

Road Assistance

**Article 1
Definitions**

1. "Road Assistance" is the activity relating to the execution of works in the event of a road accident or vehicle failure, due to which a vehicle is immobilized or prevented from moving.

a. Such works consist of the following:

- i) On-site car repair works;
- ii) Vehicle transportation to the nearest or most appropriate workshop;
- iii) Vehicle transportation to a workshop of the owner's choice, and transportation of the vehicle's driver and passengers to the nearest place where they can take other means of transport, at the choice of the beneficiary, pursuant to the obligations undertaken under the Road Assistance Policy.
- iv) The transportation of the vehicle and its driver and passengers to their residence, point of departure or their original destination in Greece, pursuant to the obligations undertaken by the road assistance provider.

b. Road assistance can be also offered at the stations of stay and reloading set out in para. 13 of Art. 2 hereof.

c. Road assistance includes also assistance to two-wheeled vehicles or tricycles.

2. Road Assistance Providers are the natural or legal entities or consortiums of speculative or non-speculative character, engaged in the provision of road assistance and which operate in the provision of road assistance according to the terms hereof.

Road Assistance Providers are classified as follows:

A Independent Pan-Hellenic providers, i.e. companies of any legal form, providing road assistance to vehicles by their own means exclusively.

B Mixed providers, i.e. companies of any legal form, providing road assistance not only by their own means but also through associate providers;

C Heavy Vehicle Road Assistance Providers, i.e. companies providing road assistance exclusively to busses and trucks of over 3.5 tons.

3. Means of road assistance are the material and mechanical equipment, human resources and expendable materials used by the company for the provision of vehicle road assistance.

4. Road Assistance Beneficiary is

the natural person or legal entity that has agreed a road assistance policy with a road assistance Provider.

5. Road Assistance Policy is the agreement for the provision of road assistance by the provider to the beneficiary and is evidenced by a document issued by the provider.

6. The amount of cover includes:

- a) The premium payable to the insurance company for the provision of road assistance;
- b) The subscription fee payable to non-insurance companies providing road assistance;
- c) The lump sum payable to a public crane company for a specific incident, only for the hoisting, towage or transportation of the immobilized vehicle.

In any other case, apart from the above, the lump sum payable to the road assistance provider is considered as carriage fee, and collection thereof is prohibited by Art. 1 of L. 1959/1991 (Government Gazette 123 A').

7. Stations of stay and reloading are the appropriately configured spaces maintained by the road assistance providers, where repair works are safely executed under comfortable conditions for the passengers of the damaged vehicles.

8. Road assistance associate providers are the road assistance providers operating in the Prefecture, which offer vehicle road assistance only as associate contractors with the rest of the road assistance providers.

**Article 2
Obligations**

All road assistance providers:

1. Operate on a 24-hour and 365-day basis for mainland Greece and the island of Evoia. On the remaining islands, where they operate, they operate at least from 7:00 to 23:00 except from the islands of Crete, Rhodes and Corfu as well as other islands that may be defined by decision of the Minister of Transport and Communication.

2. Provide instant and quality road assistance;

3. Must obtain civil liability insurance towards the road assistance beneficiaries, as far as the material damages and body damages that may occur during the provision of road assistance.

4. Possess at least the following trucks per region of gross weight over four (4) tons, made (platforms, cranes) as follows:

(a) In the Prefecture of Attica eighteen (18) vehicles;

(b) In the Prefecture of Thessalonica seven (7) vehicles;

(c) In each of the prefectures of Achaia, Larissa, Corinth, Fthiotida, Pieria, Ioannina, Kavala, Halkidiki, Viotia and Aitolakarnania, three (3) vehicles;

d) In each of the remaining prefectures of mainland Greece and Crete as well as Evoia, two (2) vehicles. The prefectures of Evritania, Fokida and Grevena, are excluded and they are required to have only one (1) vehicle;

e) In each of the islands of Rhodes, Corfu, Lesbos, Zakynthos, Kefallonia, two (2) vehicles;

f) In case the companies provide road assistance in other islands except from the above mentioned, the number of vehicles required will be defined by a decision of the Minister of Transport and Communication;

g) Apart from the above minimum obligatory number of vehicles, road assistance providers have the right to possess an unlimited number of vehicles of any type which are authorized to circulate within the European Union.

Road assistance vehicle includes also the agricultural tractors as well as specialised crawler tractors used to handle snow, ice, mud or sand, at the provider's choice.

The vehicles may be equipped with hoisting or towage machinery and various first-aid tools or spare parts.

5. The road assistance vehicles can also carry the driver and passengers of the immobilized vehicle(s), depending on the number of available seats they have.

