

WITH AN FOR ASSISTANCE



ACL

**GENERAL TERMS &
CONDITIONS AND
SERVICE OVERVIEW**

As the Automobile Club du Luxembourg (ACL) reserves the right to change its services and as this version was translated into English, the only reliable version of the present general conditions is the original French version published at www.acl.lu. The Automobile Club Luxembourg's (ACL) general terms and conditions aim to inform you of the rights and freedoms that you can exercise with respect to our use of your personal data and describes the measures that we have adopted to protect your data. The ACL is responsible for the processing of personal data in connection with the management of its customers and members. This processing is carried out in accordance with current regulations.

1. PURPOSES OF THE PROCESSING AND TYPES OF DATA COLLECTED

When you request a service or complete your member application, you will need to provide us with a certain amount of personal data such as your surname, first name, address, contact details and vehicle details. The ACL requires all this data so that it can offer you its services and member benefits and to assist and advise you as best it can. Your data may be transmitted to third companies which will carry out the services that you have previously requested. If a reimbursement is made by the ACL, certain documents (proof of expenses, medical certificates, accommodation costs, travel costs, etc.) may also be requested and transmitted to our insurance companies so that the ACL can in turn be reimbursed. The ACL may, in particular, collect some of your personal data for external communication purposes in order to fulfil your information requests and to learn how to better understand your expectations. Your personal data will be not further processed in a manner that is incompatible with the purposes described above or on the collection forms. Your data will be kept for no longer than is necessary to achieve these purposes. The ACL also creates statistics to allow it to adapt its services based on member demand. These statistics are based on all of the services that the ACL may have provided you with. However, your personal data are anonymised in these statistics in order to guarantee your anonymity.

2. DATA RECIPIENTS

Your personal data may be communicated exclusively to certain departments of the data controller or of its processors. As the data controller, the ACL has taken the necessary measures to guarantee the conformity of personal data processing by these third-party companies.

3. SECURITY AND CONFIDENTIALITY OF YOUR DATA

The Automobile Club du Luxembourg adopts appropriate measures to preserve the security and confidentiality of your personal data and, in particular, to prevent your data from being distorted or damaged and unauthorised third parties from accessing your data.

4. YOUR RIGHTS

In accordance with the regulations in force, you have the right to access, query, modify, rectify, delete and object on legitimate grounds to the processing and distribution of your personal data. You also have the right to object, the right to prior consent to direct marketing under the conditions set out in the applicable regulations and to give instructions as to what happens to your personal data after your death. You may request the sharing of your personal data. However, the data controller reserves the right to refuse any request deemed to be unreasonable. Please submit your request by e-mail or by post to the following address: Automobile Club Luxembourg, Responsable GDPR, 54, route de Longwy, L-8007 Bertrange, Luxembourg DPO@ACL.lu

I. Useful information

In Luxembourg

For breakdown recovery, towing and transport to home 24 hours a day, 7 days a week, please call 26000

Ambulance and fire service: 112 | Urgent police intervention: 113

In Europe and worldwide

For any type of assistance, please call (+352) 26000

For further information, please call (+352) 45 00 45 - 1

ACL contact details

Automobile Club du Luxembourg a.s.b.l. | 54, route de Longwy L-8080 Bertrange

Phone: +352 45 00 45 - 1 | Fax: +352 450 455 | Email address: acl@acl.lu | Website: www.acl.lu

The ACL in the north of the country: ACL Ingeldorf | 34, route d'Ettelbruck L-9160 Ingeldorf | Phone: +352 45 00 45-2

The ACL in the south of the country: ACL Karting | 152, rue de Limpach L-3932 Mondercange | Phone: +352 37 90 01

Publisher: Automobile Club du Luxembourg a.s.b.l. The current version of the General Terms and Conditions is applicable as of January 2023. The latest version is always available online at www.acl.lu

All prices and values stated in the present general terms and conditions include VAT and are not indexed to the cost of living.

II. Preface

Dear Member,

Welcome to the ACL!

In joining our Club you are joining a special, supportive community with access to various services, advice and benefits to facilitate your mobility and your daily life. As an ACL member, you have access to a whole range of information and services provided by our experts and committed staff. Our independence guarantees that you receive neutral and impartial information to allow you to make informed decisions. The interests of our members are at the heart of what we do. Since it was founded 90 years ago, the ACL has evolved with the times and now offers its expertise in fields such as electromobility and specific bike-related practices. The ACL is also committed to safeguarding your interests by informing and advising you on new trends when it comes to individual mobility. In the context of the energy transition in particular, information and assistance is vital to achieving a harmonious, well thought-out and affordable transition. This is also why the ACL is committed to guaranteeing and promoting access to mobility and improving the quality thereof, along with the free choice of means of transport and the safety of its members.

Apart from these aims of providing advice and information, the ACL's main mission is to provide you with assistance, regardless of the circumstances, 24 hours a day, 7 days a week. Our role is to organise assistance for you and to take care of you should you encounter a problem while travelling. Thanks to a network of over 40 leading European motoring clubs selected for the quality of their services, we can guarantee you will receive equivalent services throughout Europe.

The purpose of this document is to explain clearly and in detail all of the services to which you are entitled as a member of the ACL, whether in terms of exclusive information and preferential rates, or the assistance we will provide following an incident that occurs during the period of cover. The ACL will cover the costs you incur in accordance with the conditions set out below.

The ACL's main objective in providing breakdown assistance is to get you back on the road as quickly as possible. Our experienced agents are on hand to take your call 24 hours a day, 7 days a week. Depending on the situation, their priority will be to find solutions remotely (help on the phone). In fact, the ACL's breakdown services manage to repair the vehicle on the roadside, without towing it, in over 85% of cases - an exceptional success rate that guarantees peace of mind for our members.

The ACL offers three membership options, each with its own benefits:

- > The Luxembourg card
- > The Europe card
- > The ACL Bike Assistance card

For the Luxembourg and Europe cards there is also a YoungACL option (see VI.) for young people aged 16 to 25, giving them access to additional services at an affordable rate. The ACL also offers additional services for campers and historic vehicles, in addition to the Luxembourg card and the Europe card (see VIII & IX).

We are delighted to have you onboard as a member and to welcome you to the Club!

