

**EXHIBIT 1**  
**SUMMARY OF THE EURODRIVE INSURANCE CONDITIONS – AXA CS contract n° XFR 005700MO**

The complete General Conditions of AXA CORPORATE SOLUTIONS are available on demand. The conditions of this contract apply in the countries shown on the valid Green Insurance card and whose national code letters have not been stricken out. Monaco, Andorra, The Vatican, Saint Martin, Liechtenstein and the DROM, COM POM are also included.

## **1 – Damage to third-parties**

### **1a - CIVIL LIABILITY**

Covers the civil liability of the insured party in accordance to the article L211-1 of the French Insurance Code. The insurer covers damages caused to third parties (passengers, property or persons outside the vehicle) by the vehicle when in motion or stationary. Limits applicable to the amounts of the guarantee are:

- \* Bodily harm: no limits
- \* Material damage: €100,000,000 with the sub-limits below
  - material damage by fire or explosion: €10,000,000 per claim
  - accidental material damage to the environment (accidental pollution) : €10,000,000 per claim
  - material damage to the aircraft: €1,120,000 per claim
- \* Consequential immaterial damages to an accident: 10,000,000 € per claim

### **1b - DEFENSE – RECOURSE and ADVANCE PAYMENT ON REPARATION**

**Defence:** Whenever the responsibility of the insured person can be sought, the insurer shall cover the costs relative to the protection of his financial interests in accordance with the clauses B-1 of chapter VII of the General Conditions.

**Recourse:** The insurer shall act on behalf of the insured in order to obtain from any responsible third-party reparation of the damages sustained by the insured in case of accident. Expenses to be exposed by the insured for fees related to the accident investigation and or expert services are capped at 10.000 Euros.

**Advance payment on reparation:** this guarantee provides the owner of the insured vehicle with a 20.000 Euros maximum advance payment of the compensation to which he/she is entitled, as a result of the damage caused to the vehicle provided this damage has been caused by a vehicle belonging to an identified third party, registered in France, with valid insurance in France and whose liability is established.

### **1c - LEGAL PROTECTION**

Guarantee per incident according to the clauses of the Legal Protection Annex XAUT 315 12/08.

## **2 – Damage suffered by the vehicle**

The guarantees are granted to the value say by the expert of the insured vehicle the day of the incident (chapter VII of the General Conditions excluding light vehicles related to the compensation in conventional value.

### **2a – ACCIDENTAL DAMAGE/VANDALISM**

The insurer covers in full direct material damage resulting from the following:

- Collision between the insured vehicle and one or more other vehicles
- Impact between the insured vehicle and a fixed or mobile object
- Overturning of the insured vehicle without prior collision
- Partial damage or total loss of the insured vehicle during transportation by land
- Total loss of the insured vehicle during transportation by air or sea
- Acts of vandalism
- Damage caused by natural phenomena, such as earthquakes, volcanic eruptions, tidal waves, flooding, typhoons, falling snow, stones, avalanches, hail, tornado, mudslide.

**Exclusions:** *punctured tires, damage caused by poor maintenance, wear to the vehicle or falling accessories; partial damage during transportation by sea or air; damages or breakdowns covered by the manufacturer's warranty (see the Warranty Book).*

### **2b - FIRE/EXPLOSIONS/TERRORIST ATTACKS/STORMS**

Direct damage caused by fire, explosions (including terrorist attacks), lightning and storms are covered. The guarantee covers without excess the value of the insured vehicle established by an assessor on the day of the incident (see Chapter VII of the General Conditions).

### **2c – THEFT/ATTEMPTED THEFT**

Damage caused by the theft or attempted theft of the insured vehicle are covered. The guarantee covers without excess the value of the insured vehicle established by an assessor on the day of the incident (see Chapter VII of the General Conditions).

### **2d – GLASS PARTS (Vehicle of less than 3.5 tons only)**

Damage to windows and glass or organic glass parts (windshields, rear windows, side windows, door windows, lights, sun roofs) is covered. The guarantee covers without excess the cost of replacement.

### **2e – NATURAL DISASTERS**

In accordance with articles L 125-1 and L125-2 of the French Insurance Code, this guarantee applies to damage caused essentially by abnormally violent natural phenomena. This guarantee is conditional on the publication of an inter-ministerial notice in the Official Journal of the French Republic decreeing a state of natural disaster. Geographical scope: mainland France and Corsica. Application of a legal excess (€380 per vehicle from 01 / 01 / 2010).

## **3 – Bodily harm to passengers**

### **3a – LUMP SUM GUARANTEE OF THE PERSONS CARRIED ABOARD**

Covers all persons transported free of charge or driving the insured vehicle with the permission of the owner or the policyholder. Amount of compensation: medical costs limited to €5,000 per injured person; benefit of €38,000 for total permanent disability; benefit of €16,000 in the event of death.

Note: this compensation is paid in addition to any indemnities that may be paid under common law. Persons aged over 70 do benefit of this guarantee.

