

# WELCOME ON BOARD



**ARVAL**  
BNP PARIBAS GROUP

For the many journeys in life



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## **DEAR USER!**

We at ARVAL hereby congratulate you on your new corporate vehicle! In this manual, you will find descriptions of services ARVAL has to offer as well as contacts that may come in handy in various driving situations.

We recommend you carefully read these guidelines to assure comfortable vehicle usage.

Nevertheless, we always aspire to higher standards of service and welcome your feedback. You can submit it to the following mailbox. Please note your remark may concern the service you receive from our own staff or the staff of our partners [complaint@arvalru.ru](mailto:complaint@arvalru.ru).

**+7 (495) 644-22-77**

**8 (800) 555-22-70\***

We appreciate your cooperation!

Yours sincerely,  
ARVAL

\* Toll-free.



## ABOUT ARVAL

ARVAL was founded in **1989** and **is a full BNP Paribas subsidiary**. ARVAL is a global vehicle leasing and fleet management provider.

ARVAL's customer base features international and Russian businesses of any scale. Our ultimate goal is to **deliver service of the highest standard**, provide accurate advice and render timely assistance while you are on the go.

ARVAL operates in more than **29 countries** with staff of almost **7000 people**. Our headquarters are located in Rueil-Malmaison, France. In Russia, ARVAL provides full range of services for **a more efficient corporate fleet management**. ARVAL's Russian major office is in Moscow with more regional offices available across the country: Saint Petersburg, Nizhny Novgorod, Rostov-on-Don, Novosibirsk, Ekaterinburg, Samara.

We are prepared to assist you at all times and places!

**+7 (495) 644-22-77**

**8 (800) 555-22-70\***

\* Toll-free.



## SERVICES

### FINANCING

ARVAL provides funding for your corporate fleet. We assume all risks associated with financing, purchasing, usage and further disposing of the corporate fleet.

### REGULAR MAINTENANCE AND REPAIR

ARVAL offers a full range of maintenance and repair services for comfortable and safe operation of your vehicles.

Authorized dealers under close supervision by experts of ARVAL deliver the service itself.

## TIRE SERVICE

ARVAL assumes all operations associated with purchase, safe storage and timely replacement of tires as the seasons change and the tires wear out.

## ROADSIDE ASSISTANCE

In cases of vehicle breakdown or other road-driven situations, ARVAL ensures quick and effective support 24/7.

Under any circumstances and regardless of format, whether in case of providing assistance on the phone or sending out a technical specialist to repair, or yet transport a vehicle to the service station, solutions suggested by ARVAL will be the best of possible.

## INSURANCE

Mandatory insurance (OSAGO) including extension of liability to third party risks (dSAGO), full vehicle insurance (KASKO), and additional extra equipment damage, vehicle user and passengers accident insurance.

### EXTRA SERVICES:

- fuel cards;
- additional vehicle;
- relief vehicle;
- telematics.

**IMPORTANT!** Details of your service package are available with your fleet manager or with ARVAL vehicle user support:

**+7 (495) 644-22-77#31**

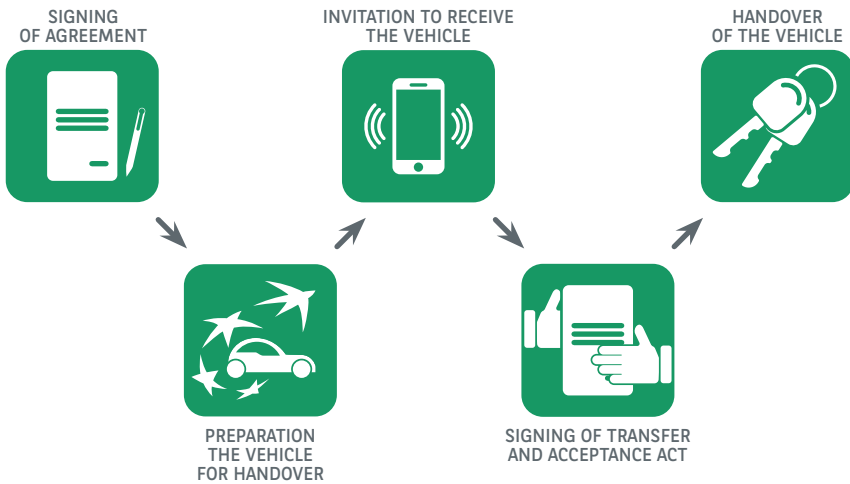
**8 (800) 555-22-70#31\***

\* Toll-free.





## VEHICLE DELIVERY PROCESS



**PLEASE CHECK THE FOLLOWING DURING VEHICLE HANDOVER:****DOCUMENTS:**

- vehicle user manual;
- vehicle state registration;
- OSAGO insurance (mandatory insurance required by state);
- service book (except for some brands that keep the service records in electronic form).