III. General provisions

A. Membership card validity

Your ACL membership card is valid from 1st January to 31st December of the year for which the membership fee has been paid, regardless of the date on which it was paid.

The services outlined in this pamphlet can only be provided in the case of incidents that occur after you become a member and once the waiting period has passed (cf. III.B. Applicable waiting periods).

Your membership card is strictly individual and personal and can therefore not be transferred to a close friend or relative. It guarantees assistance for all vehicles (< 3.5t, < 10m in length and < 3m in height) including motorbikes, bicycles and campers, that you drive. If your partner and/or children also drive your vehicles, they must have their own membership card.

It is vital that the cardholder be at the scene of the incident when the ACL is called upon to intervene.

Your motor vehicle must meet the following conditions in order to benefit from the services afforded by your membership card:

- > Have a valid registration certificate
- > Be covered by an insurance policy on the day of the call-out

B. Applicable waiting periods

The waiting period begins on the day the ACL receives the member's initial membership fee or membership renewal fee.

- > For Luxembourg and Europe cardholders are concerned, a waiting period of 2 weeks applies for breakdowns in Luxembourg.
- > For Europe cardholders are concerned, a waiting period of 48 hours applies for breakdowns in Europe.

In the event of an accident occurring in Luxembourg or elsewhere in Europe, no waiting period applies. This includes Bike Assistance cardholders.

C. Tourism department

Routes, road maps, guides to tourist areas, hotels and campsites, anti-pollution badges, participation in trips and short breaks organised by the ACL, motorway passes, excise stamps, safety accessories, tourist information, road conditions, etc.

D. ACL benefits

The ACL negotiates a series of price reductions and other tourist benefits on a whole host of products and services for all its members, such as accommodation, restaurants, theme parks, museums, etc., as well as offering club discounts at the Diagnostic Center and on road maps, tourist guides and various accessories available from the ACL shop. Details of all our partners and conditions can be found at www.acl.lu/avantagesmembres.

E. Diagnostic Center

This technical centre aims to reduce car maintenance costs, as well as assisting in resolving disputes with garages. In return for a small contribution to the cost, it carries out a technical inspection and consequently provides members with an objective report on the condition of their car or the car they are planning to buy.

F. Domestic breakdown assistance & the "ACL Assistance Home" option

Should an ACL member need service or repair at home, the ACL will assist you in finding the right tradesman to resolve the issue as quickly as possible, 24 hours a day, 7 days a week, by simply calling +352 26000 or via the ACL app.

If you take out the additional "ACL Assistance Home" option at an annual cost of €30, the ACL will also pay the tradesman's time and work. Cover for labour costs is limited to € 500 a year and a maximum of 2 call-outs. Any spare parts and materials required to perform the necessary repairs are not covered. For reimbursement, the member must send us a copy of the paid invoice within 3 months of the call-out.

G. Autotouring

All members receive a free copy of Autotouring, the club magazine published by the ACL that provides regular information on mobility topics as well as safety, club activities, member trips, etc.

H. Provision of tests

The ACL gives its members access to a large range of tests concerning cars, child seats, summer and winter tyres, GPS systems, luggage holders, bike racks, helmets etc. This documentation can be supplied to members free of charge in paper or digital format, allowing them to make the best choices and therefore save money.

I. E-Call Mobile

The ACL app allows members to contact our support centre quickly and considerably shortens the process of obtaining assistance. Should a problem arise, simply click once to contact the support centre. The app automatically transmits the location data. These data are extremely important so that emergency services can locate you immediately.

To download the ACL app please visit the App store:

<https://itunes.apple.com/us/app/acl-app/id1195544113?ls=1&mt=8>

or Google Play:

<https://play.google.com/store/apps/details?id=lu.acl.app>

J. Where do you guarantee cover apply?

The scope of the cover we offer depends on the membership card chosen:

- > Luxembourg card: The cover associated with the Luxembourg card applies exclusively within Luxembourg.
- > Europe card: The cover associated with the Europe card applies in all of the countries listed on the vehicle's international insurance card (formerly green card), with the exception of the French overseas territories, the Azores, Madeira and the Canary Islands, a list of which can be found here:
<https://www.cobx.org/article/4130/green-card-system-final#members>
- > Bike Assistance card: The cover associated with the Bike Assistance card applies exclusively within Luxembourg.
- > YoungACLcard
- > The 'Camping-car' camper option is an extension of our Europe membership card. The benefits associated with this card are outlined in VIII.
- > The 'Véhicules historiques' historic vehicles option: The additional cover offered with the historic vehicles option applies exclusively within Luxembourg or within a radius of 150 km of Luxembourg if the corresponding fee has been paid by the cardholder (see IX for details).

K. Exclusions from our coverage

We reserve the right to refuse to pay for services in the event of repeated breakdowns with identical causes, or when the damage to the vehicle is due to a manifest lack of maintenance. In such cases, the ACL may require the vehicle to be taken to the Diagnostic Center, where an approved expert will examine the vehicle before any recovery costs are paid.

L. How to make a claim

a) Request for assistance and coverage of costs

The ACL must be notified of any request for assistance prior to execution, except in the event of major accidents or incidents on the motorway. This can be done by phoning the ACL on the helpline number +352 26000, by emailing assist@acl.lu or by using the 'eCall mobile' function on the ACL app.

An SMS assistance request system is available for our hearing-impaired members.

If a false statement is made by the cardholder in bad faith, the ACL reserves the right not to pay the costs associated with the assistance and to require the cardholder to pay back any costs unduly paid out for the provision of the assistance.

b) Request for reimbursement of costs

If, following a breakdown that has been reported to the ACL, the member has had to advance funds, we must receive the request for reimbursement of the sums advanced and any proof of payment within 3 months of the date on which the incident occurred.

The ACL cannot reimburse invoices submitted after this period. All requests for reimbursement must be approved in advance by the roadside assistance service at the time of the incident. The cardholder may submit a request for reimbursement by post to the following address: Automobile Club du Luxembourg - Service Membres - 54, route de Longwy L-8080 Bertrange Luxembourg or by e-mail to acl@acl.lu.