6. All vehicles are exclusively used for the provision of road assistance pursuant to the provisions hereof.

7. The licenses of trucks are valid throughout Greece.

8. The road assistance vehicles belong to the ownership of the companies or by retention of ownership or under lease agreements, in accordance with the applicable provisions.

9. Road assistance providers shall use the minimum number of vehicles set out in paragraph 4, evenly allocated throughout the respective areas and shall increase the minimum number of vehicles depending on their corporate needs in order to provide instant and quality assistance.

10. Road assistance providers are obliged to employ the following technical personnel:

a) At least one technical department director, who will be a mechanical engineer, graduate of a higher educational institute or university, who will render his/her services mainly at the headquarters of the Independent or

Mixed road assistant provider;

b) In the Prefecture of Attica, at least seventy (70) employees, at least 50% of whom must be mechanics or electricians drivers and the rest must be drivers. Per day shift there must be available (18) employees, at least 50% of whom must be mechanics or electricians drivers and the rest must be drivers for serving the customers even during change of shifts. From 22:00 to 06:00 of the next day there will be available at least eight (8) employees, from whom at least 50% must be mechanics or electricians drivers and the rest drivers for serving the customers even during change of shifts.

c) In the Prefecture of Thessalonica, at least twenty seven (27) employees, at least 14 of whom mechanics or electricians drivers and the rest drivers. At least eight (8) employees will be available per day shift, at least 50% of whom will be mechanics or electricians drivers and the rest drivers. From 22:00 to 06:00 next day there will be available at least four (4) employees at least 50% of whom will be mechanics or electricians drivers and the remaining will be drivers for serving customers even during change of shifts.

d) At least eleven (11) employees will be available in each of the Prefectures of Achaia, Corinth, Viotia, Pieria, Fthiotida, Larissa, Aitolakarnania, Ioannina and Halkidiki, at least six (6) of whom must be mechanics or electricians drivers and the remaining will be drivers.

e) At least seven (7) employees will be available in each of the remaining Prefectures of mainland Greece, Crete and Evoia, at least four (4) of whom will be mechanics or electricians drivers and the remaining will be drivers, except from the Prefectures of Evritania, Fokida and Grevena, where the number of mechanics or electricians drivers will be defined by a decision of the Minister of Transport and Communication.

f) At least seven (7) employees will be available on each of the islands of Rhodes and Corfu, at least four (4) of whom will be mechanics or electricians drivers and the remaining will be drivers.

g) At least five (5) employees will be available on each of the islands of Lesbos, Zakynthos and Kefallonia, at least three (3) of whom will be mechanics or electricians drivers and the remaining will be drivers.

h) For companies providing road assistance to other islands except from the above, the number of mechanics or electricians drivers will be defined by a

decision of the Minister of Transport and Communication.

i) Road assistance providers must employ at least one (1) mechanic or electrician driver in each station of stay and reloading they maintain.

In the above mentioned persons of this paragraph can be included the owner or the owners of the company, provided they have the necessary qualifications defined in the following paragraph of this article.

11. The mechanics or electricians drivers may be employed by the company under any kind of employment agreement and must have at least the following qualifications:

a) Driver's license of the respective category, depending on the type of vehicle they drive;

b) Two-year minimum proven experience in a car workshop, as car mechanics or electricians.

In case they are graduates of a lower level technical school, they must have at least one (1) year prior experience.

In case they are graduates of a higher technical school no prior experience is needed.

c) At the time of publishing of the present law, any mechanics or electricians drivers employed by road assistance providers (companies) shall be considered as mechanics or electricians regardless of their prior experience. Any one employed at any time by road assistance providers for a minimum period of one (1) year may be considered as mechanic or electrician driver.

All road assistance providers must:

12. Employ the minimum technical personnel required by this article, allocated according the area of activity. The minimum technical personnel must have full-time or part-time employment contracts in order not to interrupt the continuous, on a 24-hour basis, operation of the company.

13. Must operate at least one (1) station of stay and reloading in each Prefecture of mainland Greece as well as on the islands they operate.

The stations of stay and reloading must have:

a) A ground level of at least 20 square meters, serving as office and waiting room;

b) at least one (1) WC;

c) at least one telephone connection line;

d) P/C;

e) a wireless communication device with the road assistance vehicles;

f) a staged ground space of at least 30 square meters, with an inspection pit or a hoisting engine.

All the stations operating at the time this law is issued, having a WC, as well as separate waiting rooms and space for vehicle inspection and repair are considered as stations of stay and reloading regardless whether they cover the minimum square meters required by this paragraph.