**VEHICLE:**

- general condition;
- extra equipment and accessories according to the Vehicle Acceptance Certificate;
- full set of keys;
- driver's kit (a warning triangle, fire extinguisher, category 1 first-aid kit).

**IMPORTANT!**

To receive a vehicle you must submit:

- authorization (Power of attorney) from your company entrusting you the vehicle handover;
- copy of ID.

After accepting the vehicle, please sign the Vehicle Acceptance Certificate. Submit the signed document to the ARVAL representative handing the vehicle over to you.

Once the corporate vehicle is accepted, you will receive an email with several questions about the quality of our work — do not hesitate to share your experience!

Should you have queries about vehicle release, do not hesitate to contact ARVAL:

**+7 (495) 644-22-77#6**

**8 (800) 555-22-70#6\***

\* Toll-free.





## REGULAR MAINTENANCE AND REPAIR

ARVAL delivers maintenance and repair resulting from natural wear and tear of a vehicle.

Please note that duration of the regular maintenance and repair cycle envisaged by manufacturer can be found in the technical documentation supplied with a vehicle. Only authorized service centers nominated by ARVAL shall maintain and repair the vehicle.

### REGULAR MAINTENANCE AND REPAIR INCLUDES:

- regular service according to the list of manufacturers' mandatory requirements and recommendations (including drain and refill of maximum 2 liters of oil on an inter-service interval);
- execution of repair operations and replacement of parts failing to function due to natural wear and tear.

### REGULAR MAINTENANCE AND REPAIR DOES NOT INCLUDE:

- fuel and additives;
- washing (except for process wash required for service operations);

- interior cleaning;
- repair and replacement of tires, natural wear and tear included;
- any repair operations caused by improper usage, non-compliance with manufacturers' requirements and recommendations (e.g. use under insufficiency of process liquids, with alarm indicators on etc.);
- any repair operations caused by mechanical damage resulting from accident, theft, vandalism, fire, hitting an obstacle, a force majeure event;
- maintenance and repair of extra equipment or accessories installed at a place other than the factory of origin;
- conditioner anti-bacterial cleaning.

**IMPORTANT!** Please pay special attention that it is advised to regularly (according to the requirements specified in the vehicle's user manual) check the levels of motor oil, cooling liquid, brake liquid, steering booster liquid.

## **BOOKING FOR REGULAR MAINTENANCE AND REPAIR (PLEASE, SELECT ANY VARIANTS THAT SUITS YOU):**

**1.** Via email [service@arvalru.ru](mailto:service@arvalru.ru).

**2.** Call to:

**+7 (495) 644-22-77#31**

**8 (800) 555-22-70#31\***

Once repair work is completed, you will receive an email with several questions about the quality of our work — do not hesitate to share your experience!

\* Toll-free.



## **TIRE SERVICE**

ARVAL provides replacement and storage of seasonal tires, and replacement and disposing of the used tires within the limits stipulated in your lease agreement, and provided natural wear and tear. Selection and purchasing of vehicle tires according to your lease agreement.

### **BOOKING FOR TIRE SEASONAL CHANGE:**

- 1.** Please familiarize yourself with a notification sent to your email by the fleet manager of your company. Notification contains the list of vehicles and contact details of tire service stations (addresses, phone numbers, web sites).
- 2.** Schedule an appointment via web sites of tire service or using phone numbers specified in the mentioned notification no later 7 to 10 days prior to the estimated date of service.
- 3.** Provide the vehicle to the tire service in the agreed time. In case of late arrival, service will be rendered on a first come and first serve basis. ARVAL recommends arriving to the tire replacement

service 10—15 minutes in advance. If you need to change the place or date of tire service, please inform ARVAL within up to 24 hours by emailing to [service@arvalru.ru](mailto:service@arvalru.ru) or by calling:

**+7 (495) 644-22-77#32**

**8 (800) 555-22-70#32\***

After the change is done you will receive Acceptance Act and Seasonal Storage Act. **Please, keep all the documents provided till the next tire season.**

## GENERAL RECOMMENDATIONS

**Summer tire change:** since April 1.

- Replace **snow tires by summer ones** at daily average temperature **+5... +7 °C**.
- **Do not use snow tires in summer**, as it is dangerous: at high temperatures, they lose their road adhesion properties, while soft winter treads wear out fast.
- **Replace the tires** with new ones **when depth of tread reaches 2 mm**.

**Winter tire change:** since October 1.

- Replace **summer tires by snow ones** at daily average temperature below **+5... +7 °C**.
- Do not use **summer tires in winter**, as it is dangerous: at low temperatures, summer tires become more rigid and lose their road adhesion properties.
- **Replace the tires** with new ones **when depth of tread reaches 4 mm**.