The ACL does not reimburse the following:

- > expenses incurred without its prior agreement
- > subsistence expenses

- > customs duties
- > vehicle repair costs
- > fuel costs or toll fees
- > storage/parking costs not associated with the repatriation of the vehicle
- > any damages caused to any goods or objects being transported
- > any indirect losses incurred (e.g. loss of a day's work, hotel reservations, leisure centre reservations, etc.)

M. The claim

All claims must be submitted to us by post, at the following address, or email within 3 weeks of the incident or the intervention on our part:

Automobile Club du Luxembourg - Service Qualité - 54, route de Longwy - 8080 Bertrange Luxembourg

E-mail: reclamation@acl.lu

Confirmation of receipt will be sent to the member within 2 working days (excluding Sundays and bank holidays) of receipt of the claim, unless a response to the claim is sent within that time.

A response will be provided no later than 30 days from the date of receipt of the claim, except in the event of any special circumstances, of which the ACL will inform the member.

N. Reasons for interruption of cover

a) Late payment of membership fee

If you do not pay your membership fee within 30 days of the due date, the ACL will send formal notification of the following to your last known address by registered post:

- > Suspension of your cover as of 30 days from the date on which the letter is sent
- > Termination of your membership once this 30-day period has passed

The ACL reserves the right to pursue the recovery of any amounts that it might be owed following termination of membership. In the event that debt recovery proceedings are initiated, you will be liable to pay any costs associated with prosecution and recovery.

b) Debts to the ACL

In the event of non-payment of any amounts due to the ACL or amounts paid by the ACL on behalf of the cardholder, the ACL reserves the right to refuse renewal of membership if the amounts in question are not first repaid by the cardholder.

In the event of late payment, the amount due will automatically be increased by € 50 to cover administrative recovery costs, in accordance with the law of 18 April 2004 on payment deadlines and late payment interest.

c) Right to refuse membership

We reserve the right to refuse renewal of membership in the event of repeated breakdowns with identical causes, or when the damage to the vehicle that causes said repeated breakdowns is due to a manifest lack of maintenance. In such cases, the ACL may require the vehicle to be taken to the Diagnostic Center, where an approved expert will examine the vehicle prior to the member's membership being extended. Any member who has submitted a false declaration or has engaged in fraud in order to gain an advantage will lose their ACL membership, along with all ACL membership benefits, on the day on which the irregularity is identified.

IV. Luxembourg membership card cover

The Luxembourg membership card is a personal card that grants the cardholder access to a number of services. The Luxembourg membership is strictly individual and personal and cannot, therefore, be transferred to a close friend or relative. It guarantees assistance for all vehicles (< 3.5t, < 10m in length and < 3m in height) including motorbikes, bicycles and campers, that you drive. If your partner

and/or children also drive your vehicles, they must have their own membership card.

It is vital that the cardholder be at the scene of the incident when the ACL is called upon to intervene.

The card is valid from 1st January to 31st December.

A. Recovery/towing – rescue

The ACL roadside assistance service is available 24 hours a day, seven days a week. In the event of a breakdown in Luxembourg, the ACL sends out a breakdown service to repair the vehicle. If repair is not possible, the ACL will arrange to have the vehicle towed from the scene of the breakdown to the member's home or to a garage chosen by the member, either in Luxembourg or in a neighbouring region within a 30 km radius of the Luxembourg border.

Two call-outs a year are free of charge. The third will be invoiced at 50% of the current rate. Should a fourth call-out be required, this and any subsequent interventions will be invoiced at 100%.

'Breakdown' refers to any immobilisation caused by a malfunction of one or more mechanical or electrical components of a vehicle (car, motorbike, camper, caravan or trailer) as a result of an internal issue encountered the normal use of the vehicle or following a traffic accident.

In order to take advantage of the cover provided by the Luxembourg membership card, the vehicle must meet the following criteria:

- > Have a valid registration certificate
- > Be covered by an insurance policy on the day of the call-out

The following are not included in free services: the supply of any materials or spare parts required and work carried out in garage. The ACL reserves the right to refuse services to people who have misused them.

Cars to be towed must be located in a place with road access. In the case of rescue operations (for example in a ravine or field), the ACL will reimburse the cost of hiring a specialised company to which the member will pay the call-out fee. This fee will be reimbursed upon presentation of the paid invoice up to a maximum amount of € 150 per year.

B. ACL Bike Assistance

Luxembourg membership cardholders can also benefit from all of the services associated with the ACL Bike Assistance scheme. Legal protection is limited to a consultation with an expert and/or lawyer up to a maximum of € 250 following an accident that occurred while riding a bike, a pedal-assisted bike or an electric bike within Luxembourg.

C. Courtesy car

If, following an ACL-organised tow in Luxembourg, the member's vehicle is off the road due to repair work, the ACL will provide the member with a courtesy car free of charge. The vehicle will be provided (subject to availability) free of charge for a maximum of 5 working days (Monday to Saturday inclusive being working days), starting no later than 24 hours after the recovery. Should an incident occur on a Sunday or bank holiday, the provision of the free courtesy vehicle will be extended by the corresponding number of days. This service can be taken twice a year.

A deposit of € 500 is required for the provision of a courtesy vehicle and will be debited when the vehicle is collected. This is refundable if the vehicle is returned in the same condition and if there are no additional costs to be charged when the vehicle is returned (such as an extra day, excess kilometres, fuel, etc.). The deposit is to be paid using a credit card (Visa/Mastercard).

The hire car will come with civil liability, new driver and comprehensive insurance cover, the latter with an excess of € 500. The cardholder may cancel this upon collecting the car for a minimum of 5 days' hire by paying a non-refundable fee of € 18 per day of rental.

Beyond the free period of 5 working days, the member will be required to pay for the courtesy car if it is still needed

D. Transport home

Once a call-out within Luxembourg has been declared to the ACL, the latter will arrange transport to take the member and other occupants home. The ACL will pay the costs of this return journey, by taxi, for example. Taxi fares will only be reimbursed up to a maximum of € 100 per year.

E. Technical and legal advice

The ACL will, up to once a year and at a rate of € 250 per consultation, pay for advice to be sought from an automobile expert and/or lawyer (as the member chooses) in the event of a dispute arising after the date on which the cardholder becomes a member and relating to a traffic accident (except for accidents occurring on the way to work), or to the purchase, sale or repair of a car.

