



INFORMATION ON THE WAY OF LOSS ADJUSTMENT FOR OUR FOREIGN CLIENTS

Dear clients,

Let us inform you about some important points of loss adjustment. In Hungary the third-party insurance of motor vehicles is regulated by the law number 2009.LXII. According to the law our company can reimburse only in clear legal ground cases.

In case of motor vehicle damage, damage caused by motor vehicle and connected personal traumatic accidents, you can make your claim

- By phone call: 06-40/204-204, from abroad: +361477-4800, on Monday, Tuesday, Wednesday and Friday between 8 and 18 o'clock, on Thursday between 8 and 20 o'clock our operator will answer, at any other time you can leave message.
- Personally in our customer service offices
- On the Internet on the www.aegon.hu website by the menus of customer service and notification
- Via electronic mail (e-mail) in the cases of green card damage: greencard@aegon.hu.

After the damage claim and the insurance cover investigation of our insured (damage causing) we organise the survey of the damaged motor vehicle..

The survey is executed nationwide by an independent expert agency.

The car expert will call you back within 1 working day to agree the date and the place of the survey.

At the course of survey please hand over, or exhibit the necessary documents of the loss adjustment to the expert.

The necessary documents are the following:

- Damaged party's report
- Accident report and/or policy certification
- Certificate of registration
- Driving licence
- Bank account number where our company can remit the recompense – signed by entitled taking up the recompense, or duly signed by corporate clients.

After the survey the expert will fix the reparation cost of the vehicle.

If the vehicle's reparation is economic it is possible to make the reparation in Hungary at the garage of your choice. On request we provide you the list of main garages.

It is possible to cede the garage to take up the recompense. In this case you have to give a power of attorney signed by two witnesses to the garage. . In this case you don't have to pay the recompense for the garage.

If you don't accept the possibility of making the reparation in Hungary – in case of economic reparation set by the expert – it is possible to make it in the residential country. Please note the base of the recompense is still the expert opinion made by a Hungarian vehicle technological expert agency assigned by our company.

The reimbursement sum is set by the expert opinion with the following essentials:

- At part change the part prices and norm times of part change set by the manufacturer
- At part reparation the effectively reasonable working hours-expenditure
- At polish workings the technologically reasonable material-, working hoursexpenditure
- The pre-damage state, deterioration of the parts, which should be changed or repaired.

If the reparation is uneconomical according to the expert opinion, it will come to total loss adjustment.

In case of total loss adjustment our company states the pre-damage value of the vehicle and the damaged vehicle value (wreck value) according to the expert opinion, and their difference will give the reimbursement sum. At the selling of the damaged vehicle please reckon with the wreck value in the declaration, because our company will not compensate for the undersold vehicle.

If you need help in the selling or setting of the wreck, please contact our National Claims Adjustment Centre (mailing address: 9701 Szombathely, Pf. 63., fax: 06-1/476-5705).

In case of personal injury please sign it on the damaged party's report, too and send all medical documents to our National Claims Adjustment Centre or give it in our customer service offices.

AEGON Magyarország Általános Biztosító Zrt.