After tire seasonal change made a short survey about quality of our work will be sent to your e-mail. Please, share your opinion with us!

Should you have queries about tire service, do not hesitate to contact ARVAL:

**+7 (495) 644-22-77#32**

**8 (800) 555-22-70#32\***

\* Toll-free.



## ROADSIDE ASSISTANCE

To ensure comfort in any situation, ARVAL offers its Roadside assistance service (if this has been included in your lease agreement).

The service is available **24/7/365**, once the corporate vehicle has been handed over. You may check the programme details with the person in charge in your company or with an operator at ARVAL.

- **Geographical coverage:** all over Russia
- **Programs:** Standard, Premium
- **Phone numbers:**
  - +7 (495) 644-22-77#1**
  - 8 (800) 555-22-70#1\***
- **Russian & English speaking operators**

\* Toll-free.

## ARVAL ASSISTANCE STANDARD (FOR PASSENGER AND LIGHT COMMERCIAL VEHICLES UP TO 3.5 TONNES)

### INFORMATIONAL SUPPORT ON THE CONTENT OF PROGRAMME:

- advice on programme content and the scope of service.

### GUIDANCE ON LEGAL MATTERS:

- support on the course of action in insured events;
- clarification of the traffic rules in cases of dispute.

### ON-THE-PHONE TECHNICAL SUPPORT:

- on basic troubleshooting (e.g. How to start an engine from other car w/o damaging the electronic systems of both vehicles) while operating a vehicle;
- on meaning of switched on alarm indicators.

### IN CASE OF BREAKDOWN, MOBILE ON-SITE TECHNICAL SUPPORT:

- battery charging/starting an engine from external sources;
- fuel delivery of up to 20 litres (fuel is paid for upon delivery);
- replacement of a flat tire (if a spare is available);
- switching the alarm system off;\*
- vehicle force opening.\*\*

\* Provided vehicle's design specifics allow for such operations.

\*\* This service is rendered on mandatory condition of a vehicle state registration certificate to be presented by the user.

**VEHICLE TOW-AWAY IN CASE OF BREAKDOWN OR ACCIDENT:**

- towing the vehicle away to the nearest ARVAL-approved authorized service center (check with operator).

**PREMIUM PROGRAMME (FOR PASSENGER AND LIGHT COMMERCIAL VEHICLES UNDER 3.5 TONS)****INFORMATIONAL SUPPORT ON THE CONTENT OF PROGRAMME:**

- advice on programme content and the scope of service.

**LEGAL GUIDANCE:**

- support on the course of action in insured events;
- clarification of the traffic rules in cases of dispute.

**ON-THE-PHONE TECHNICAL SUPPORT:**

- on basic troubleshooting (e.g. How to start an engine from other car w/o damaging the electronic systems of both vehicles) while operating a vehicle;
- on meaning of alarm indicators.

**IN CASE OF BREAKDOWN, MOBILE ON-SITE TECHNICAL SUPPORT:**

- battery charging/starting an engine from external sources;
- fuel delivery of up to 20 litres (fuel is paid for upon delivery);
- replacement of a flat tire (if a spare is available);
- switching the alarm system off;\*
- vehicle force opening.\*\*

\* Provided vehicle's design specifics allow for such operations.

\*\* This service is rendered on mandatory condition of a vehicle state registration certificate to be presented by the user.



**VEHICLE TOW-AWAY IN CASE OF BREAKDOWN OR ACCIDENT:**

- towing the vehicle away to the nearest ARVAL-approved authorized service center (check with operator).

**ACCIDENT MANAGER SERVICE ON SITE OF AN ACCIDENT:**

- guidance to user on matters of communication with the traffic police in case of an accident;
- supervision over accuracy of accident-associated paperwork (e.g. completeness and consistency of damage to vehicle descriptions);
- when a vehicle user is unable to call a tow-away service (e.g. Due to injuries inflicted during the accident), accident manager organizes and supervises the tow-away service.

**POST-ACCIDENT SERVICE:**

- submitting an initial set of documentation on the event to the insurance company to check in the claim;
- rendering support in receiving additional documents and submitting them to the insurer;\*
- receiving repairs authorization from insurer;
- delivery of the repairs authorization original copy to the vehicle user's place of work.

\* This service cannot be provided when authority in charge summons an accident participant (requires their personal presence).



## **INSURED EVENT**

ARVAL provides full insurance, including mandatory insurance, extensions to mandatory insurance and full voluntary insurance (OSAGO, DSAGO and KASKO). Also, the insurance package can include user and passenger accident insurance, insurance of extra equipment. In the event of a claim, ARVAL shall provide full assistance under your programme and in accordance with the lease agreement.