However, this protection is not available if the criminal defence relates to blood alcohol levels or the use of drugs or narcotics.

F. Damage caused by game animals

If a vehicle driven by a member collides with wild game on the road in Luxembourg, the ACL will reimburse up to € 500 once a year for any damages not covered by an insurance policy. In order to obtain a reimbursement, a declaration must be sent to the ACL indicating the date, time and place of the collision, along with photos of the damage caused by the game, a detailed and paid invoice from the garage that performed the repairs and a declaration from the insurance company stating that damage caused by game animals is not covered. The ACL reserves the right to have the incident recorded by an expert.

V. Europe membership card cover

The Europe membership card is a personal card that grants the cardholder access to a number of services. The Europe membership card is strictly individual and personal and cannot, therefore, be transferred to a close friend or relative. It guarantees assistance for all vehicles (< 3.5 t, < 10 m in length and < 3 m in height) including motorbikes, bicycles and campers, that you drive. If your partner and/or children also drive your vehicles, they must have their own membership card.

It is vital that the cardholder be at the scene of the incident when the ACL is called upon to intervene.

The card is valid from 1st January to 31st December.

The Europe membership card issued by the ACL gives its holder protection when travelling abroad, regardless of the means of transport used. It covers the 47 or so European countries listed on the vehicle's compulsory insurance card (formerly green card) and concerns incidents occurring after the date of issue of the card and once the waiting period has passed (list of European countries, with the exception of the French overseas territories, the Azores, Madeira and the Canary Islands - see also <https://www.cobx.org/article/4130/green-card-system-final#members>).

Repatriation of vehicles covers vehicles that have broken down or been damaged abroad and where repairing locally would require the vehicle to be off the road for more than 4 days. In busy periods, vehicles may not be repatriated immediately, in which case the ACL will provide the cardholder with a courtesy car to use until their own vehicle is repatriated, in accordance with the conditions of the 'Courtesy car in Luxembourg' service.

Europe cardholders have access to all of the services included with the Luxembourg card and the ACL Bike Assistance card, as well as the following services:

A. Legal protection

Europe cardholders are entitled to legal protection in Luxembourg and other countries in Europe. This includes coverage of the cost of hiring a lawyer and/or expert, chosen by the member and not imposed by a third party, such as the insurer, and of the general legal fees involved in fighting a third party up to € 2,000 per membership year (or the equivalent amount in a foreign currency). This covers disputes originating after the date of issue of the membership card. In the event of legal action, the damage suffered or the item at issue must be valued at over € 200.

The legal protection outlined above is automatically provided by the ACL, without any waiting period or additional charge.

However, this protection is not available if the criminal defence relates to blood alcohol levels or the use of drugs or narcotics.

Legal counsel includes the following:

a) In the event of a traffic accident

> Defending the cardholder in a civil or criminal court. However, legal protection is not available if the criminal defence relates to blood alcohol levels behind the wheel, the use of drugs or narcotics, or a serious violation of speed limits.

- > Free legal action or out-of-court measures to obtain compensation from the person that is allegedly liable or their insurance company for the damages suffered by the cardholder and passengers of the vehicle.

b) in the event of a dispute concerning a vehicle transaction

Assistance in any dispute with garages, workshops or private individuals concerning the purchase, repair, sale, warranty or use of the cardholder's vehicle (car, motorcycle, camper, caravan, trailer, bike or electric bike).

c) Advance payment of bail

The advance payment of bail of up to € 2,500 in order to secure the provisional release of the cardholder should they find themselves imprisoned abroad.

B. Unforeseen expenses

In the event of unforeseen expenditure, if the cardholder is not able to pay themselves, they may request that the ACL pay such costs directly to the foreign service provider. Such fees, repayable to the ACL, might, for example, relate to the repairing of the vehicle. This amount is limited to € 750.

C. Assistance abroad

If, while abroad, the Europe cardholder is left without their vehicle (car, motorbike or camper (< 3.5t, < 10m in length and < 3m in height)) following an accident or a serious breakdown, the ACL will intervene once a year to provide the services listed below.

The cardholder must be at the scene of the incident when the ACL is called upon to intervene.

In order to take advantage of the cover provided by the Europe membership card, the vehicle must meet the following criteria:

- > have a valid registration certificate
- > be covered by an insurance policy on the day of the call-out

a) Repair of the vehicle abroad

If the Europe cardholder waits near the scene of the incident while the repair takes place, the ACL will pay their hotel expenses (accommodation + breakfast) for a maximum of 4 days at € 80 per day per vehicle occupant, as well as the cost of hiring a car for a maximum of 4 days at € 55 per day.

If the vehicle breaks down in the place where the cardholder is staying, the cardholder will also be entitled to a rental car for a maximum of 4 days at € 55 per day.

If the cardholder continues their journey to their destination, the ACL will pay up to € 250 of the associated transport costs. (For subsequent repatriation, see V, "Repatriation of cars, motorcycles, campers, caravans and trailers"). This amount increases to € 800 if the cardholder collects the repaired vehicle on his/her return to Luxembourg.

If it is not possible to continue the trip on the day of the incident, the ACL will reimburse hotel expenses (accommodation + breakfast) for 1 day at a rate of € 80 per vehicle occupant.

- > Pets and luggage are included in the maximum amount allocated
- > The same applies if the vehicle has been stolen
- > In order to obtain a reimbursement of any amounts advanced, the cardholder must send all supporting documentation, along with the names and addresses of all passengers, to the ACL

D. Repairing the vehicle in Luxembourg

If the repair cannot be carried out at the location of the incident, the ACL will repatriate the passengers and the vehicle (see below). If the cardholder continues their journey to their holiday destination, the procedure outlined in point a) will apply.

E. Repatriation of cars, motorcycles, campers, caravans and trailers

Repatriation is offered to Europe cardholders in the event that their vehicle has, following an accident or breakdown abroad, suffered damage of such a serious nature that repairs at the location of the incident would require at least 4 working days. The same service applies to vehicles that are stolen and subsequently recovered abroad.

Once a year, the ACL will cover the cost, up to a maximum of € 2,500, of repatriating the vehicle to Luxembourg in the event that such costs are not covered by an insurance policy. Repatriation is organised by the ACL and carried out as soon as possible. In the meantime, the car is to be stored in a garage or at a depot. The cost of towing to the place of storage will be paid by the ACL, up to a maximum of € 250.

