

=====

PREFERENTIAL CLAUSE

=====

POLICY NO. 4836C0000002
Fleet no:

RIDER NO. 46

POLICY HOLDER AND/OR INSURED PARTY
EASTERN EUROPEAN SERVICES BVBA
MELLESTRAAT 388
8501 HEULE

FUNDER – BENEFICIARY
VFS INT. ROMANIA FIN SA
Str. Ithaca 520
ROMANIA

INSURED MOTOR VEHICLE AND/OR PROPERTY

REF. FIN. :

BRAND : RENAULT
CHASSIS NUMBER : Attached list

REGISTRATION no **Attached list**
YEAR BUILT

EFFECTIVE DATE : 06/02/2015
TERM : 1 YEAR, AUTOMATICALLY RENEWED FOR TERMS OF 1
YEAR FROM THE CANCELLATION DATE STATED BELOW
CANCELLATION DATE : 01/02
RENEWAL DATE(S) : 01/02 01/05 01/08 01/11
EFFECTIVE DATE RIDER : 06/02/2015
PURPOSE OF RIDER :
**EXECUTE PREFERENCE IN FAVOUR OF VFS
INT.ROMANIA**

INSURED VALUE

DEDUCTIBLE (*)

FIRE	: See attached list	EURO	1.250,00	EURO
THEFT	: See attached list	EURO	1.250,00	EURO
OWN DAMAGE	: See attached list	EURO	1.250,00	EURO

The following is provided and agreed between VIVIUM NV, hereafter the “Insurer” and the aforesaid POLICY HOLDER AND/OR INSURED PARTY and FUNDER-BENEFICIARY: see attached “preferential clause conditions”.

THIS RIDER FORMS AN INTEGRAL PART OF THIS AFORESAID MOTOR VEHICLE FIRE, THEFT, AND DAMAGE INSURANCE POLICY.

DONE AT ANTWERP IN FOUR COPIES ON

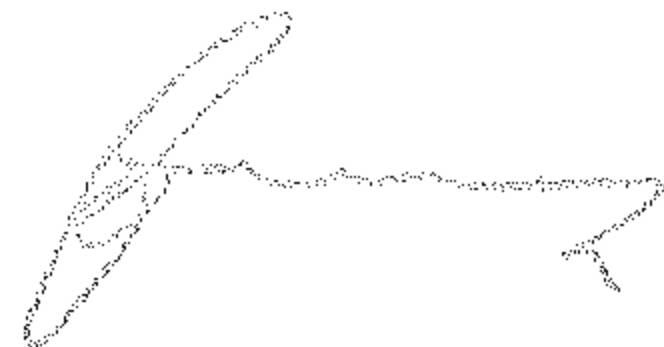
06/02/2015

POLICYHOLDER AND/OR INSURED

FUNDER BENEFICIARY

INSURER

Guido Goetsdewers



**PREFERENTIAL CLAUSE
CONDITIONS**

As long as the funder-beneficiary has a claim upon the policyholder and/or insured party, any payments pursuant to the aforesaid policy will be made to the funder-beneficiary up to the maximum amount of the claim unsatisfied at the moment of payment, with the proviso that all claims of the Insurer always take precedence.

The funder-beneficiary will inform the Insurer in writing as soon as the policyholder and/or insured party no longer have any obligations toward the funder-beneficiary.

In case of any alterations to the insurance, the Insurer will so inform the funder-beneficiary as soon as possible, except in case of cancellation or suspension due to non-payment of premium by the policyholder.

In case of cancellation of this insurance or notice of default due to the policyholder's failure to pay premium, the funder-beneficiary will be so informed in writing

by registered letter that will be sent the same day as the registered letter is sent to the policyholder and/or insured party.

In case the policyholder and/or insured party notify the Insurer that they are cancelling the policy, the funder-beneficiary will be so informed in writing by the Insurer as quickly as possible. The policyholder and/or insured party also undertake immediately to so inform the funder-beneficiary.

In case of non-payment of premium the Insurer will send the policyholder and/or insured party a notice of default by means of a registered letter sent through the mails in which the policyholder and/or insured party are given an additional amount of time of no more than 14 days to pay the premium and costs of collection. Cover is suspended by action of law by the mere fact of the passage of this period of time.

The unpaid portion of premium, in precisely the same way as every other premium that falls due during the period of suspension because of non-payment, that relates the unincurred risk, is payable to the Insurer as penalty,

because of the delay and as intervention for the collection costs incurred.

The cover that is suspended as described above takes effect once again only as of 00.00 o'clock of the day following payment in full of all sums owed and collection costs.

The Insurer undertakes to inform the funder-beneficiary as soon as the premiums owed are paid in full.

The Insurer will inform the funder-beneficiary as quickly as possible of all accidents reported on it.

All other conditions for the insurance policy, both general as well as special, and optional conditions as well as conditions as stated on the policy sheet remain unchanged in effect.

VIVIUM-VIVIUM UNIVERSAL SOLUTIONS PREFERENTIAL CLAUSE 2.580N-06.2005