## **ACCIDENTS WITH AND WITHOUT THIRD PARTIES INVOLVED, THIRD PARTIES' WRONGFUL ACTIONS**

### **YOUR ACTIONS:**

#### **1. DO NOT MOVE THE VEHICLE FROM THE SCENE OF ACCIDENT BEFORE TRAFFIC POLICE ARRIVE**

Switch on the hazard lights and set up a warning triangle. Do not admit your fault in case of any doubt.

## 2. CALL THE POLICE RIGHT AWAY AND REPORT

The accident via any of the following phone numbers:

- **02** — from the landline phone;
- **112** or **911** — from a mobile phone.

## 3. REPORT THE INSURED EVENT TO ARVAL

By calling to: **+7 (495) 644-22-77#1, 8 (800) 555-22-70#1\*** (24/7) or by email **[service@arvalru.ru](mailto:service@arvalru.ru)**.

- Should a tow-away be required, please get this approved with the insurance support manager.
- If accident manager service is included, the expert will arrive at the scene to ensure receipt of all necessary certificates and other paperwork associated with vehicle repair and required by insurer.

## 4. YOU SHOULD FOLLOW HIS INSTRUCTIONS

The accident manager will provide you with a list of documents to submit an insurance claim:

- a memo [protocol] and resolution on the alleged offender in a traffic accident, or a ruling;\*\*
- insurance claim;
- driver's license;
- vehicle state registration certificate;
- vehicle driving authorization(PoA)/extract from the lease agreement;
- ID of the claimant.

**IMPORTANT!** Please verify that all external damage inflicted on the vehicle and pertaining to the accident is duly recorded in the documents that you were handed out, and the documents themselves have no slips of pen, typos, inconsistencies or errors.

\* Toll-free.

\*\* If these documents were not handed out at the scene, ask the traffic police officer about date and time of the accident case consideration by the group of the traffic police administrative proceedings (commonly known as investigation group (gruppa razbora)).

**In the event of wrongful actions by third parties:**

- resolution on initiation or refusal to initiate a criminal case;
- insurance claim;
- driver's license;
- vehicle state registration certificate;
- vehicle driving power of attorney/extract from the lease agreement;
- ID of the claimant.

**IMPORTANT!** Please verify that all external damage inflicted on the vehicle and pertaining to the accident is duly recorded in the documents that you were handed out, and the documents themselves have no slips of pen, typos, inconsistencies or errors.

The accident manager will update you on the deadlines to report the insured event, a set of documents needed and will give you the address of the closest office to settle the claim.

**If the settlement office is very remote from the place where an insured event took place:**

- the accident manager will advise you on the procedure of distant claim settlement (via email);
- take photographs of the damaged parts of the vehicle (pl.refer to procedure specified at pp. 24—26);
- forward these photographs along with the set of paperwork via email (the accident manager will procure an address).

**5. MAKE AN APPOINTMENT WITH VEHICLES SERVICE STATION**

- once the experts of ARVAL receive a payment guarantee from the insurance company, they will contact you within 3 business days to set up repair operations.
- do not proceed with repairs until you receive a confirmation from ARVAL.
- once you receive the authorization for repair from the insurer, you can contact the service station by yourself.

- When you have handed the vehicle in for repair, please inform ARVAL by calling: **+7 (495) 644-22-77#31, 8 (800) 555-22-70#31\*** or sending an email to: **service@arvalru.ru**.

## **6. PICK UP YOUR VEHICLE**

Once the repair is over, our partner will inform you that the repaired vehicle is ready to be taken away from the premises of the service station.

You have 3 calendar days to pick up the vehicle.

## **MOTOR VEHICLE THEFT**

### **YOUR ACTIONS:**

#### **1. IMMEDIATELY, AS SOON AS FACT OF THEFT BECOMES KNOWN TO YOU, CALL THE POLICE:**

- **02** — from the landline phone;
- **112** or **911** — from a mobile phone.

**File a written complaint at the police station closest to the place of theft.**

#### **2. WITHIN 24 HOURS, INFORM ARVAL OF THE INCIDENT**

Call to: **+7 (495) 644-22-77#1, 8 (800) 555-22-70#1\*** (24/7) or by email **service@arvalru.ru**.

#### **3. YOU SHOULD FOLLOW HIS INSTRUCTIONS**

The accident manager will provide you with a list of documents to file an insurance claim:

- resolution on initiation of the criminal case;
- resolution on recognition as an offended party;
- certified copy of resolution on attaching Material evidence to the criminal case (the place of storage must be specified);

\* Toll-free.

- police certified copy of the vehicle state registration and a photograph of the keys certified by the stamp;
- insurance claim;
- driver's license;
- vehicle driving authorization/extract from the lease agreement;
- ID of the claimant;
- vehicle state registration and a full set of keys (unless police have withdrawn them).

The accident manager will update you on the deadlines to report the insured event; a set of documents needed and will give you the address of the closest office to settle the claim.

Should the aforementioned documents or the full set of keys be unavailable, the insurance company may refuse to settle the claim.