14. By joint decision of the Ministers of Economy and Financial Affairs and of Transport and Communication it is possible to increase the number of Private-Use trucks vehicles of road assistance over four (4) tons, the number of mechanics or electricians drivers and the number of the stations of stay and reloading.

Companies are obliged to increase the minimum required obligatory technical personnel and means depending on the needs, so as to provide instant and qualitative road assistance at all times.

15. Insurance companies may provide road assistance either in species or in money, whereas non-insurance companies of road assistance only in species.

Article 3

Insurance companies providing road assistance

1. All domestic and foreign insurance companies operating in Greece in sector 18 "Assistance" may offer road assistance to vehicles, pursuant to L.D. 400/1970 (Government Gazette 10 A') and the present law.

2. Insurance companies can offer road assistance as follows:

a) By themselves as pan-Hellenic companies, provided they offer road assistance by their own means, in accordance with this law.

b) By themselves as mixed, in accordance with Art. 5 hereof.

c) By using other independent pan-Hellenic or mixed companies, insurance or not.

3. The insurance company is obliged to deliver a road assistance policy to the insured, containing all the company's obligations and the information set out in Art. 11 hereof.

If the insurance company does not employ its own means but co-operates with another road assistance company, the policy must quote, besides the information required by Art. 11 hereof, all the information of the pan-Hellenic road assistance company that it serves it.

If it is a mixed insurance company, the policy must mention the details of its associates, according to Art. 5 hereof, who will provide the road assistance services.

4. Insurance companies which offer road assistance by their own means, at the time of publication of the present, are obliged, within an exclusive deadline of nine (9) months from the publication of the present law, to comply with its provisions pursuant to Art. 2 hereof.

If they don't wish to adjust, they may continue to provide vehicle road assistance, only if they enter into a cooperation agreement with another independent pan-Hellenic or a mixed road assistance provider or with associates providers, within an exclusive deadline of nine (9) months from publication of the present law.

If they do not wish to continue to provide vehicle road assistance, they must return to the beneficiaries any non-accrued premiums and they must deliver the number plates of all vehicles they possess for road assistance purposes.

5. Insurance companies which offer vehicle road assistance, at the time of publication of the present, in cooperation with other road assistance providers and wish to continue their operations with other providers are obliged within an exclusive deadline of nine (9) months from the publication of the present law, to enter into contract with any vehicle road assistance provider of para. 2 of the present, associate providers included.

If they do not wish to continue their operation they must instantly return any non-accrued premiums to the beneficiaries.

6. Insurance companies operating as independent or mixed providers of vehicle road assistance are obliged by October 31st every year to submit to the Private Insurance Supervisory Committee, which is set up in accordance with the provisions of L. 3229/2004 (Government Gazette 38 A'), the following:

- a) Statutory declaration that their operation as vehicle road assistance providers is in accordance with the present law;
- b) Lists of the registration numbers of vehicles they possess weighing over four (4) tons and a statutory declaration that the minimum required allocation of vehicles is constant and in accordance with the provisions hereof;
- c) Copies of certified work schedules from the employment inspection authority and a statutory declaration that they continuously occupy the required technical personnel according to Art. 2 hereof, allocated according to the present law;
- d) List of the exact addresses and

telephone numbers of the stations of stay and reloading they maintain and a statutory declaration that these operate in accordance with Art. 2 hereof;

e) A copy of the road assistance policy delivered to their insureds;

f) A copy of the agreement they might have with another insurance company on behalf of which they have undertaken the provision of road assistance to its insureds;

g) A copy of the insurance policy for professional liability and civil liability towards the beneficiaries of road assistance;

h) A list of their associates operating in various parts of Greece;

i) A copy of the agreement signed between the insurance company and its associates pursuant to Art. 5 hereof.

The audit of the competent authority for this specific operation is completed by November 30th the same year.

Where violations of the applicable provisions are ascertained, the insurance company must comply within two (2) months deadline from the receipt of the relevant notice by the Administration, otherwise it shall be instantly deprived of its permit as road assistance provider only, it will deliver the number plates of the road assistance vehicles and return any non-accrued premiums to the beneficiaries.

7. In case where insurance companies for the provision of road assistance cooperate with any road assistance provider among those set forth in para. 2 hereof shall submit by October 31st with the Private Insurance Supervisory Committee, the agreement they have signed with the other company.

In case for any reason ceases the operation of the other company that provides road assistance, the insurance company must immediately conclude a new agreement with another provider of road assistance, who holds a legitimate permit or if it does not wish so, must return the non-accrued premiums to the beneficiaries.

