MILOW'S | CAMPER LIFE

Insurance information

01 | Insurance package

According to the information supplied, the privately used motorhome has Allianz motor third-party liability and comprehensive insurance with PremiumSchutzbrief roadside assistance. Whether and to what extent these components apply to paid rental has not yet been confirmed.

Additional policy information

Liability €100 million, personal injury €15 million per person; environmental liability €5 million per event / €10 million per year. Camper contents up to €10,000 when locked away; electronics up to €3,000. Premium roadside assistance 24/7 in Europe. Owner reports additional driver protection, foreign accident protection and no-claims protection; exact terms and rental applicability to be confirmed.

02 | Motor third-party liability

Liability insurance settles justified statutory third-party claims arising from use of the vehicle and defends against unjustified claims. Damage to the insured motorhome itself is not covered by this component. AKB Part A, liability, sections 1.1–1.5 and 2.

03 | Partial and comprehensive cover

Partial cover includes, among other events, glass breakage, certain theft-related events, fire, explosion, natural hazards, animal collisions, animal bites and certain damage during ferry transport. Comprehensive cover additionally includes insured accident damage and certain malicious acts by persons not authorised to use the vehicle. Permanently installed vehicle parts and certain accessories are covered subject to the AKB. Personal luggage is not covered by the vehicle damage insurance. AKB Part A, vehicle damage insurance, sections 1.1–1.4.

04 | Excess and security deposit

Current reported deductible: €500 for comprehensive and partial comprehensive cover. Rental deposit €1,000. Rental-specific deductible to be confirmed.

05 | PremiumSchutzbrief roadside assistance

Following an insured event, Allianz may arrange roadside assistance, towing, recovery and further mobility services. The general terms specify up to EUR 100 for roadside repairs and up to EUR 200 for towing; recovery costs are covered when the applicable conditions are met. Depending on circumstances, onward or return travel, up to three nights of accommodation (maximum EUR 100 per person per night), a rental car or vehicle transport may be available. Benefits may be mutually exclusive. A replacement motorhome is not guaranteed. Removal of incorrect fuel is covered up to EUR 500, but consequential damage is excluded. Consult Allianz before commissioning services. Residence-related requirements, particularly for renters living abroad, and applicability during rental remain to be clarified. AKB Part A, PremiumSchutzbrief, sections 1.2–1.8 and 3.2.

06 | Geographical scope

The general terms specify geographical Europe, all of Turkey and non-European territories within the scope of the EU. For liability and roadside assistance, the international motor insurance card may extend the area. Countries permitted for rental travel will be specified separately. AKB Part A, liability 1.5, vehicle damage 1.4.2, PremiumSchutzbrief 1.4.

07 | Important limitations

Wear, overloading, damage solely due to operating errors and incorrect refuelling are generally not insured as comprehensive accident damage. Misappropriation by a renter entrusted with the vehicle for their own use is excluded under the general vehicle damage terms. Intentional acts, alcohol or drugs and certain grossly negligent acts may lead to exclusions, reduced payments or recovery of payments. The vehicle damage recovery clause expressly mentions renters and borrowers; it does not establish permission for paid rental. AKB Part A, vehicle damage 1.2 (2), 1.3, 2 and 7; Part B 2–3. Drivers & claims

08 | Driver requirements

Only authorised drivers with a valid licence appropriate for the vehicle may drive. Do not hand the vehicle to unauthorised persons, drive while impaired by alcohol or drugs, or participate in races. The agreed purpose of use must be observed. Rental-specific age and licence requirements remain open. AKB Part A, liability 3.1, vehicle damage 3.1, PremiumSchutzbrief 3.1.

09 | What to do in an accident, breakdown or theft

1. Secure the scene, assist injured persons and call the local emergency number if there is danger or injury (112 in the EU). Comply with legal duties at the scene. 2. Inform MILOW'S immediately. Contact the police in case of theft and as required by law or contract. Record parties involved, witnesses, photographs and receipts. 3. Consult MILOW'S and the insurer before repairs, towing or other paid assistance where circumstances permit. Do not delay essential immediate safety measures. 4. Cooperate with the investigation and minimise further damage. The AKB generally require notification within one week; theft-related events must be reported immediately in text form. Final emergency contacts will be provided at handover. AKB Part A, liability 3.3, vehicle damage 3.2, PremiumSchutzbrief 3.2. The action steps are supplementary practical guidance from MILOW'S.

Status

Information on the existing private-use insurance, based on AKB May 2024 and proposal 24 November 2025 plus owner information. Paid rental coverage is not yet confirmed. Applicable insurance is confirmed before signing.