Parking/storage costs are only covered when the vehicle is repatriated to Luxembourg. These costs are covered from the point at which the Europe cardholder expressly requests that the vehicle be repatriated to Luxembourg.

The repatriation of caravans and trailers will be arranged under the same conditions. Vehicles exceeding the maximum authorised 3.5 t, 10m in length or 3m in height are excluded. The service is, however, available for campers and caravans whose maximum authorised weight, length and height do not exceed 7.5 tonnes, 10m and 3.2m respectively if the Europe cardholder is also a Camping-Car International Camping cardholder.

The service does not apply to vehicles that are to be scrapped or those with a value that clearly does not justify the cost of repatriating the vehicle. The ACL reserves the right to check the condition of the vehicle upon its return to Luxembourg. If the value of the repatriated vehicle is less than the cost of repatriation, the ACL reserves the right to charge the full cost of repatriating the vehicle to the Europe cardholder. In the event of any doubt, the ACL may request that an independent expert assess the value of the vehicle. The cardholder will be responsible for the full cost of this expert assessment.

The ACL cannot be held responsible for any damage to or theft of personal items, goods or accessories that might occur during the towing, repatriation or transportation of the vehicle.

F. Collection of cars, motorcycles, campers, caravans and trailers

This collection service is offered to 'Europe' cardholders who fetch their vehicle (car, motorcycle, camper, caravan or trailer) in person where the vehicle has been repaired abroad following an accident or serious breakdown or where the vehicle has been found abroad having been stolen.

The ACL will pay, once a year, up to € 500 of travel costs for the cardholder (or other authorised person) and a trustworthy person accompanying them if they wish to fetch the vehicle themselves. Furthermore, a fixed amount of € 150 will be paid to the cardholder as compensation for the time taken to collect the car.

In order to be refunded, the cardholder must send to the ACL originals of all travel tickets and a document justifying the trip.

G. Repatriation of occupants

"Repatriation of occupants" is offered to Europe cardholders if, following an accident, serious breakdown or theft, their vehicle (car, motorcycle or camper) cannot be used to return to Luxembourg. The ACL will pay travel costs for the cardholder and the other occupants of the vehicle, once a year, to return from the location of the incident to their home in Luxembourg up to a maximum of € 200 per occupant.

Transport costs to reach the nearest station, rental agency or airport to the location of the incident and costs to return home from the airport or station of arrival in Luxembourg will be reimbursed separately. If a taxi is used for the above journeys, the ACL will reimburse these costs up to a maximum of € 100 per year.

Pets and luggage are included in the maximum amount allocated.

If it is not possible to return to Luxembourg on the day of the incident, the ACL will reimburse hotel expenses (accommodation + breakfast) for 1 day at € 80 per vehicle occupant.

In order to be refunded, the cardholder must send the ACL originals of supporting documents attesting to travel costs and those certifying the occurrence of the breakdown, accident or theft.

H. Repatriation of the sick or injured

Repatriation of the sick or injured is offered to Europe cardholders if, when travelling abroad by car, motorcycle, camper or any other means of transport, the cardholder has to be admitted to hospital following a serious illness or accident and the foreign medical authorities consider it necessary to repatriate them to Luxembourg.

The ACL will organise repatriation and refund the cardholder, once a year, for the cost of travelling by ambulance or commercial airline from the place of hospitalisation to Luxembourg. The ACL will extend this service to those travelling with the cardholder who can prove that they are members of the same household as the cardholder.

The cardholder must submit a repatriation request to the ACL, which will cover the cost thereof, once a year, up to a value of € 3,000 per intervention.

In order to obtain a reimbursement, the cardholder must provide the ACL with the original paid invoice for the transport costs or the flight ticket, the certificate from the foreign medical authority that ordered the repatriation and, if applicable, an extended certificate of residence issued by the local authority for the members of their household.

I. Repatriation by a replacement driver

Repatriation by a replacement driver is available to Europe cardholders if, following an illness or accident, they are no longer able to bring their car back from a foreign country. In this situation, and if there is no other driver among the passengers of the vehicle in question, the ACL may be asked to provide a replacement driver.

The ACL will send a replacement driver as quickly as possible to bring the car, its occupants and their luggage back to Luxembourg.

The ACL will pay the travel costs for a replacement driver once a year. Costs relating to use of the car (e.g. fuel, motorway tolls) and those concerning passengers are to be paid by the cardholder.

A medical certificate attesting to the cardholder's inability to drive and, if applicable, authorising the cardholder to return home with the replacement driver must be sent to the ACL.

J. Repatriation by air ambulance

Repatriation by air ambulance is available to Europe cardholders if, following an accident or serious illness that has occurred while travelling abroad by car, motorcycle, camper or any other means of transport, the foreign medical authorities consider it necessary ^(*) to transport the cardholder by air ambulance to Luxembourg or a hospital in a country bordering Luxembourg.

The cardholder must submit a repatriation request to the ACL, which will cover the cost thereof, once a year, up to a value of € 12,500 per intervention.

The ACL will extend this service to those travelling with the cardholder who can prove that they are members of the same household as the cardholder. The ACL reserves the right to have the urgent nature of the transport verified by a doctor of its choice ^(*).

^(*) The sick or injured individual will typically be repatriated by ambulance or commercial airline.

K. Repatriation of mortal remains

This repatriation concerns holders of the Europe card that pass away in a foreign country when traveling by car, motorcycle, camper or any other means of transport and whose mortal remains are to be repatriated to Luxembourg for burial.

Subject to proof of shared household, the ACL extends this service to passengers of cars, motorbikes, campers or any other means of transport who died under the conditions outlined in the first paragraph and who were members of the cardholder's household.

The ACL will cover the cost of repatriation and certain associated costs, such as the cost of laying out the body, up to a maximum of €2,500 per set of repatriated remains.

In order to be reimbursed, the member must submit the original invoices in question, a certificate stating the cause of death and, if applicable, an extended certificate of residence issued by the local authority to the ACL.

L. Visiting a person in hospital

This service is available if, following an accident or illness that has occurred while travelling abroad by car, motorcycle, camper or any other means of transport, the Europe cardholder is admitted to hospital there.