8. Insurance companies that do not provide road assistance by their own means and have concluded mutual cooperation agreements with foreign companies for the service of the vehicles of their customers, whenever a vehicle of a foreign company's customer has a failure in Greece may accommodate those vehicles either through the road assistance provider they cooperate with compensating him per case or by using Public-Use cranes.

Article 4

Independent pan-Hellenic companies

1. As of the date of publication of the present law, the independent pan-Hellenic companies must have the organization provided in Art. 2 of the present law.

2. In order to grant a permit to an independent pan-Hellenic road assistance provider it is needed to submit an application and the Articles of Association of the interested company to the Department of Transports and Communications of the Prefecture where the company is seated, together with the following documentation:

a) A statutory declaration by the company's legal representative that the operation of the road assistance provided is in accordance with the provisions of the present law;

b) List of the **chassis numbers** of the vehicles it possess over four (4) tons and a statutory declaration that the minimum required allocation of vehicles will be constant and in accordance with the provisions of the present law;

c) List of the exact addresses and telephone numbers of the stations of stay and reloading it maintains and a statutory declaration that they will operate in accordance with Art. 2 hereof;

d) A copy of the road assistance policy delivered to its subscribers;

e) A copy of the insurance policy for civil liability against the beneficiaries;

f) An abstract of criminal record of general use of the company's legal representative, evidencing that he has never been irrevocably convicted for the crimes set forth in Art. 13 para. 1 hereof.

g) Where the applicant is an insurance company, which is interested for a permit as an independent pan-Hellenic road assistance provider, the above documentation is submitted to the Private Insurance Supervisory Committee.

Within fifteen (15) days from the submission of the above mentioned documentation, the competent authority grants a temporary permit for an independent pan-Hellenic road assistance provider, which is valid for three (3) months.

Upon issuance of the temporary permit, the company is granted all of the vehicle licenses for the vehicles it wishes to use.

3. Within two (2) months from the issuance of the temporary permit, the company must submit to the competent

authority the following documentation:

a) Copies of the certified work schedules by the employment inspection authority and a statutory declaration that it occupies the required technical personnel according to Art. 2 hereof;

b) A copy of the insurance policy for civil liability against the beneficiaries;

c) A copy of the road assistance contract signed with another insurance company for the provision of road assistance to its insureds;

d) Copies of the car licenses of the vehicles with gross weight over four (4) tons it possess;

After the submission of the supporting documents, the competent authority issues a permit for an independent pan-Hellenic road assistance provider, which is valid for an indefinite period of time.

4. By October 31st every year, starting from the following year of its operation, the company must submit to the competent authority all the lists provided for in paragraphs 2 and 3 of the present article.

Where the provisions of the law are not satisfied, the independent pan-Hellenic road assistance provider must comply within two (2) months from the notification of the relevant document by the administration, otherwise the competent authority deprive its permit as an independent pan-Hellenic road assistance provider and the company must deliver the number plates of all its road assistance vehicles as well as return the non-accrued subscription fees to the beneficiaries.

Article 5

Mixed road assistance providers

1. Mixed road assistance providers are the companies of any legal form currently operating or about to operate in various prefectures of Greece, which provide road assistance and which are granted a permit of mixed road assistance provider in accordance with the provisions of the present law.

2. These companies must operate or operate in the future at least in the Prefectures of Attica and Thessalonica by their own means as defined in Art. 2.

3. These companies must have in the areas they operate the organization, equipment and personnel provided by Art. 2 hereof.

4. Road assistance providers in operation at the time of publication of the present law may merge in order to form mixed companies or companies operating throughout the prefecture (associate providers).

5. In the prefectures where the operation of a road assistance provider is obligatory under this law, if no cooperation agreement has been signed with an associate provider, the candidate mixed provider must cover these areas by its own means and operate itself in these prefectures.

6. Within an exclusive deadline of nine (9) months from publication of the present the candidate mixed provider must submit to the department of Transports and Communications of the Prefecture, where it is seated, an application along with a copy of its Articles of Association and the following documentation:

