greece, Malta, Romania, Slovakia, Slovenia and Turkey.

A first aid kit is advisable for all other countries.

Advance warning triangle:

This is compulsory in the following countries: Andorra, Austria, Belgium, Bulgaria, Czech Republic*, Croatia, Denmark, Finland, Germany, Greece, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, The Netherlands, Norway, Poland, Portugal, Romania, Slovakia and Slovenia.

Two are necessary in Cyprus, Spain and Turkey.

An advance warning triangle is advised for all other countries.

(*Not required for Motorcycles)

Fire extinguisher:

Normally advisable but compulsory in Bulgaria, Cyprus, Czech Republic, Estonia, Greece, Malta and Turkey.

Lighting:

Headlamps should be adjusted for driving on the right by fitting headlamp converters or deflectors.

Headlamp Beam Converters are available from many motoring accessory shops or motoring organisations.

It is no longer necessary to have yellow headlamps in France.

In many European countries, sidelights or dipped headlights must be used when driving through tunnels.

You should remember that in Finland you must drive with dipped headlights at all times when outside a built-up area. In Sweden, Norway and Denmark you should use dipped headlights day and night on all roads.

Lamp bulbs:

It is always advisable to carry a spare set, but this is compulsory in Spain and strongly recommended in France.

Mirrors:

To comply with the rules in most countries you are advised to have two wing mirrors as well as the interior rear-view mirror. In Italy it is compulsory to have an exterior mirror on the left-hand side as well as an interior mirror.

Parking:

Regulations usually conform to international practice but motorists should beware of local restrictions in some countries.

Reflective Jackets:

This is compulsory in Italy and Spain, where all motorists whose vehicle is immobilised or stopped on a carriageway or at the side of the road outside a built up area must wear a reflective waistcoat or jacket.

Motoring Regulations Abroad continued

Speed limits:

This chart shows some of the speed limits in mph for all vehicles (excluding Motorcycles).

Countries	Built up areas	Elsewhere	Motorways	Dual carriageways (same as elsewhere unless stated otherwise)
Austria	30	62	81	
Baltic States	31	56		62
*Belgium	30	56	74	
Cyprus	31	50	62	
Czech Republic	31	56	81	
Denmark	30	50	68	
*France/Monaco (wet weather limits)	30	56 (50)	81 (68)	68 (62)
Germany	30	62	(min 37)	
Gibraltar	25	25		
Greece	30	68	75	
Hungary	31	56	81	68
Italy	30	55	68-81	
Luxembourg	30	56	74	
Malta	25	40		
The Netherlands	30	50-60	74	
Poland	37	56	81	62
Portugal	30	56-62	74	
Slovakia	37	56	81	62
Slovenia	31	56	80	62
Spain	30	56	74	62
Sweden	30	44-56	68	56-68
Switzerland/ Liechtenstein	30	50	62-74	

* New drivers must not exceed a general speed limit of 56mph as follows: in France and Belgium, if a full licence held for less than 1 year.

Translations

This section is intended to help you if you are travelling without a Green Card in any of the countries that have agreed that Green Cards are no longer necessary to provide proof of insurance. In the unlikely event of you being asked to provide such proof, your current UK motor insurance certificate plus the appropriate translation section should provide adequate evidence that you are meeting the legal requirements of the country you are visiting.

The following pages contain a multi-lingual explanation of how your Certificate of Motor Insurance applies abroad and should be presented to the authorities if difficulties occur.

Your Certificate of Motor Insurance is valid in all of the following countries. Green Cards are not necessary for these countries and will only be issued if specifically requested. If you are travelling to any other countries you should contact us to confirm whether a Green Card is required.

Please carry your Certificate of Motor Insurance at all times.

United Kingdom



To whom it may concern

This Insurance Certificate provides evidence that motor insurance operates in the United Kingdom for the dates shown and this cover extends to include the compulsory insurance requirements of:

- Any other member country of the European Union.
- Croatia, Iceland, Liechtenstein, Norway and Switzerland.

Translations are included for the following languages: Croatian, Czech, Danish, Dutch, Estonian, Finnish, French, German, Greek, Hungarian, Icelandic, Italian, Latvian, Lithuanian, Maltese, Norwegian, Polish, Portuguese, Slovakian, Slovenian, Spanish and Swedish.