If the cardholder (see V, "Repatriation of occupants") cannot be repatriated immediately, the ACL will cover, once a year, the cost of return travel, travel within the country and a hotel stay (accommodation + breakfast) up to a maximum of € 375 for one person to visit the cardholder in hospital to comfort them. This service is offered under the same conditions if a member of the cardholder's household is admitted to an hospital abroad. It is also offered under the same conditions if formalities are to be completed abroad following the death of the cardholder or a member of the cardholder's household.

In order to be reimbursed, the ACL must receive originals of supporting documents and a certificate indicating the reasons for which the request is being submitted and, if applicable, a certificate attesting to those living in the household issued by the local authority.

M. Early return in an emergency

Early return in an emergency is available to Europe cardholders when a serious event (illness, accident or death of a spouse, member of the cardholder's household or immediate relative of the cardholder, their spouse or member of the cardholder's household, serious damage to the home, or burglary) has occurred in Luxembourg, requiring the cardholder to be present there and cutting short their foreign travel by car, motorcycle or any other means of transport.

The ACL will reimburse, once a year, travel costs of up to € 250 for the cardholder's unscheduled and temporary return to Luxembourg. Should they return to their foreign destination at a later date, this person will also be reimbursed for this journey at a cost of up to € 250.

The service will not be provided if the cardholder returns to Luxembourg earlier than planned with their own vehicle and remains there definitively. If, however, the trip abroad took place by another means of transport such as train, plane or coach, the ACL will reimburse the cost of the early and definitive return up to an amount of € 250.

The ACL also offers this service to other proven members of the cardholder's household.

In order to be reimbursed, the ACL must receive either originals of travel tickets or other proof of travel costs, a certificate indicating the reasons for which the request is being submitted and, if applicable, a certificate attesting to those living in the household issued by the local authority.

N. Recovery / towing of cars, motorcycles, campers, caravans and trailers

This service is available to Europe cardholders if their vehicle (car, motorcycle, camper, caravan or trailer) is off the road following a breakdown or accident that has occurred abroad.

The ACL will reimburse the cardholder, once a year, for costs of up to € 250 incurred through either onsite recovery or towing the vehicle from the place of immobilisation to the nearest garage.

The callout should be declared by sending the ACL the original detailed paid invoice issued by the garage.

O. Courtesy car in Luxembourg

A courtesy car will be offered to Europe cardholders once a year in the event that his/her vehicle (car, motorbike or camper) has to be repatriated for repair following an accident or serious breakdown abroad. Whilst waiting for the car to be repatriated, the cardholder may be given a courtesy car with unlimited mileage to be used in Luxembourg. The ACL will provide the cardholder with a courtesy car free of charge for the first 10 days between the cardholder's return to Luxembourg and the repatriation of their vehicle.

For the next 5 days, the cardholder will receive a 30% discount on our official car hire rates.

This service is offered under the same conditions if the cardholder is left without use of their vehicle because it has been stolen abroad.

A deposit of € 500 is required for the provision of a courtesy vehicle and will be debited when the vehicle is collected. This is refundable if the vehicle is returned in the same condition and if there are no additional costs to be charged when the vehicle is returned (such as an extra day, excess kilometres, fuel, etc.). The deposit is to be paid using a credit card (Visa/Mastercard).

The hire car will come with civil liability, new driver and comprehensive insurance cover, the latter with a deductible of € 500. The cardholder may cancel this upon collecting the car for a minimum of 5 days' hire by paying a non-refundable fee of € 18 per day of rental.

If the repatriated vehicle has been repaired locally, the member will not be entitled to a hire car in Luxembourg.

P. Vehicles to be scrapped

The scrapping service is offered to Europe cardholders if their vehicle (car, motorcycle, camper, caravan or trailer) is completely written off in a traffic accident or fire when travelling abroad and has to be scrapped there. The ACL will pay, once a year, up to € 750 to cover the various costs arising from the scrapping of the vehicle.

The ACL will proceed in the same way if the vehicle has suffered a breakdown that is so serious that the residual value of the vehicle means repatriation would not be justifiable.

Q. Dispatching of spare parts

The dispatching of spare parts is a service offered to Europe cardholders if, following an accident or breakdown abroad, it is not possible to obtain the spare parts which are required in order to repair their vehicle (car, motorcycle, camper, caravan or trailer) there.

If such spare parts are available in Luxembourg, the ACL will purchase them there and dispatch them at its own cost to the cardholder using the most appropriate method.

In order to avoid any errors, it is preferable that the dispatching of parts be requested by e-mail (assist@acl.lu). For emergency, call the ACL on +352 26000. The ACL will inform the cardholder of the package number and estimated date and time of arrival of the parts. Customs duties and the corresponding costs are to be paid by the cardholder.

The purchase price of the parts is to be paid back to the ACL by the cardholder.

R. Miscellaneous assistance services

The ACL offers a number of additional assistance services to help cardholders who find themselves in particularly difficult situations. This may involve the following types of assistance in particular:

- > Sending spectacles, medicines etc
- > Urgent repatriation of children
- > Miscellaneous advice
- > Document translation services

Should you have any doubts regarding the interpretation or application of any of the provisions of the Luxembourg or Europe membership card, please do not hesitate to call us Monday to Friday from 8:00 am to 6:00 pm on +352 45 00 45 - 1, or outside of these office hours on +352 26000, or e-mail us at assist@acl.lu.

VI. YoungACL membership card cover

This membership card is designed especially for young people between 16 and 25 years of age

The YoungACL membership card is a personal card that grants the cardholder access to a number of services. The YoungACL membership card is strictly individual and personal and cannot, therefore, be transferred to a close friend or relative. It guarantees assistance for all vehicles (< 3.5 t, < 10 m in length and < 3 m in height) including motorbikes, bicycles and campers, that you drive. Should a relative or close friend also drive your vehicles, they must have their own membership card.

It is vital that the cardholder be present at the scene of the incident when the ACL is called upon to intervene.

The services listed briefly below are offered as additional benefits to those provided by the YoungACL card. Cardholders also benefit from special rates at the Mondercange go-karting track.

Further details can be found in sections I, II, III and IV of this document.