- a) A statutory declaration of the company's legal representative that the road assistance operations it provides are in accordance with the provisions of the present law;
- b) Lists of the chassis numbers and registration numbers of the vehicles over four (4) tons it might possess per region and a statutory declaration that the minimum required allocation of vehicles is constant and in accordance with the provisions of the present law;
- c) Copies of certified work schedules by the employment inspection authority and a statutory declaration that the provider occupies per region the required technical personnel according to Art. 2 hereof;
- d) List of the exact addresses and telephone numbers of the stations of stay and reloading the company maintains itself and a statutory declaration that they operate in accordance with Art. 2 hereof;
- e) A copy of the road assistance policy delivered to the subscribers;
- f) A copy of any agreement possibly signed with an insurance company whereby it undertakes to provide road assistance to its insureds;
- g) A copy of the insurance policy for civil liability against its beneficiaries subscribers;
- h) Copies of the lists of associates, containing all the above mentioned information pursuant to para. 7 of Art. 6;
- i) A copy of the cooperation agreement signed with the associate providers;
- j) An abstract of the criminal record of general use of the company's legal representative, evidencing that he has never been irrevocably convicted for the crimes referred to in para. 1 of Art. 13 of the present law;
- k) A statutory declaration that if in the future, in any area, the respective associate ceases the operation of the company or is unable to provide road assistance according to the provisions

of the present law, the mixed provider of road vehicle assistance will immediately intervene to cover the area itself. In the above mentioned case it notifies within three (3) working days the authority that granted the permit, stating all the events, the evolution and the new information (new addresses of the stations of stay and reloading, telephone numbers and all other necessary information).

If it is an insurance company, which is interested in obtaining a permit as a mixed road assistance provider, the above documentation is submitted to the Private Insurance Supervisory Committee.

7. Upon submission of the above documentation the competent department grants a temporary permit of mixed road assistance provider, with duration of three (3) months, which becomes final upon issue of the car licenses for the company's vehicles.

8. The road assistance policy for the subscribers is issued exclusively by the mixed provider and not from the associate and is delivered within ten (10) working days, the latest, to the beneficiary from the company that collected the subscription fee.

9. On extraordinary occasions, because of weather conditions, earthquakes, heavy traffic during tourist season and generally in circumstances requiring additional support in certain areas of the country, the mixed providers and their associates may transfer vehicles and personnel to best serve the needs for road assistance, provided that this does not leave other areas with less vehicles or personnel than what is required according to the provisions of the present law.

The mixed provider that holds the permit must maintain auxiliary vehicles and/or personnel to support the associates and areas who are in need.

On extraordinary occasions or in case of failure of the vehicles of the associates, the mixed provider may temporarily provide its own vehicles to their associates.

10. By October 31st every year, starting from the year following the publication of the present law, associates are obliged to deliver in duplicate to mixed road assistance providers the documentation set out in Art. 6 para. 7.

11. By November 30th every year, starting from the year following the publication of the present law, mixed providers must submit to the competent department of Transports and Communications of the Prefecture of their seat, the documentation set out in para. 6 and 7 hereof.

For the mixed insurance companies, the above documentation is submitted to the Private Insurance Supervisory Committee.

In case the provisions of the law are not met, the mixed road assistance provider must comply within two (2) months from notification of the relevant document by the authorities, otherwise the competent authority will deprive the company of its permit and the company must deliver the number plates of all of its road assistance vehicles as well as return the non-accrued subscription fees to the beneficiaries.

12. All road assistance providers of any legal form, operating at the time of publication of the present law must comply with its provisions within an exclusive deadline of nine (9) months from its publication. In case of non-compliance within the six-month deadline, vehicles' registration numbers are immediately deprived and they are obliged to immediately return the non-accrued subscription fees to their beneficiaries.

Article 6

Road Assistance Associate Providers

1. Road assistance associate providers must acquire in the prefectures they operate the organization, equipment and personnel of Art. 2 hereof. The inspection of the operation of the associate providers is concluded by the local Departments of Transports and Communications of the country's prefectures, which grant the associates the permit to operate as associate road assistance providers.

2. In order to issue a permit to an associate road service provider the interested company must submit an application to the Department of Transports and Communications of the Prefecture where the company is seated along with the following documentation:

- a) A statutory declaration of the company's legal representative that the operation of road assistance is in accordance with the provisions of the present law;
- b) Lists of the chassis numbers of the vehicles over four (4) tons it possesses and a statutory declaration that the minimum required allocation of vehicles will be constant and in accordance with the provisions of the present law;
- c) List of the exact addresses and telephone numbers of the stations of stay and reloading and a statutory declaration that they will operate in accordance with Art. 2 of the present;

d) An abstract of the criminal record of general use of the company's legal representative, evidencing that he has never been irrevocably convicted for the crimes out in para. 1 of Art. 13 of the present law.

Within fifteen (15) days from submission of the above documentation the competent authorities grant a temporary permit of associate road assistance provider, which is valid for three (3) months. Upon issuance of the temporary permit, the company is granted the car licenses for the vehicles it wishes to use.

