

(only the Italian version is authentic)

FREE MOTOR LIABILITY POLICIES OFFERED WITH THE PURCHASE OF A CAR.

WHAT YOU SHOULD DO TO AVOID LOSING YOUR BONUS CLASS AND THE BENEFITS OF THE BERSANI LAW

IVASS INFORMS CONSUMERS

IVASS has observed that some insurance undertakings have offered or are offering a free policy to anyone who buys a new car.

If these policies were taken out with the "**deductible**" system, you might have lost the right to the bonus class you had earned before you accepted the offer. Or you might have lost the rights introduced by the so-called Bersani Law, which allows you to benefit from the bonus class earned by a family member.

IVASS has intervened to rectify these problems. Insurance undertakings are required to comply with IVASS recommendations.

Here are the steps you can take to ensure your rights are recognised in accordance with IVASS recommendations.

For any further information or assistance please call the IVASS Consumer Contact Centre on the free phone number 800-486661 from Monday to Friday, from 9.00 a.m. to 1.30 p.m.

1. IF YOU HAVE AN ONGOING FREE POLICY

1.1 Check whether the policy that was offered free with the purchase of the car is a "with deductible" one. If it is not clear, ask for confirmation from your dealer or insurance undertaking.

1.2 If the policy is a "with deductible" one, you are entitled, on the expiry of the free policy, to obtain a certificate of claims experience made out in your name from the undertaking that offered you the policy. This certificate will show the universal bonus class (CU) that you had before you accepted the offer, as well as the history of any accidents you may have caused over the past five years, including the year of the free policy.

1.3 If the free policy is shorter than a year (for example 6 months), instead of the certificate, the undertaking will issue you with an equivalent statement.

1.4 If you decide to take insurance from another undertaking (or even the same undertaking) under the Bonus-Malus system, this undertaking must assign you a bonus class based on the class you had before you accepted the free policy, taking into account any accidents you have caused during the free period.

For example, if you were in bonus class CU 3 before you accepted the offer and you were not responsible for any accidents during the free period, then when your free policy expires you have to be awarded the bonus class CU 2; but if you caused an accident during the free period you will incur a penalty (*malus*) starting from the bonus class CU 3.

1.5 If before accepting the free policy you had not been previously insured and you satisfied the conditions to benefit from the so-called Bersani Decree (vehicle purchased in addition to one or more vehicles owned by your household) the undertaking must award the CU bonus class reached on a vehicle belonging to your household, provided that during the period of free coverage the company had not paid claims for which you were responsible. If during the period of free coverage the company paid a claim for which you were responsible, you will be assigned with the *malus*, based however on the bonus class reached on one of the above vehicles.

For example, if one of your family members was in bonus class CU 3 before you accepted the offer and you were entitled to obtain their bonus class under the Bersani Decree, then when your free policy expires you have to be awarded the bonus class CU 2 provided you did not cause any accidents during the free period; but if you did cause an accident during the free period you will incur a penalty (*malus*) based on the bonus class CU 3 of your family member.

1.6 If you did not satisfy the conditions to take advantage of the benefits of the Bersani Decree, you will be assigned the bonus class CU 13 rather than the entry class 14, if during the period of free coverage the company did not pay claims for which you were responsible. Conversely, if you were responsible for an accident in the promotional period, the undertaking will apply the *malus*, based on the CU 14 entry class.

2. IF YOUR FREE POLICY HAS ALREADY EXPIRED

2.1 Check whether the policy that was offered free with the car purchase was a "with deductible" one. If it is not clear, ask for confirmation from your dealer or insurance undertaking.

2.2 If the policy was a "with deductible" one, you will be contacted in writing by the undertaking that offered you the policy and you will be entitled to receive an ad hoc certificate of claims experience made out in your name. This certificate will list the bonus class that you had before you accepted the offer, as well as the history of any accidents you may have caused over the past five years, including the year of the free policy. If it was your first insurance policy, the certificate will report your accidents record of the last year and any family member's bonus class you would have been entitled to under the Bersani Decree. (see examples point 1).

2.3 If the free policy is shorter than a year (for example 6 months), instead of the certificate, the undertaking will issue you with an equivalent statement.

2.4 By presenting the certificate of claims experience or the equivalent statement to your chosen insurer after the free insurance period you will be entitled to request the correction of the CU bonus class and the reimbursement of any increased premiums you have paid.