- > Tourism department
- > ACL benefits
- > Recovery / towing – rescue
- > Diagnostic Center
- > Courtesy car^(*)
- > Transport home

- > Technical and legal advice
- > Damage caused by game animals
- > ACL Bike Assistance

^(*) Only for holders of a type-B driving licence

The YoungACL card together with the Europe membership card entitles the holder not only to the same special benefits as the YoungACL card but also to the services outlined below, which are described in more detail in chapter V, "Repatriation of occupants" of this document.

- > Legal protection
- > Unforeseen expenses
- > Continuing your trip without your vehicle
- > Repatriation of cars, motorcycles, campers, caravans and trailers
- > Collection of cars, motorcycles, campers, caravans and trailers
- > Repatriation of occupants
- > Repatriation of the sick and injured
- > Repatriation by a replacement driver
- > Repatriation by air ambulance
- > Repatriation of mortal remains
- > Visiting a person in hospital
- > Early return in an emergency
- > Recovery/towing of cars, motorcycles, campers, caravans and trailers
- > Courtesy car in Luxembourg ^(*)
- > Vehicles to be scrapped
- > Dispatching of spare parts
- > Miscellaneous assistance services
- > ACL Bike Assistance

^(*) Only for holders of a type-B driving licence

VII. ACL Bike Assistance cover

We have designed a specific assistance package for those members who have opted for a bike, scooter or electric bike, because you can never guarantee 100% protection against accidents, breakdowns or other difficulties.

Whether the wheel of your bike gets bent on your morning ride or your electric bike or scooter's battery dies, the staff at the ACL will come to your rescue to get you back on the road as quickly as possible. Thanks to its emergency response vehicle fitted with a mobile electric charging point, the ACL can repair your electric bike or scooter right there at the roadside.

To receive assistance, members can call the ACL support number on +352 26000 or use the eCall mobile function of the ACL app.

An SMS assistance request system is available for our hearing-impaired members.

A. Validity of the membership card

Your ACL membership card is valid from 1st January to 31st December of the year for which the membership fee is paid. Membership is strictly individual and personal and can therefore not be transferred to close friends or relatives.

B. Recovery/towing in Luxembourg

The ACL roadside assistance service is available 24 hours a day, 7 days a week. If you break down in Luxembourg, the ACL will send a mechanic out to you to repair your bike.

If repair is not possible, the ACL will organise for the bike to be towed from the scene of the breakdown to the member's home or to a bike mechanic chosen by the member.

If the battery of an electric bike has run out and the member is no longer able to reach their destination, the ACL will organise transport to take the member and their bike home. If a taxi is used for the above journeys, the ACL will reimburse these costs up to a maximum of € 100 per year.

Two call-outs a year are free of charge. The third will be invoiced at 50% of the current rate. Should a fourth call-out be required, this and any subsequent interventions will be invoiced at 100%.

The following are not included in free services: the supply of any materials or spare parts required and work carried out in a repair workshop. The ACL reserves the right to refuse services to people that have misused them.

Bikes must be located in a place with road access.

C. Transport home

Once a bike has been towed following an accident, breakdown or theft, the ACL will arrange transport to take the member home and cover the cost thereof. Transport home will be by the most appropriate means, e.g. taxi or public transport. If a taxi is used for the above journeys, the ACL will reimburse these costs up to a maximum of € 100.

D. ACL services

The ACL Bike Assistance membership card grants the holder access to certain discounts when purchasing a bike or bike accessories, as well as other benefits with our partners. Details of all our partners and conditions can be found at www.acl.lu/avantagesmembres.

There are also club discounts in the ACL store on road maps, tourist guides, bike and safety accessories and many other accessories.

Furthermore, members can enjoy preferential car hire rates with ACL Clubmobil.

E. Legal protection

ACL Bike Assistance cardholders benefit from legal protection against third parties in Luxembourg following an accident that occurs while riding a bike. Legal protection includes defending the cardholder in a civil or criminal court. The ACL will cover the lawyer's and/or expert's fees, as well as legal costs, up to a total of € 250.

However, this protection is not available if the criminal defence relates to blood alcohol levels or the use of drugs or narcotics.

This covers accidents occurring after the date of issue of the membership card. In the event of legal action, the damage suffered must be valued at over € 200.

F. Tourism department

Routes, road maps, hotel and campsite guides, anti-pollution badges, participation in trips and short breaks organised by the ACL, tourist information, road conditions, etc.

VIII. Camping-car 'camper card cover'

The 'Camping-car' (CCI) camper card is an extension of our Europe membership card that requires the payment of an additional fee. The main cardholder and up to 10 other individuals duly declared to the policyholder as a group are insured by the card.

The card is valid from 1st January to 31st December. The additional fee is € 12 for a camper not exceeding 3.5 tonnes, 10m in length and 3m in height.

Does your camper weigh more than 3.5 tonnes?

There is an option with the CCI that allows you, when combined with the ACL Europe card, to have your camper or caravan weighing more than 3.5t but not exceeding 7.5t, 10m in length and 3.2m in height repatriated in accordance with the conditions of the Europe card. The annual subscription for such vehicles is currently € 26.

The services associated with the Camping-Car card are provided in partnership with the FICC (International Federation of Camping and Caravanning) AISBL.

The services are available to the Camping-Car cardholder from the point at which they leave home with the intention of going camping or taking part in a promenade rally in a caravan or camper, or during a hotel stay on the way to or from a campsite.

The cover will take effect from the point at which the cardholder leaves their home or place of work and will end on their return to whichever of these two locations they return to first. Cover will be provided 24 hours a day for the duration of this period.

Furthermore, if a member has to leave the group temporarily to return home during the holiday, it is understood that they may leave their Camping Card International (CCI) card with another member of the group and the present cover will continue as if the main cardholder were present.

Any person belonging to the FICC and in possession of a valid Camping Card International (CCI) will be insured.

The purpose of the membership card extension is to ensure the payment of the compensation outlined below in the event of physical injury to the cardholder for the entire duration of the contract.