3. Within two (2) months from the issuance of the temporary permit, the company must submit to the abovementioned authorities the following documentation:

- a) Copies of certified work schedules by the employment inspection authority and a statutory declaration that it occupies the required technical personnel according to Art. 2 of the present;
- b) Copies of the car licenses of vehicles over 4 tons it possesses;
- c) A copy of the co operation agreement signed with only one mixed road assistance provider.

Once the aforementioned documentation has been submitted, the competent department of Transports and Communications issues a permit for an associate road assistance provider, of indefinite period of time and the temporary car licenses for the company's vehicles are converted into final.

4. By October 31st every year, starting from the following year of its operation, the company must submit to the competent department all the lists set out in paragraphs 2 and 3 of the present article.

In case the provisions of the law are not satisfied, the company must comply within a two (2) month deadline from the notification of the relevant document by the authority, otherwise the competent authority will immediately deprive its permit and the company must deliver the number plates of all of its road assistance vehicles as well as return the non-accrued subscription fees to their beneficiaries.

5. The associate providers must use on their vehicles of road assistance and the stations the distinctive title and trademarks of the mixed providers they cooperate with, in accordance with the co-operation agreement signed between them.

6. Associate providers may provide road assistance only on account of the

mixed provider, in accordance with the agreement signed between them.

7. Associate providers must deliver to the mixed provider of road assistance the following documentation in duplicate:

- a) A statutory declaration by the company's legal representative that the operation of road assistance they provide is in accordance with the provisions of the present law;
- b) A copy of the operation permit as an associate;
- c) Lists of the registration numbers of its vehicles over four (4) tons;
- d) Copies of certified work schedules by the employment inspection authority;
- e) List of the exact addresses and telephone numbers of the stations of stay and reloading it maintains and a statutory declaration they operate in accordance with Art. 2 hereof;
- f) A copy of the insurance policy for civil liability against its beneficiaries;
- g) An abstract of the criminal record of general use of the company's legal representative, evidencing that he has never been irrevocably convicted for the crimes out of those set forth in para. 1 of Art. 13 hereof.

8. The road assistance providers operating already within a prefecture, at the time of publication hereof, must comply with the provisions of the present article within a deadline of nine (9) months from the publication of the present law.

If within the above mentioned deadline, a company, already operating within the prefecture, fails to submit the above documentation or does not have the provided by the law organization it must:

- a) Cease its operation;
- b) Deliver the registration numbers of all of its vehicles;
- c) Return the non-accrued subscription fees to its beneficiaries.

In this event, the mixed provider must instantly cover itself the area, in accordance with the provisions of this law.

Article 7 Heavy Vehicle Road Assistance Providers

1. Heavy vehicle road assistance providers, either insurance or non-insurance companies, independent or mixed companies, must have the organization set out in Art. 2 hereof, except from the vehicles of para. 4 and the personnel of para. 10 sections b to j, instead of which they must possess at least the following specialized (platforms, cranes) lorries of gross

weight over (19) tons and personnel:

- a) In the Prefecture of Attica, three (3) vehicles and at least nine (9) employees, five (5) of whom must be mechanics or electricians drivers and the remaining must be drivers;
- b) In the Prefecture of Thessalonica, two (2) vehicles and at least six (6) employees, 50% of whom at least must be mechanics or electricians drivers and the remaining will be drivers;
- c) In the rest Prefectures of the mainland of Greece one (1) vehicle and at least three (3) employees, two (2) of whom at least must be mechanics or electricians drivers and the remaining must be drivers;
- d) If the providers operate on the islands one (1) vehicle and at least three (3) employees, two (2) of whom must be mechanics or electricians drivers and the remaining must be drivers.

2. In case the company's services are not restricted only to the provision of heavy vehicle road assistance, the remaining provisions of this law are applied depending on the type of business conducted.

Article 8 Provision of road assistance within Greece

1. It is prohibited to attempt to identify or restore the damage on highways or express roads, except from tyre replacement with the reserve wheel of the vehicle (reserve) or fuel supply, when the vehicle is immobilized due to lack of fuel.

2. In any other case, the vehicle presenting a failure on a highway or express road must be instantly towed or loaded by the road assistance provider and transferred to the nearest parking area of the road, or to the stations of stay and reloading or to places off road, where the circulation of other vehicles is not hindered and where it is possible to further identify the damage and possibly restore it

3. In all cases the following measures must be taken to avoid accidents:

- a) The warning triangle or other sign owned by the company must be placed;
- b) The road assistance vehicle must have its revolving lights on at all times;
- c) The road assistance vehicle must be placed behind the immobilized vehicle, except during towage or loading.

4. If the incident has occurred at a particularly dangerous point of the road, the local traffic police authorities are notified.

