BY INTERAMERICAN

Your Anytime MTPL insurance
What you need to know, in brief

Welcome to Anytime, the 100% digital insurance brand, part of the **Interamerican** group.

This guide will provide you with a brief overview on the Anytime MTPL insurance, including what is and is not covered, as well as what you should do in case of an accident. Full details regarding your Anytime MTPL insurance are available on www.anytime.ro.

WHAT IS MTPL AND HOW DOES IT PROTECT YOU?

Motor Third Party Liability (MTPL) insurance is a mandatory vehicle insurance which covers **damage to third parties in accidents where the policyholder is responsible for the accident**. In other words, the damage caused to the other driver's car or, in some cases, to their property, is covered by your insurer, not by you.

What this means for you:

- if you cause an accident, the compensation for damage caused to the other party is paid, within certain limits established by law, by your insurer, not by you;
- in the event of an accident caused by you, the passengers in your car may also be eligible for compensation, in certain situations;
- **MTPL insurance does not cover damage caused to your own vehicle**, regardless of whether or not you are responsible for the accident. For this type of situations you need CASCO insurance.

MTPL is available in Romania and in most European countries.

WHAT'S COVERED BY YOUR MTPL INSURANCE?

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Your Anytime MTPL insurance provides the peace of mind and confidence that, no matter what happens, you can quickly manage all incidents you are involved in.

Moreover, opting for the **Anytime direct settlement option,** you can claim compensation directly from your own insurer, even when you are not at fault. In other words, it's faster and easier, and you don't have to contact the insurer of the other driver.

Standard MTPL insurance offers financial protection if you are responsible for an accident, covering both material damage caused to other people's vehicles and property, as well as any bodily injuries they may suffer.

Covered risks include, under certain conditions:

1. Damage caused to third party vehicles

- costs related to repairing the damaged vehicle;
- towing costs;
- temporary replacement of the vehicle.

2. Personal injury

- bodily injury or death;
- moral damages.

3. General material damage

- various goods damaged as a result of the accident.

4. Special situations

- damage caused by the vehicle's equipment (e.g. accidental detachment of a trailer);
- damage caused by spills or accidental falls of transported materials;
- damage caused by a passenger opening the door without checking if it's safe.

Compensation limits are established by law and are mentioned in your MTPL insurance policy.

WHAT'S NOT COVERED BY YOUR MTPL INSURANCE?

MTPL insurance only covers damage caused by you to third parties. If **you are not responsible for the accident,** the damage will be covered by the insurance policy of the driver at fault.

Here are some examples of what is NOT covered by the MTPL insurance:

1. Damage to your own vehicle

- damage caused to your own car;
- accidents occurring while loading or unloading the car.

2. Situations where you are not directly liable

- intentional damage;
- the accident occurred due to a cause for which you bear no fault (force majeure);
- the vehicle did not have valid MTPL insurance at the time of the accident.

3. Compensation-related limitations

- the part of the damage which exceeds the compensation limits established under your insurance policy.

4. Property-related exclusions

- your vehicle and the damaged property belong to the same person or are part of the joint property of spouses.

5. **Special uses or activities**

- damage caused during special activities (rallies, dangerous goods transport, etc.).

To insure your own vehicle or for special damage protection, you will need CASCO insurance.

WHAT IS DIRECT SETTLEMENT?

Direct settlement allows you to repair your own vehicle in the case of an accident for which you are not at fault, directly through your insurance company, without having to contact the insurer of the driver at fault. As such, handling any claims becomes easier and faster, and you can also benefit from 24/7 support throughout the entire process.

This is an additional option that you can add to your MTPL policy and is only applicable in Romania.

Direct settlement can only be utilized when all the conditions below are met:

- the accident takes place within the territory of Romania;
- both vehicles involved are registered or licensed in Romania;
- both vehicles have valid MTPL insurance policies at the time of the accident;
- there are no bodily injuries, only material damage caused to the vehicles.

YOU CAUSED AN ACCIDENT. NOW WHAT?

Depending on what happened at the place of the accident, the steps below will guide you further. Follow the instructions that are best suited to your situation.

