



THERE ARE A LOT OF TALKS ON ROAD HOMICIDE BUT NOBODY TELLS US WHAT WE RISK AND HOW WE CAN PROTECT OURSELVES

Following the entry into force of Law n. 41/2016 introducing into the Criminal Code the crimes of Road homicide (art. 589-bis) and serious and very serious personal road injuries (art.590- bis), it becomes even more important to travel protected and to secure with an adequate insurance coverage in the penal offences area.

The new rules have strongly tightened penalties for **dangerous driving behavior**, with a major increase in the years of detention and the risk of revocation of the driving license up to thirty years.

Here below a summary of the main custodial terms of the new legislation



The road homicide affects not only accidents caused by driving under the alcohol intoxication or under the influence of drugs!

Sanctioned behavior	Road Homicide	Personal road injuries		Revocation of the license and duration of the ban on obtaining a new license	
		Serious	Very serious	Before	Now
Guilty unintentional conduct with violation of road traffic regulations	from 2 to 7 years	from 3 months to 1 year	from 1 to 3 years	Not provided	5 years
Aggravating factor: Speed equal to or greater than twice the limit and at least 70 km/h in the inhabited centers; red light; circulation on wrong way; risky overtaking; reversing at crossings, curves or bumps	from 5 to 10 years	From 1 year and 6 months to 3 years	from 2 to 4 years	Not provided	5 years
Mitigating circumstance: The event is not consequence of the sole act or omission of the convict	Penalty reduction up to 1/2	Penalty reduction up to 1/2		Not provided	5 years

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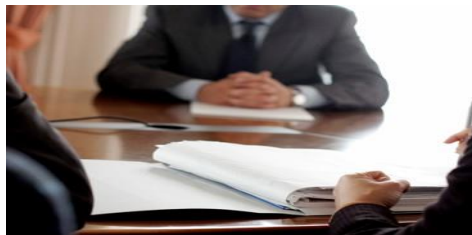
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The new rules make it essential to include a legal protection coverage in the car insurance to safeguard from an indictment for road homicide and road traffic injuries or other criminal proceedings, knowing to be able to rely on specialized and highly qualified professionals, such as:



Expert lawyers who can better organize the defense of the accused located throughout the Italian and European territory;



Consultants and technical specialized advisers who, through surveys, investigations and technical advice, can prove the presence of contributory negligence, the absence of dangerous behavior, or even a light or not very serious injury caused to third parties, in order to reduce penalties applied by Judge (with reductions even of a half!).



FAST - FAMILY ROAD CIRCULATION

Our Company has realized for its clients, with the Company Arag - the market leader in the branch of Legal Protection - the following insurance coverage

Who are the insureds

The policyholder and his family as per **certificate of family status**.

- the Policyholder;
- a spouse or partner of the Policyholder;
- the members of his/her family as **resulting from the certificate of family status**;

The services are operative in the case of driving of vehicles for which it is required a driving license of kind A or B or for vehicles not subject to compulsory insurance, also as passengers, pedestrians and cyclists.

Which expenses

Legal, experts and of mandatory mediation expenses and court and litigation costs, non-repeatable by the other party, that the Insured needs for the defense of its interests.

Maximum Insured

€ 40.000,00 per event without annual limit

For which events

Performances are guaranteed for actions arising from the ownership and road circulation of vehicles subject to compulsory insurance in the following cases:

- 1 **Criminal Defense for intentional crimes or violations. The provision is also guaranteed in the case the Insured is accused of driving under alcohol influence with BAC up to 0.8 g / l.**
- 2 **Actions or opposition, in any order and degree, against the fine or ancillary administrative sanction of withdrawal, suspension, revocation of the driving license imposed as a result of road accident and connected to the same. The provision is also guaranteed in the case in which the Insured is challenged the driving under alcohol influence with BAC up to 0.8 g/l.**

Where

For guarantees of previous items:

- 1 **in Europe or outside Europe in the Mediterranean Sea basin;**
- 2 **in Italy, in the Vatican City and the Republic of San Marino.**

Annual premium, inclusive of taxes

€ 50,00

This schedule is for promotional purposes only and cannot be understood as a contractual document. Before finalizing the policy, please read the information leaflet available at the Offices of De Besi - Di Giacomo S.p.A.