5. If the immobilized vehicle is not insured or subscribed with a road assistance provider, it can only be

served by the non-insurance companies road assistance providers.

In this case, the owner of the vehicle must be subscribed with the provider in accordance with the provisions hereof, at least for one (1) year. If the particular provision of road assistance incurs a pecuniary cost for the company to approach or transfer the vehicle, a lump sum is paid to the company by the owner or driver of the vehicle as agreed between the two sides (owner or driver of the vehicle and road assistance provider). In order to pay such lump sum, the owner of the vehicle must previously subscribe with the road assistance provider.

If the vehicle's owner or driver does not wish to subscribe with the road assistance provider or objects to the payment of the lump sum for the specific assistance provided, it shall be exclusively served by public crane companies.

Public cranes are prohibited to identify or repair any damage that caused immobilization of the vehicle. They can only hoist, tow or transfer the vehicle.

6. All road assistance providers may use public crane companies to hoist, tow or transfer the vehicles of their insureds and subscribers, compensating them accordingly themselves, based on the obligations undertaken by the agreement.

The provisions of this law shall apply without prejudice to the right of the traffic police or the owner of the vehicle which suffered a damage or an accident, to assign the vehicle's transfer to public use cranes.

7. Vehicles bearing foreign number plates which are immobilized within the Greek territory and are in need of road assistance, without being insured or subscribed with a road assistance provider operating in Greece, are served by non-insurance companies of road assistance or by public cranes.

In this case, the service by the Greek road assistance provider is offered without the conclusion of a road assistance policy but through the payment to the provider of a lump sum after an agreement between the provider and the driver of the immobilized vehicle.

The amounts for the provision of road assistance of this type are freely arranged, but they have to be in accordance with the market rules, the operation cost, the reasonable cost and the prices applying to similar incidents in other European countries.

8. In the prefecture of Attica, Thessalonica and in any city with a population of over fifty thousand

(50.000) inhabitants, the vehicles set out in Art. 2 hereof must be allocated in various nodal points on a 24-hour basis, so as to provide instant road assistance.

The circulation of vehicles must not be hindered in the areas where road assistance vehicles are parked.

When the identification and possibly repair of the damage that has immobilized a vehicle is time consuming and the circulation of other vehicles is hindered, the damaged vehicle shall be instantly transferred to an appropriate place for identification of the damage and repair.

9. All road assistance vehicles bear security revolving lights.

10. When the vehicle is transferred to the place desired by the beneficiary, the road assistance provider is discharged from its obligation towards the beneficiary as regards to the specific incident.

If the beneficiary requests further transfer, such transfer is not considered as road assistance and may be carried out only by a public crane company.

Article 9
Provision of road assistance outside of Greece

1. The road assistance providers of Art. 1 hereof may provide road assistance outside of Greece either by themselves or through reciprocity agreements with similar companies operating in other countries.
2. If the damage is irreparable, the foreign provider may transfer the vehicle and its passengers up to a point or even to Greece, in accordance with the provisions of the applicable reciprocity agreement.
3. The road assistance provider may go to the country where the incident occurred and try to repair the vehicle or transfer itself the vehicle and its driver and passengers to Greece, in accordance with the obligations arising from the applicable reciprocity agreement.
4. Greek road assistance providers offer vehicle road assistance to the customers – visitors of similar foreign companies whose vehicles are immobilized in Greece, only by virtue of reciprocity agreements. The services rendered are those set forth in the reciprocity agreement.

Article 10
Subscription Fee – Premium

1. The amount of premium for road assistance payable to insurance companies is freely negotiable, under the following conditions:
 - a) The premium must be at least proportionate to the operating costs incurred by the road assistance sector and it must not prompt unfair competition towards other road assistance providers. This condition also applies to the amount of the subscription fee.
 - b) The premium must not be under-priced and supplemented by external resources, as defined in Art. 54 last section of Directive 92/49/EEC and in the provisions of the last section of para. 3 of Art. 30 of L.D. 400/ 1970 (Government Gazette 10 A`).
 - c) It is prohibited to under-price the premium and the use of road assistance as a motive to increase the insurance company's income through other activities, the profits from which will cover the difference of the low premium paid for road assistance or any losses arising from such activity.
 - d) The insurance companies engaged in sector 18 "Assistance" which offer road assistance must estimate and quote separately in the insurance policy the

amount of premium payable for road assistance exclusively.

2. It is prohibited to freely offer road assistance from any form or type road assistance provider operating in Greece as well as the advertisement of such offer in any way or means.

3. The observance of the terms of this article and for the issues of its competence, responsible is the Hellenic Competition Commission.