## NATURAL DISASTER

### YOUR ACTIONS:

#### 1. REFER TO POLICE AND GET THE DAMAGE DOCUMENTED

The issued certificate has to state the vehicle location, date of the event, circumstances that have inflicted the damage, as well as all documented damage received because of the act of god.

#### 2. RECEIVE THE CERTIFICATE ON A NATURAL DISASTER IN THE LOCAL METEOROLOGICAL OFFICE IN YOUR CITY:

- for Moscow and Moscow region: **+7 (495) 684-59-84**;
- for regions please select your city at <http://www.meteorf.ru/about/structure/>

### 3. REPORT THE INSURED EVENT TO ARVAL

By calling to: **+7 (495) 644-22-77#1, 8 (800) 555-22-70#1\*** (24/7) or by email **[service@arvalru.ru](mailto:service@arvalru.ru)**.

Should a tow-away be required, please get this approved with the insurance support manager.

### 4. YOU SHOULD FOLLOW HIS INSTRUCTIONS

The accident manager will provide you with a list of documents to file an insurance claim:

- event written notice;
- a certificate from the meteorological office;
- other documents required to report an insured event.

The accident manager will update you on the deadlines to report the insured event; on a set of required documents and will give you the address of the closest office to settle the claim.

**If the settlement office is very remote from the place where an insured event took place:**

- the accident manager will advise you on the procedure of distant claim settlement (via email);
- take photographs of the damaged parts (pl. refer to procedure specified on pp. 24—26);
- forward these photographs along with the set of paperwork via email (the accident manager will procure an address).

### 5. MAKE AN APPOINTMENT WITH VEHICLES SERVICE STATION

- Once the experts of ARVAL have received a payment guarantee from the insurance company, they will contact you within 2 Business days to set up the repair.
- Do not proceed with repairs until you receive a confirmation from ARVAL.
- Once you receive the authorization for repair from the insurer, you can contact the service station by yourself.

\* Toll-free.



- When you have handed the vehicle in for repair, please inform ARVAL by calling: **+7 (495) 644-22-77#2, 8 (800) 555-22-70#2\*** or email **service@arvalru.ru**.

## 6. PICK UP YOUR VEHICLE

Once the repair is over, our partner will inform you that the repaired vehicle is ready to be taken away from the premises of the service station.

You have 3 calendar days to pick up the vehicle.

Once the repair is complete, you will receive an email with several questions about the quality of our work — do not hesitate to share your experience!

## PROCEDURE FOR TAKING PHOTOGRAPHS IN REMOTE CLAIM SETTLEMENT

**IMPORTANT!** Claim is to be settled remotely only if it has been advised to do so by the insurance expert.

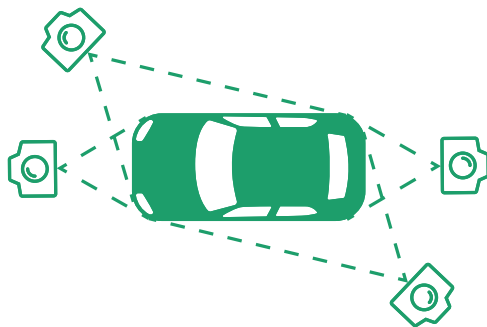
- You are better to examine the vehicle during the daylight hours. We recommend using supplementary sources of light if you examine the car under insufficient lighting.
- For clearer footage of the traces of damage (indents, scratches etc.) extra sources of light need to be used.
- The vehicle needs to be clean.
- VIN-number embossed on the vehicle bodywork, readings of odometer for identification of vehicle and mileage data need to be photographed without fail.
- In the event of damage inflicted upon the front of the vehicle, one without fail must take the photographs of the type of headlights (xenon/halogen), work capacity of lamps, and any possible leaks of process liquids.
- In case of SRS response, it is mandatory to get a photographic picture of their labelling.
- In the event of damage to the windscreen, examination certificate must specify without fail, if the screen is heated and sensor equipped, listing them, if any, attaching also the photographic pictures of the windscreen labelling. If it is not equipped with the mentioned devices, this has to be mentioned as well.

\* Toll-free.

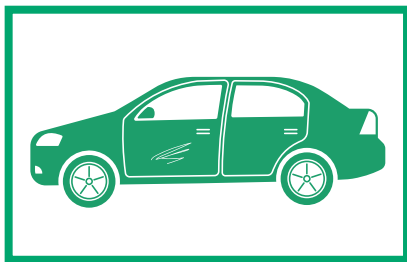
- The photographic recording must allow for vehicle identification and reflect any damage incurred to it completely.

