



**HOLFIN**  
INSURANCE BROKER

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## MOTOR THIRD PARTY LIABILITY INSURANCE

**If your car cause an accident, the motor third party liability insurance provides compensation for damages caused to third parties**

Whatever car you own, you will need a motor third party liability insurance.

The insurance is compulsory and should start to apply on the same day as you take over ownership of the car. The third party car insurance policy ensures that if you cause an accident, any damage to the other person's vehicle or property will be paid for by your insurer. The insurance also covers the compensations for bodily injury and death caused to third parties.



Through our large network of insurance providers we provide the insurance you need, in a simple and rapid way.

### What does Motor Third Party Liability Insurance cover?

The insurance is intended for cars, temporarily or permanently registered in Romania.

The Motor Third Party Liability insurance covers your civil liability for damages generated to a third party by your car. The compensation limits for damages produced on the territory of Romania are established by the legislation in force. The compensation limits for damages produced outside Romania, are established in accordance with the legislation in force in the state in which the accident occurred, with the highest level of compensation between the one provided in the legislation of that state and the one provided in the insurance contract.

The covered risks include:

- personal injury or death
- material damages
- damages resulted from the impossibility to use the damaged vehicle
- legal costs incurred by the damaged / injured person

The motor third party liability insurance alone is not enough to protect your car against damages from accidents produced from your fault, or damages caused by theft or severe weather. For all of these, you need comprehensive car insurance.

### Why you need a Motor Third Party Liability Insurance?

On top of the fact that it is mandatory, the Motor Third Party Liability Insurance provides you protection against damages caused to third parties by your car.

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#### **HOLFIN INSURANCE REINSURANCE BROKER S.A.**

is authorized by Financial Supervisory Authority (Decision 114401/2006), being registered in the Brokers Registry under no. RBK-368  
Trade Registry Number: J40/14097/04.09.2006; Fiscal Number: 18988490



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## What can we do for you?

- ✓ Provide you with free and impartial specialist advice concerning risk management and cover options
- ✓ Provide you with the right insurance product which best suit your specific needs, helping you to:
  - ✓ Minimise your exposure to risk
  - ✓ Save your time and money
- ✓ Manage your insurance policies, timely informing you about the relevant aspects
- ✓ Manage your claims, provide assistance and representation in front of insurance partners
- ✓ Give you peace of mind that you are protected for things that matter to you

## Why you should choose us?

- ✓ Our services are based on technical expertise and robust business knowledge, underpinned by complete understanding of your specific needs
- ✓ We have access to a large range of insurance providers allowing us to offer bespoke insurance solutions with the best value for you - both in terms of cover and price
- ✓ We think holistic and act responsible. We believe that respect and integrity are vital to building and maintaining trust and good long term relationships

## Contact us in confidence at:

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**E:** office@holfinasig.ro  
**W:** www.holfinasig.ro



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