Article 11
Road Assistance and Cooperation Agreements

1. The road assistance policies delivered to the beneficiaries must at least include:

- a) The provider's name, registered office and Tax Number;
- b) The vehicle's owner or beneficiary, depending on the cover scheme selected;
- c) The vehicle's registration number;
- d) The services provided in full detail;
- e) A detailed analysis of the kind of road assistance provided by the company through reciprocity agreements with other countries;
- f) The exact addresses of all stations of stay and reloading throughout the Greek territory;
- g) The addresses and telephone numbers of the foreign providers with which the company has signed reciprocity agreements;
- h) The policy's date of signature, duration and the amount of the subscription fee or premium.

2. In case of an agreement by a mixed road assistance provider it must contain the full data of its associate who collected the subscription fee and whose customer is the subscriber.

3. The agreement is valid provided that the subscriber or the insured has fulfilled his financial obligations. It will be extended for one (1) month after its expiry if the beneficiary is absent and collection is not possible.

4. In case the provision of road assistance to the subscribers of a road assistance provider or the insureds of an insurance company is assigned to another provider or associate provider in Greece, such other provider or associate provider it is prohibited to be compensated per case and after the incident has occurred. The pre-agreed fee can be payable as a fixed lump sum or in installments, so as to ensure the credibility of the other provider or associate provider. The same applies when the company that has the means and the road assistance permit undertakes towards another company of

road assistance the obligation to provide road assistance in other countries too in accordance with the terms hereof. To that effect an agreement is signed, which contains the details of the cooperation and all the mutual obligations, including the financial ones.

Article 12

Road Assistance Agreements for group coverage of fleets

1. It is possible to enter into a road assistance agreement for road assistance of fleets of vehicles owned by legal entities of Art. 1 hereof, either within the scope of European road assistance schemes or within the scope of cooperation with natural persons and legal entities who own such fleets.
2. The fee payable for the provision of such road assistance will be defined by the agreements signed between the road assistance providers of Art. 1 hereof and the natural persons and legal entities set out in para. 1 of this Article.

Article 13

Granting of Permits

1. The road assistance permits provided for herein are not granted if the natural person or the legal representative of the company has been irrevocably convicted for smuggling, drug use or trafficking, human trafficking, homicide by intention, attempted homicide, fraud, theft, forgery, use of forged documents, robbery, desertion, misappropriation, usury, bribery or if the natural person or company have been declared bankrupt.
2. The road assistance providers operating in accordance with the provisions of this law will be granted by the competent Departments of Transports and Communications of the prefectures an unlimited number of car licenses, through the payment of a lump sum contribution in favor of the State, in accordance with paras. 2 and 3 of Art. 2 of L.1959/1991 (Government Gazette 123 A') as far as Private –Use Lorries is concerned.

Article 14

Sanctions

1. An administrative fine is imposed of:
 - a) from ten thousand (10.000) to fifty thousand (50.000) euro to those providing road assistance without the relevant permit;

- b) from five thousand (5.000) to ten thousand (10.000) euro to those presenting false data to the competent state authorities;
- c) from two thousand (2.000) to five thousand (5.000) euro to the associate providers of para. 8 of Art. 1 hereof presenting false data to the road assistance provider with whom they contractually cooperate;
- d) from five thousand (5.000) to twenty thousand (20.000) euro and permanent revocation of the vehicle's license for each violation of section 2 (c) hereof, par. 6 of Art. 1;
- e) from five thousand (5.000) to twenty thousand (20.000) euro for each violation of the provisions of Art. 10;
- f) from five thousand (5.000) to twenty thousand (20.000) euro to road assistance providers of any form as well as their associates, who fail to perform or duly perform their obligations under the law.

2. A joint decision of the Ministers of Economy and Financial Affairs and of Transport and Communication will define the amount payable of the fines for the above breaches when there is a relapse, the procedure of their collection as well as any other relevant detail. The administrative fines are collected in accordance with the provisions of the State Revenue Collection Code (L.D. 356/1974, Government Gazette 90 A').

3. The above administrative fines are imposed either by the competent Prefect or by the Private Insurance Supervisory Committee, as the case may be.

Article 15

Authorizations - abolished provisions

1. The inspection bodies and inspection procedures applicable to the Greek Road Assistance Providers are defined by decision of the Minister of Transport and Communication and the competent Minister.

2. Ministerial Decision Nr A2/39773/6957/91 (Government Gazette 955 B') is hereby abolished.

Article 16

Date of Effect

This Law shall enter into force as of the date of its publication in the Government Gazette except from Art. 14, which will enter into force from 1.1.2010

In Athens, March 17, 2008