**SPECIFICALLY, THE FOLLOWING SORTS OF PHOTOGRAPHS SHOULD BE TAKEN:**

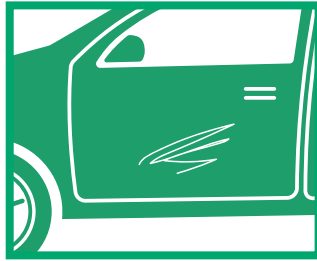
- **4 photographs of the vehicle general outlook, from 4 sides.** The goal is to record the object entirely — a vehicle with damage and number plates. When it is not possible, specify the reasons to such inability in the vehicle examination certificate.



- **A photograph showing the damaged parts only** and in such a manner as to allow for detecting shapes and nature of damage, and the traces of damage juxtaposition on the damaged vehicle. When needed, several photographs of the kind can be made. The goal is to record the damaged part of the vehicle.



- **Photographs of single parts, damages to vehicle bodywork and traces of collision.** The goal is to record maximum information on reported damage; to provide basis for detection of damage nature and extent, to show its dimensional properties.



Any damage described in the vehicle examination certificate, including interiors of the compartments (under bonnet space, passenger compartment, and boot space) have to be recorded on the photographic images.

## EUROPEAN ACCIDENT STATEMENT (EAS) CHECK-LIST FOR ARVAL CORPORATE VEHICLE USERS

EAS (yevroproto'kol) in Russian) is a form of reporting an accident by participants themselves. EAS confirms an accident participant's right to receive settlement under an OSAGO (mandatory vehicle insurance) policy without summoning a traffic police officer to the scene.

### YOU CAN GO FOR EAS IN THE FOLLOWING CASES:

- When only two vehicles are involved.
- When both drivers have an OSAGO policy.
- No damage inflicted on people (accident affected only vehicles).
- Total amount of loss is within 100K rubles' range for all regions\*. If loss equals a higher amount, the user pays all charges above the established level, Whereas the EAS must be drafted on a hard copy.
- Participants to the accident have no dispute regarding circumstances of the event, its nature and a list of visible damage.

In cases of dispute when finding the guilty party to the traffic accident or disagreement on any of the aforementioned conditions, please inform the traffic police thereof. In this case, the accident cannot be reported under the EAS procedure.

### ARVAL HEREBY URGES YOU TO NOTE THAT OCCURRENCE OF THE FOLLOWING CIRCUMSTANCES CANNOT CONSTITUTE A GROUND FOR AN INSURANCE COMPANY TO REFUSE SETTLING YOUR CLAIM EITHER FULLY OR PARTIALLY:

- At the time of the event, a vehicle user cannot provide a precise estimate of loss. As user is not necessarily a technical expert, it is hard for them to reveal (or confirm the absence of) an implicit damage.
- Time of a traffic accident is a stress factor for all involved, i.e. the risk of doing the paperwork inaccurately is high.

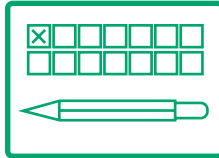
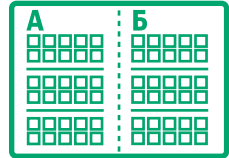
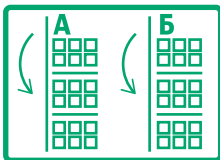
\* Information is relevant on December 15, 2019. More details on EAS are available at [www.cbr.ru](http://www.cbr.ru) the web-site of the Bank of Russia.

**YOUR ACTIONS WHEN GOING FOR EAS:**

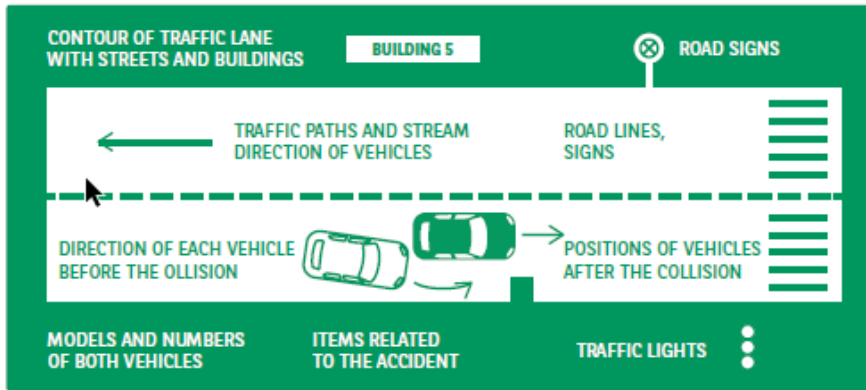
1. Please make sure to have taken the photographs of the scene of the accident, all damage on your and other party's vehicle.
2. Fill out the EAS statement which is found in the green folder you received together with the vehicle.



