

## Partial Losses

If you were involved in an accident and your car was damaged you should act as follows:

Take steps in order to limit the damages (in compliance with the road legislation), keep and protect the vehicle or the remaining components parts.

According to the applicable legislation, the first step is to immediately notify the Police. Apply for the issue of the documents regarding the causes, the circumstances of the event and the related losses:

- Repair authorization and/or accident report if another vehicle was also involved in the accident.
- Repair authorization if only your vehicle was involved in the accident or if the author of the damage is unknown.
- Certificate regarding theft notification (in case of vehicle or component part theft)
- If the loss was caused by another vehicle the RCA policy of its owner.

Notify Unicredit Insurance Broker within maximum 48 h in order to obtain:

- The power of attorney for representation granted by the owner of Unicredit Leasing in order to settle the claim. The power of attorney is issued only if all issued invoices are paid.
- Copy of CASCO policy if you don't have it.

Contact the insurer for drawing up the inspection report and the claim file (in 48 h as of event occurrence, in case of damages and 24 h as of event occurrence in case of theft):

- If the event was caused by your fault or other causes (e.g.: damage in the car park, theft with unknown author) contact the insurer that issued Casco policy
- If the event was caused by a third vehicle identified in the documents issued by the Police, contact the insurer that issued RCA policy of the party at fault.

In order to draw up the inspection report you should submit to the insurer the following documents:

- Vehicle registration certificate (original);
- Power of attorney granted by Unicredit Insurance Broker (copy or original);
- Documents issued by the Police (original);
- Driving license and identity card of the person driving the vehicle (copy);
- Casco policy (copy) or RCA policy of the party at fault (copy);
- Other documents regarding additional charges, if they are covered by the insurance (e.g.: charges regarding the transport of the vehicle to the closest repair shop).

After the partial loss is ascertained, the insurer will issue a loss inspection note based on which the repair works will be performed. If the repair shop finds out that the damages are more complex than ascertained by the damage inspector the insurer should be contacted in order to perform a new inspection.

The repair works will be performed by a repair works approved by the insurer, preferable one that concluded and direct settlement agreement with the insurer. Otherwise after performing the repair works in order to receive the indemnification you will need to submit to the insurer having drawn up the claim file the following documents:

- Invoice and repair quotation issued by the repair shop to the user (original);
- Application for indemnification from the insurer (original);
- In case of vehicle thefts a certificate regarding theft notification issued by the Police (original) and 60 days after total loss notification, the **certificate** issued by the Police confirming that the stolen vehicle was not found up to that moment (original);
- Other documents required by the insurer;

- In the relation with the insurer the power of attorney granted by UniCredit Leasing will entitle you to sign all documents required for the claim file.

You may recover the vehicle after the insurer has sent the payment confirmation to the repair shop (if the vehicle was repaired in a direct settlement repair shop) or after you have paid the counter value of the repair works (if the repair shop did not conclude a direct settlement agreement with the insurer). The invoice issued by the repair shop to the user shall be submitted to the insurer in order to recover the money.

**In case of vehicle theft, you should submit to the insurer the vehicle registration certificate or the temporary circulation authorization in original, as well as all sets of keys and related remote controls. In case of failure to meet this obligation the claim file will not be eligible for payment.**