A. Benefits

BASIC COVER – INDIVIDUAL ACCIDENT (WORLDWIDE): COVERAGE

- > Accidental death: base capital: € 25,000
- > Permanent disability following an accident:
 - > Complete and irreversible loss of sight in both eyes: 100% of the base capital
 - > Complete or irreversible loss of sight in one eye: 100% of the base capital
 - > Loss of two limbs: 100% of the base capital
 - > Loss of one limb: 100% of the base capital
 - > Complete and irreversible loss of sight in one eye and loss of one limb: 100% of the base capital
 - > Complete permanent disability: not covered
 - > Temporary incapacity: not covered
 - > Partial permanent disability: not covered

PRIVATE CIVIL LIABILITY INSURANCE: COVERAGE

Physical injury, material damage and consequential damage: € 1,800,000 per claim

Resulting material and consequential damage: € 45,000 per claim

Excess: € 150 per claim

Defence before the civil, commercial and administrative courts.

Defence of civil interests before the criminal courts. The costs will be borne by the insurer within the limits of the cover in question.

C. Beneficiary in the event of death

In accordance with the General Conditions, in the event of the policyholder's death, and unless the policyholder has provided the Company with a handwritten statement to the contrary, the beneficiaries of the capital provided for this purpose will be as follows:

- > If the policyholder is married: their spouse, unless judicially separated or divorced and at fault, or failing this any born or unborn children, living or represented, or failing this, their heirs,
- > If the policyholder is in a civil partnership, their partner, or failing this, their heirs,
- > If the policyholder is widowed or divorced: their children, or failing this, their heirs,
- > If the policyholder is single: their heirs.

D. Commitment

The maximum capital guaranteed on the life of an insured individual may not exceed € 25,000.

It is formally agreed that in the event that cover is exercised in favour of several insured parties who are victims of the same accident caused by the same event, and when the total amount of subscribed Death and Permanent Disability capital exceeds € 2,000,000, the Insurer's cover shall be limited to this sum for the total amount of Death and Permanent Disability capital pertaining to victims of the same accident.

It is consequently understood that any damages paid will be reduced and adjusted proportionally according to the subscribed capital pertaining to each of the victims.

E. Exclusions

By way of derogation and not in accordance with the applicable general conditions, only the following exclusions shall apply:

- > Accidents caused by the policyholder or deliberately provoked, the consequences of their suicide or attempted suicide, and accidents caused by the ingestion of narcotics or medication not prescribed by a doctor.
- > Accidents caused or brought about by the policyholder as the driver of a vehicle while their blood alcohol level was higher than the value set by the legislation regarding automobile traffic in force in the country in which the accident occurred.
- > Accidents resulting from the policyholder's involvement in an altercation (except in cases of legitimate self-defence or in which the policyholder was assisting a person in danger), duel, offense or a criminal act.
- > Accidents occurring while using, as a pilot or crew member, a craft designed for travelling through the air or while practising a sport with or from such a craft.
- > Accidents caused by civil or foreign war, declared or otherwise.
- > Accidents caused by the practicing of any form of sport on a professional level or the practicing of any form of sport requiring the use of mechanical equipment, even on an amateur basis, as either driver and passenger. The practicing of any form of sport is understood to mean training, trials and participation in sporting competitions.
- > Accidents caused by psychological disorders, fatigue or stress.
- > Accidents caused by ionising radiation emitted by nuclear fuels, or radioactive products or waste, or caused by weapons or devices intended to explode following modification of the structure of the atomic nucleus.
- > Pregnancy and any consequences thereof (childbirth), spontaneous or induced abortion, menstruation and any problems associated with these.
- > Any person who has deliberately caused or provoked the damage is also excluded from the cover.

IX. 'Véhicule historique' historic vehicle card cover

The 'Véhicule historique' historic vehicle card is an extension of the Luxembourg and Europe membership cards. The card is a personal card that grants the cardholder access to a number of services. The card is valid from 1st January to 31st December.

The ACL, in collaboration with vintage car enthusiasts, has developed a special assistance programme aimed at club members who own a passenger car (not exceeding 3.5 t) or motorcycle that is at least 20 years old.

A. General points

The assistance provided does not cover sporting competitions, notably including time trials. So-called 'regularity trials' are, however, covered provided that the average recommended speed is below 50 km/h.

a) Assistance Luxembourg

This assistance is available in Luxembourg in combination with the ACL's Luxembourg and Europe membership cards only and includes the following services:

- > one free recovery/towing service per year (in addition to the conditions of the basic membership card)
- > 1 vehicle transportation per year with a 50% discount on the official rate

B. Assistance 150 km

This assistance is available in Luxembourg and within 150 km (as the crow flies) of the Luxembourg border in combination with the ACL's Luxembourg and Europe membership cards only and includes the following services:

- > Everything covered by Assistance Luxembourg membership
- > one free recovery/tow per year within the 150 km radius
- > one vehicle transportation per year within the 150 km radius (with a 20% discount on the official rate)
- > free courtesy car once a year for a maximum of 3 working days (Monday to Saturday inclusive) in the event of a breakdown or accident, when travelling within the 150 km radius.

C. Benefits

All members benefit from preferential rates on participation in various events, such as historic vehicle-related training courses organised by the ACL, regardless of the membership option they have chosen (Assistance Luxembourg or Assistance 150 km).

X. Definitions

Assistance: the action of helping or rescuing a person in distress

Waiting period: the period of time during which new members do not have guaranteed access to the benefits outlined in the general conditions

Deposit: a financial commitment made or required in order to guarantee the fulfilment of an obligation (in this case, a car hire agreement). The deposit is returned when the hire agreement expires if the vehicle is returned in the same condition it was collected

Recovery: returning to working order a vehicle that is no longer functioning as a result of damage.

Personal effects: any clothing, linen or other personal belongings of any kind carried inside the vehicle.

Excess/deductible: the amount retained in the event of a claim and not reimbursed to the policyholder, including in the case of comprehensive (casco) cover

Breakdown: the malfunctioning of one or more mechanical or electrical components of a vehicle (car, motorbike, camper, caravan, trailer) as a result of an internal issue encountered in the normal use of a vehicle that has been maintained in accordance with the manufacturer's recommendations

Towing: collection and transportation of a vehicle that has broken down or been involved in an accident from the site of the accident to a garage for repair

Claim: an event as outlined in the present conditions that might result in the ACL covering the associated costs.

Cardholder: the person who has purchased the membership card.