! Need help in an emergency situation?

If you have been involved in a road accident and need on-site assistance, contact us at +40 374 50 2222, regardless of the day or time. We are available 24/7 to provide you with immediate support. This contact option is intended exclusively for emergency situations arising from a road accident.

If you don't require immediate assistance, these are the steps you should take:

1. Notify your MTPL insurer

After the accident, you must inform your insurer within 5 working days.

In this notification, briefly explain:

- what happened;
- who was involved;
- whether or not there were material damages or bodily injuries;

- the causes and circumstances of the accident;
- whether the injured party demanded any compensation;
- as well as provide all necessary documents to open a claim file.

2. Damage assessment is done

You can report the claim by phone at +40 374 50 2222, through the website at www.anytime.ro or via e-mail at dauneauto@anytime.ro, from Monday to Friday, between 09:00 and 17:30, except on public holidays.

After the injured party notifies the insurer, the insurer reviews the information received and schedules a damage assessment. The assessment is carried out within 3 days or on a date agreed with the injured party. During this stage, an inspector checks the damage and determines what needs to be repaired and how the process will continue.

3. Claim settlement

Within 30 days, the insurer will send a compensation offer and the related details to the injured party. If the offer is accepted, payment is made within 10 days or, in the case of a final court ruling, within 10 days from the date it is issued.

THE AMICABLE SETTLEMENT. WHAT IS IT?

The amicable settlement is a form completed by both drivers when the accident involves only material damages and certain criteria are met.

You can complete the amicable settlement on paper or directly on your phone, using the AMIABILA app, which you can download for free from Google Play or App Store.

If the criteria for the amicable accident settlement are not met, you must report to the police station within 24 hours from the moment of the accident.

WHAT'S THE INSURANCE GUARANTEE FUND?

If the insurer becomes insolvent or can no longer fulfill its obligations, the applicable guarantee scheme/fund for policyholders steps in to pay the compensation owed to the injured parties or to the insured.

In short, the guarantee scheme/fund for policyholders works as a protection mechanism: you are not left uncovered even in extreme situations, and your claim can be taken over and paid under the conditions provided by law. For complete details about the guarantee scheme/fund for policyholders in the case of MTPL insurance offered by Anytime, you can visit www.anytime.ro.

DRAFTING A COMPLAINT AND THE ROLE OF SAL-FIN

If you are not satisfied with the activity of your insurer:

- first, you can send a complaint directly to your insurer, in writing or via email;
- if you are not satisfied with the response, regardless of whether it is favorable or not, or if 30 days have already passed, you may contact ASF;
- if you are not satisfied with the response received from the insurer or if 30 days have already passed, as a consumer you may turn to SAL-FIN, which offers you a free amicable dispute resolution procedure;
- you can also take the matter to court at any time, if necessary.

SAL-FIN (Alternative Dispute Resolution in the Non-Banking Financial Sector), a structure within ASF, provides an alternative and amicable method for resolving disputes between clients and insurers. For full details regarding the complaint procedure and the alternative dispute resolution process, including the contact information for ASF, SAL-FIN, and Anytime, you can always visit www.anytime.ro.

Now that you've reached the end, you have a clearer picture of how the Anytime MTPL insurance policy works.

Start your journey with the confidence that any situation will be resolved quickly, 100% digitally, through a simple and transparent process.

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Details regarding the insurer**:** Interamerican Hellenic Insurance Company S.A. Atena – Sucursala Bucuresti (referred to in this guide as the “Insurer” or “Anytime”), registered with the Trade Register under no. J20250334420009, VAT number (CUI): 5176767, with its registered office in Romania at 54B Iancu de Hunedoara Blvd., front wing, 4th floor, District 1, Bucharest. The Insurer carries out insurance activities in Romania based on the principle of freedom of establishment, being registered under number RX - 5964 in the Register of insurers and intermediaries from the EEA maintained by ASF. This registration can be verified here.
Insurer contact details: Tel: +40 374 50 2222, Email: info@anytime.ro, Website: www.anytime.ro