**EXHIBIT 2:**  
**RENAULT EURODRIVE ROAD ASSISTANCE SERVICE**

The 'EURODRIVE ASSISTANCE' coverage is an integral part of the RENAULT EURODRIVE package. It is insured and implemented by ASSURIMA under the name "RENAULT EURODRIVE ASSISTANCE" Roadside assistance services.

The services will be provided in the event of:

- Accident
  - Theft or attempted theft,
  - Breakdown,
  - Flat tire,
  - Loss, theft or breakage of keys
  - Fuel error.
- For non-immobilizing safety breakdowns, only the main benefits will be provided under this agreement.  
- For malfunctions of the on-board GPS system and/or air conditioning system, RENAULT EURODRIVE ASSISTANCE will process the request and redirect you to the nearest Renault repairer.

1) Main benefits:

In all cases, roadside assistance and/or towing services are included.

Roadside assistance/towing:

RENAULT EURODRIVE ASSISTANCE will organize and cover the roadside assistance and/or towing the vehicle which has broken down, been in an accident or found damaged after a theft/attempted theft.

- In France, the vehicle will be towed to the Renault repairer, Renault Retail Group or dealer, appointed by RENAULT EURODRIVE ASSISTANCE.
- Abroad, to the nearest Renault repairer.

2) Additional benefits (with the exception of non-immobilizing safety breakdowns or malfunctions of the on-board GPS system and air conditioning system):

2.1. If the vehicle is unavailable or off the road more than 12 hours, you may select one of the following options:

2.1.1 RENAULT EURODRIVE ASSISTANCE will provide you with a hire vehicle **at most equivalent** to the category of the vehicle which is off the road for the period your Eurodrive vehicle is off the road. Once the repairs have been performed, the hire vehicle **MUST** be returned to the original pick-up agency and your repaired vehicle **MUST** be picked up within 24 hours of completion of the repairs.

Renault Eurodrive Assistance will cover the cost of the temporary rental vehicle mentioned above, up to 750 Euros any amount over and above this sum as well as all fuel costs will be your responsibility.

2.1.2 If you wish to wait for your vehicle to be repaired on the spot, RENAULT EURODRIVE ASSISTANCE will contribute to your hotel expenses up to a limit of €65 per night and per beneficiary. You will be required to pay for any bar, restaurant and telephone costs as well as any incidental costs.

Service performance terms

RENAULT EURODRIVE ASSISTANCE agrees to provide the above-mentioned services 24/7 and with the utmost diligence. The above-mentioned services shall be performed subject to local availability and in accordance with the local regulations, notably in terms of accommodation or vehicle hire, or availability at a given moment in time. **Services which have not been organized or agreed beforehand by RENAULT EURODRIVE ASSISTANCE shall not give rise to any refunds or compensation.**

If RENAULT EURODRIVE ASSISTANCE replaces the vehicle by a hire vehicle through a car rental company, this company shall ask you to make an imprint of your credit card; it may also offer additional insurance (in particular for the excess) which will be at your expense.

Exclusions:

RENAULT EURODRIVE ASSISTANCE operations are limited by the authorizations granted by local authorities. It shall not be held liable for any breaches or shortcomings in performing its obligations which are the result of force majeure, war, strikes, impoundments or restrictions by the law enforcement agencies, official prohibitions, piracy, engine explosions or nuclear or radioactive effects. **The RENAULT EURODRIVE agreement does not cover situations when you run out of fuel, nor does it cover, Incidents related to misuse of the vehicle** (such as improper operation of a vehicle with manual transmission), mechanical incidents affecting trailers and hitches, the purchase of vignettes type crit'air, winter tires and chains, fines or violations, bar, telephone, restaurant, motorway tolls, the cost of servicing the vehicle or the costs which you should normally have paid for if a covered event had not occurred (e.g.: hotel). The RENAULT EURODRIVE agreement also does not cover incidents which occur as a result of you competing in sports competitions, bets and matches.

ASSURIMA

Société Anonyme with a registered share capital of €4,200,000  
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**EXHIBIT 3:**  
**Remote transaction cancellation option form**

The form below is provided to the Client as a suggestion to ensure proper wording of the cancellation request to be sent to the Seller or its Agent as per the terms of Section 1.2 of this contract.

*To the Attention of ..... ( insert the information of the recipient here)*  
*From: Insert your own details here (last name, first name, full address, telephone number, email address or fax number ...etc)*

*I hereby notify you of my decision to use the right provided to me under Section 1.2 of the General Terms and Conditions of Sales of my Eurodrive vehicle and cancel the said Sales contract which references are below:*

- *Contract Number:*
- *Order date:*
- *Véhicule Details:*
- *Delivery Date and Time:*
- *Planned Return Center*
- *Planned Return Date and Time:*

*(Insert your location, the date and your Signature and send to the recipient as per the conditions set in Section 1.2)*