STATEMENT FORM

USE A BALLPOINT PEN  
WHEN FILLING THE FORM  
OUTTHE STATEMENT IS FILLED  
OUT BY BOTH PARTIES,  
EACH — THEIR COLUMNREVERSE SIDE IS FILLED  
OUT BY EACH OF THE  
PARTIES THEMSELVESWHEN FRONT SIDES OF  
BOTH COPIES ARE FILLED  
OUT, THEY NEED TO BE  
DETACHEDEACH PARTY PUTS TWO  
SIGNATURES ON THE  
FRONT SIDE OF THE  
STATEMENT (ONE — UNDER  
THE INFORMATION BOX,  
AND THE OTHER — UNDER  
AGREEMENT). THE REVERSE  
SIDE IS CERTIFIED BY  
A SIGNATURE OF THE PARTY  
WHO HAS FILLED IT OUT

Examples of drawing the scheme of accident



**IMPORTANT!** A filled out statement shall not contain any errors or corrections. A traffic accident statement (EAS) that has been filled out incompletely or inaccurately is deemed void (non-existent).

3. Report the insured event to ARVAL by calling to: **+7 (495) 644-22-77#1, 8 (800) 555-22-70#1\*** (24/7). Via email [service@arvalru.ru](mailto:service@arvalru.ru). Should a tow-away be required, please get this approved with the insurance support manager.
4. Follow instructions of the accident manager. If the offended party did not submit the filled out EAS statement to the insurance company, these may serve as grounds of refusing to settle.

**If you are the offended party**, you have five calendar days to submit the following set of documents to the insurance company mentioned in your OSAGO policy:

- a filled out EAS statement;
- OSAGO insurance policy;
- driver's license;
- vehicle state registration certificate;
- vehicle driving authorization(PoA)/extract from the lease agreement;
- ID of the claimant.

\* Toll-free.

5. Within five days from the accident, hand the vehicle in to the insurance company for examination and technical scrutiny.
6. An expert with ARVAL will inform you of the decision that has been made and of your actions following consideration of the road accident.

**If you are the offender party**, you have five calendar days to report an accident to the insurance company mentioned in your OSAGO policy:

- should this requirement be violated, the insurer will have the right to bill the costs assumed to repair the vehicle of the offended to the offender (here vehicle user);
- do not proceed with repairing the vehicle prior to expiration of 15 calendar days from the day of the accident (except the bank holidays) without a written consent from the insurer.

In case of queries regarding the EAS traffic accident reporting procedure, please refer to the customer support service:

**+7 (495) 644-22-77#31, 8 (800) 555-22-70#31\***

\* Toll-free.





## FINES

To track and reimburse user fines ARVAL uses **ARVAL.online** — an online monitoring system.

As a fleet owner ARVAL is under obligation to pay the amounts of fines to the state authorities, whereas users reimburse such amounts directly to ARVAL via the system.

- Which also a registration platform for information about all breaches. **ARVAL.online** sends automatic notification of the violation.
- ARVAL pays the fine with a 50% discount (if applies according to the law) and sends you a notification of the outstanding amount.
- Be debiting funds in the amount paid earlier by ARVAL from your bankcard you reimburse ARVAL directly via online payment.

### ARVAL.ONLINE. PAYING FINES

1. **Please refer to your account manager at ARVAL to get registered in the online service.** After registration, you will receive an automatically generated message with a link to activate your account.

## 2. Sign in to the system:

- hit the link <https://arval.online>;
- enter email and password you indicated at activation;
- press "Sign-in".

ВХОД В ЛИЧНЫЙ КАБИНЕТ

Логин / Е-mail

Логин / Е-mail

Пароль

Пароль

ВОЙТИ

Забыли пароль?

If haven't challenged a fine within 5 days\*, "ARVAL will pay the fine with a 50% discount (if applies according to the law) and send you a notification of the outstanding amount. You reimburse the amount paid earlier by ARVAL to state authorities using your bankcard and online payment. If you have not paid the fine within 14 days upon notification, ARVAL shall bill the amount to your employer.

## 3. Please see the details on the fine by hovering cursor over three dot sign and by clicking "view":

Штрафы · Мои штрафы										
Записи с 1 по 32 из 32						Обновлено 17				
Скан	Обновлено	Получатель	Статус штрафа	Гос. номер	Номер пост.	Дата пост.	Дата наруш.	Статья	К оплате	Пользователь ТС
	01.04.2019 10:26	С000099	Оплачен АРВАЛ Оплатить по карте	X205CY777	18810177190323391011	23.03.2019	23.03.2019 14:37	12.9.2	250 р.	Иванов М. Mikhail.IVANOV@arval.ru
	11.03.2019 10:23	С000099	Оплачен АРВАЛ Оплатить по карте	K958EX799	18810177190303354797	03.03.2019	03.03.2019 18:32	12.16.1	250 р.	ПРОСМОТРЕТЬ
	17.01.2019 10:53	С000099	Оплачен АРВАЛ Оплатить по карте	K958EX799	0355431010119010900007444	09.01.2019	30.12.2018 15:09	8.14.2	2500 р.	Mikhail.IVANOV@arval.ru Head of AMs

\* Unless otherwise has been agreed upon between ARVAL and your employer.