Translations continued



Croatia

Obavijest nadležnim licima

Ovom se Potvrdom o osiguranju potvrđuje da je osiguranje vozila valjano za vožnju u Velikoj Britaniji unutar navedenih datuma, te da ova polica osiguranja također ispunjava uvjete obveznog osiguranja u:

- bilo kojoj drugoj zemlji članici Europske Unije
- Hrvatskoj, Islandu, Lihtenštajnu, Norveškoj i Švicarskoj



Czech Republic

Všem, jichž se to týká

Toto Potvrzení o pojištění poskytuje důkaz, že pojištění motorového vozidla je platné ve Velké Británii v uvedených datech a toto krytí je rozšířeno a zahrnuje požadované povinné pojištění:

- v kterémkoli členském státu Evropské unie
- v Charvátsku, Islandu, Lichtenštejnsku, Norsku a Švýcarsku

Denmark



Til rette vedkommende

Dette forsikringsbevis viser, at motorforsikring er gældende i Det Forenede Kongerige på de angivne datoer, samt at denne dækning er udvidet til at omfatte de obligatoriske forsikringsbetingelser for:

- Samtlige andre lande, der er medlemmer af den Europæiske Union
- Kroatien, Island, Liechtenstein, Norge og Schweiz

The Netherlands



Belgium



L.S.

Dit verzekeringscertificaat is het bewijs dat autoverzekering in het Verenigd Koninkrijk geldig is voor de getoonde data en dat deze dekking zich uitstrekt over de vereisten aangaande verplichte verzekeringsdekking in:

- Alle andere landen die lid zijn van de Europese Unie
- Kroatië, IJsland, Liechtenstein, Noorwegen en Zwitserland

Translations continued

Estonia



Teadmiseks

Käesolev kindlustussertifikaat tõendab liikluskindlustuse kehtivust märgitud kuupäevadel Ühendkuningriigis ning kindlustus katab ka järgmiste riikide kohustusliku kindlustuse nõudeid:

- mistahes muu Euroopa Liidu liikmesriik
- Horvaatia, Island, Liechtenstein, Norra ja Šveits

Finland



Arvoisa vastaanottaja

Tämä on todistus Isossa-Britanniassa mainittuna aikana voimassa olevasta liikennevakuutuksesta. Sopimus kattaa myös seuraavien maiden edellyttämän pakollisen vakuutusturvan:

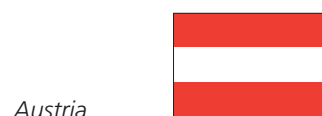
- muut Euroopan unionin jäsenmaat
- Islanti, Kroatia, Liechtenstein, Norja ja Sveitsi



La présente attestation est faite pour servir et valoir ce que de droit

Cette attestation d'assurance apporte la preuve que l'assurance automobile est valable au Royaume-Uni aux dates indiquées et que cette couverture est étendue pour inclure les conditions obligatoires d'assurance de :

- Tous les autres pays membres de l'Union européenne.
- La Croatie, l'Islande, le Liechtenstein, la Norvège et la Suisse.



An alle, die es angeht

Dieses Versicherungszertifikat ist der Nachweis, dass die Kraftfahrzeugversicherung im Vereinigten Königreich an den gezeigten Daten gültig ist, und diese Deckung erfasst auch die Pflichtversicherungsvorschriften in:

- Jedem anderen Mitgliedsstaat der Europäischen Union
- Kroatien, Island, Liechtenstein, Norwegen und der Schweiz

Translations continued

Greece



Για κάθε νόμιμη χρήση

Αυτό το Ασφαλιστικό Πιστοποιητικό παρέχει τα στοιχεία ότι η ασφάλεια μηχανοκίνητων οχημάτων λειτουργεί στο Ηνωμένο Βασίλειο για τις ημερομηνίες που παρουσιάζονται και αυτή η κάλυψη επεκτείνεται να περιλαμβάνει τις απαιτήσεις υποχρεωτικής ασφάλειας:

- Οποιαδήποτε άλλη χώρα μέλος της Ευρωπαϊκής Ένωσης.
- Κροατία, Ισλανδία, Λιχτενστάιν, Νορβηγία και Ελβετία.

Hungary



Mindenkinek, akit illet

Ez a Biztosítási Igazolás tanúsítja, hogy az Egyesült Királyságban gépjármű-biztosítás van érvényben a feltüntetett időpontokban, és ez a biztosítási fedezet magában foglalja

- az Európai Unió bármely más tagországáa
- Horvátország, Izland, Liechtenstein, Norvégia és Svájc kötelező biztosítási követelményeit.

