

# Information document about the insurance for “Lynk & Co Month-to-Month Membership”

This information document aims to give you an overview of the main coverages and exclusions of this insurance product for Lynk & Co Month-to-Month Membership. The information and obligations contained in this document are not exhaustive. For all additional information regarding the insurance and your specific obligations, please refer to [the terms and conditions](#) of your agreement with Lynk & Co.

## What is covered?

### Liability

- ✓ Has damage been caused with or by your motor vehicle to another person or their personal belongings? And are you legally liable for that damage? That is what you are covered for under this Liability Insurance. This insurance meets the criteria of the Motor Liability Insurance Act (Wet aansprakelijkheidsverzekering motorrijtuigen, WAM).

### Bodywork insurance

- ✓ Windscreen damage
  - ✓ Damage caused by fire
  - ✓ Damage due to theft, burglary or joyriding
  - ✓ Damage caused by high winds or natural disasters
  - ✓ Collision with birds or animals at large
- In addition, we insure damage to the vehicle and equipment caused by:
- ✓ Collision
  - ✓ Landing in the water
  - ✓ Overturning of the car
  - ✓ Driving from the road
  - ✓ Another external event

### Collision insurance for passengers

This policy covers you for loss or damage in the event of your injury or death because of an accident with the car. The maximum insured amount is € 1,000,000 per event.

## What is not covered? (the main exclusions)

### Restrictions in use

- ✗ There cannot be more alcohol, drugs or medicine in the driver's blood or breath than permitted by law.
- ✗ Taxi and all other forms of commercial transport of people
- ✗ Messenger, courier, meal and grocery delivery services (fine-meshed distribution to consumers)
- ✗ Police, ambulance or fire services
- ✗ Use at airports (airside)
- ✗ Any form of sublet unless for the Lynk & Co P2P Carsharing program
- ✗ Driving schools
- ✗ Transport of dangerous goods / substances
- ✗ Participating in a competition or race that takes place in whole or part on a motor sports circuit

### Liability

- ✗ Damage caused by someone who was travelling in your car without your permission
- ✗ Damage to the driver of the car
- ✗ Damage to the car itself or if the car is missing
- ✗ Damage to a trailer or anything else which has been attached to the car and that you own
- ✗ Damage to your belongings in or on the car or that have fallen from or out of the car
- ✗ Damage the car causes to your own belongings or to something that you have hired or borrowed

### Bodywork insurance

- ✗ Wear and tear
- ✗ Technical or mechanical failure of the car or a part ('inherent vice')
- ✗ Damage to a trailer
- ✗ Damage because you could not use the car (properly)
- ✗ Damage because your car has been confiscated

## Where am I insured?

The insurance is valid in the non-crossed-out countries stated on the International Certificate of Insurance ("green card"). For more information, see the following page: <https://nlbureau.verreende.nl/nl/meer-over-de-groene-kaart>

## What are my obligations?

### **What to do in the event of an accident or damage**

Immediately report accidents or damages to Lynk & Co through the Engagement Center.

For contacting Lynk & Co refer to

<https://www.lynkco.com/nl-nl/contact-us>

### **Other obligations for the driver**

Refer to [the terms and conditions for memberships](#) on the Lynk & Co website for specific driver requirements.