#### 4. Press “pay by card” on page with information on the fine:

The screenshot shows a web interface for paying a fine. At the top, it says 'Штрафы · Просмотр' and 'Горохова Марина'. The main heading is 'Штраф 18810177191110154628 от 11.11.2019'. Below this are tabs for 'ОБЩАЯ ИНФОРМАЦИЯ', 'СОБЫТИЯ', and 'УВЕДОМЛЕНИЯ'. A green button 'ОПЛАТИТЬ ПО КАРТЕ' is prominent, with a note: '— Для Вас доступна оплата текущего штрафа по карте'. Below the button, there are two sections: 'Статус штрафа' (Оплачен АРВАЛ) and 'Перевыставление' (Оплатить по карте). At the bottom, there are two columns of information: 'Информация о правонарушении' (Номер постановления: 18810177191110154628) and 'Информация об автомобиле' (Гос. номер: У7700У77, Номер CTC: 7760852401).

#### 5. Enter the required details and complete the payment:

The screenshot shows a payment form for a fine. At the top right is the 'UCS UNITED CARD SERVICES' logo. The form is titled 'Параметры заказа' and contains fields for 'Магазин' (Ариэл), 'Номер заказа' (C000009188101771911100000897), and 'Сумма' (220.00 руб.). Below this are fields for 'Номер карты' (0000 0000 0000 0000), 'Срок действия карты' (month/year), and 'Держатель карты' (ФИО и фамилия). To the right is a green card graphic with 'UCS CARD' and 'платежный инструмент' text. At the bottom, there is a security note: 'Безопасность передачи вашей информации гарантируется использованием протокола SSL и сертификата Thawte.' and two buttons: 'Отказ от оплаты' and 'Оплатить'.

Fine payments are not charged with a commission.

## CHALLENGING A FINE

- When you challenge a fine, your case must be substantiated by documents. The following are not considered as reasons to challenge a fine:
  - inaccurate provision of vehicle registration number while paying for the parking (e.g., regional code is missing);
  - parking number was entered inaccurately.

- You can challenge a fine within 5 days\*, while it is in a "Pending" status.  
To do so:
  - open the fine form;
  - specify the reasons of challenging;
  - provide explanations in the field "Client comments";
  - upload the documents substantiating your case;
  - press "The fine is challenged".

## REJECTING A FINE

- You can reject a fine when at the moment of breach, the vehicle was not driven by you.
- You can reject a fine within 5 days\*, while it is in a "Pending" status.  
To do so:
  - open the fine form;
  - specify the reasons of rejection;
  - provide explanations in the field "Client comments";
  - upload the documents substantiating your case;
  - press "Reject a fine".

\* Unless otherwise has been agreed upon between ARVAL and your employer.

## REPEATED FINES

Violation of the traffic rules committed by you while driving an ARVAL corporate vehicle may be considered as a repeated offense.

Following are the most frequent categories of repeated administrative offenses (violation of traffic rules is considered as an administrative offense and is punished according to the code of administrative violations (CAV — KoAP):

- par. 12.9, section 6 of KoAP **Speeding by 41—60 km/h**, 2000—2500 ruble fine;
- par. 12.9, section 7 of KoAP **Speeding by over 60 km/h**, 5000 ruble fine or withdrawal of license;
- par. 12.12, section 3 of KoAP **Red lights running**, 5000 ruble fine or withdrawal of license;
- par. 12.15, section 5 of KoAP **Entering an oncoming lane**, 5000 ruble fine or withdrawal of license;
- par. 12.16, section 3.1 of KoAP **Driving in an opposite direction on a one-way road**, 5000 ruble fine or withdrawal of license.

Breach of the same rules by an ARVAL vehicle within a year since the day of the previous breach shall be considered repeated and is punished more severely — by higher amounts of fine or by license withdrawal.

Fines issued by automatic traffic controls systems (photo and video traffic control cameras) are intended to the fleet owner, and not to the driver operating the car on the moment of breach. Due to a large fleet of vehicles owned by ARVAL, all these fines are issued to the company as repeated.

**IMPORTANT! Fines on repeated breach are not subject to 50% discount!**

**We therefore urge you to comply with the traffic rules and not to commit such offenses.**

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**ROAD ASSISTANCE,  
ACCIDENTS, BOOKING A SERVICE,  
TOW-AWAY**

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**+7 (495) 644-22-77  
8 (800) 555-22-70\***

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**BOOKING A SERVICE**

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**service@arvalru.ru**

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**YOUR OPINION**

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**complaint@arvalru.ru**

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\* Toll-free

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