Iceland



Til þeirra er málið varðar

Vátryggingarskirteini þetta er sönnunargagn þess efnis að bifreiðatrygging er í gildi í Bretlandi samkvæmt sýndum dagsetningum og trygging þessi nær til skyldutryggingakrafna:

- sérhvers annars aðildarlands Evrópusambandsins
- Króatíu, Íslands, Liechtenstein, Noregs og Sviss

Italy



Switzerland



A chiunque possa interessare

Questo Certificato di Assicurazione costituisce la prova dell'esistenza dell'assicurazione automobilistica nel Regno Unito per le date indicate e che la copertura è estesa in modo da includere i requisiti assicurativi obbligatori di:

- Qualsiasi altro Paese facente parte dell'Unione Europea
- Croazia, Islanda, Liechtenstein, Norvegia e Svizzera

Translations continued

Latvia



Attiecīgo amatpersonu zināšanai

Šī apdrošināšanas polise ir pierādījums, ka transportlīdzekļa apdrošināšana ir derīga Apvienotajā Karalistē norādītajos datumos un, ka šī apdrošināšana ietver obligātās apdrošināšanas prasības sekojošās valstīs:

- Jebkurā citā Eiropas Savienības dalībvalstī
- Horvātijā, Islandē, Lihtenšteinā, Norvēģijā un Šveicē

Lithuania



Visiems, kam tai gali būti reikalinga:

Šis Draudimo Pažymėjimas yra įrodymas, kad draudimas galioja Didžiojoje Britanijoje nuorodytą laiką tarpą, ir kad draudimas taip pat apima privalomojo draudimo reikalavimus:

- Bet kokioje kitoje Europos Sąjungos šalyje
- Kroatijoje, Islandijoje, Lichtenšteine, Norvegijoje ir Šveicarijoje

*Malta*

Għal min hu interessat

Dan iċ-Certifikat ta' l-Assigurazzjoni huwa prova li fir-Renju Unit tkun fis-seħħ assigurazzjoni tal-vetturi bil-mutur għad-dati indikati u li din l-assigurazzjoni tkopri wkoll il-kondizzjonijiet meħtieġa ta' l-assigurazzjoni ta':

- Kull Stat Membru ieħor ta' l-Unjoni Ewropea
- L-Kroazja, l-Islanda, Liechtenstein, n-Norveġja u l-Isvizzera

*Norway*

Til den det måtte angå

Denne forsikringsattesten er bevis på gyldig bilforsikring i Storbritannia i angitt tidsperiode, og denne forsikringen utvides til samtidig å inkludere gjeldende påbudte forsikringskrav i:

- Alle andre EU-medlemsland.
- Kroatia, Island, Liechtenstein, Norge og Sveits.

Translations continued

Poland



Do wiadomości osób zainteresowanych

Ten atest ubezpieczeń potwierdza, iż niniejsze ubezpieczenie samochodowe jest ważne w Zjednoczonym Królestwie na daty ukazane w nim, i pokrycie obejmuje ustawowe wymagania ubezpieczeniowe w:

- Jakichkolwiek innych krajach członkowskich Unii Europejskiej
- Chorwacji, Islandii, Lichtensteinie, Norwegii i Szwajcarii.

Portugal



Para os devidos efeitos

Esta apólice de seguro é um comprovativo de que o seguro do motor vigora no Reino Unido nas datas mencionadas e esta cobertura abrange adicionalmente o seguro obrigatório dos seguintes itens:

- Qualquer outro país membro da União Europeia
- Croácia, Islândia, Liechtenstein, Noruega e Suíça

Slovakia



Vážení/á

Toto osvedčenie o poistení je potvrdením, že poistenie motorového vozidla je platné vo Veľkej Británii po uvedenú dobu a že tiež zahŕňa požiadavky povinného ručenia pre:

- Všetké členské štáty Európskej únie
- Chorvatsko, Island, Lichtenštajnsko, Nórsko a Švajčiarsko

Slovenia



Spoštovani!

To potrdilo o zavarovanju dokazuje, da avtomobilsko zavarovanje za navedene datume velja v Združenem kraljestvu in vključuje tudi zahteve o obveznem zavarovanju v:

- vseh ostalih državah Evropske Unije
- Hrvaški, Islandiji, Liechtensteinu, Norveški in Švici

Translations continued



Spain

A quien corresponda

Este Certificado de Seguro provee evidencia que seguro de automóvil opera en el Reino Unido para las fechas que aparecen y esta cobertura se extiende para incluir los requerimientos de seguro obligatorios de:

- Cualquier otro país miembro de la Unión Europea
- Croacia, Islandia, Liechtenstein, Noruega y Suiza



Sweden

Till den det vederbör

Detta försäkringscertifikat ger bevis på att motorförsäkring är aktiv i Storbritannien för de datum som anges och att denna täckning även sträcker sig till att inkludera de obligatoriska försäkringskraven i:

- Varje annat medlemsland inom de Europeiska Unionen
- Kroatien, Island, Liechtenstein, Norge och Schweiz