

The information document provides a general overview of Motor Own Damage insurance. It does not reflect the terms and conditions of the insurance contract based on your insurable interests and demands. The terms and conditions of the contract are included in other documents, such as the offer, the terms and conditions of insurance, and the policy.

What type of insurance is it?

Motor Own Damage insurance is voluntary insurance for a car, other motor vehicle or trailer. In the event of an insured event, indemnification shall be provided for loss resulting from the damage or destruction of a vehicle. Motor Own Damage insurance is also referred to as vehicle insurance, motor hull insurance, and motor insurance.



What is insured?

- ✓ The insured object shall be the land vehicle specified in the policy, in its initial sale state of completeness and with accessories installed after the initial sale within the extent specified in the policy.
- ✓ Insured event means an unexpected and unforeseeable event, as a result of which the insured object is damaged, destroyed or lost due to the events agreed upon in the policy. Damages arising from different times and/or events shall be considered separate insured events.
- ✓ The sum insured of the vehicle is the market price of the vehicle in Estonia immediately before the insured event or the amount set out in the policy.
- ✓ The sum insured of the vehicle shall not decrease by the insurance indemnities paid out.
- ✓ The indemnity limit is the amount agreed in the policy, being the limit for all payable insurance indemnities.



What is not insured?

- ✗ The following is not insured:
 - ✗ the parts of the vehicle which have been removed from the vehicle or have not been fitted to the vehicle;
 - ✗ the fuel and fuel additives in the fuel tank of the vehicle;
 - ✗ the fixed or protective waxes, driver assistance systems, and vehicle control electronics fitted to the vehicle and not installed by the manufacturer.



Are there any restrictions on insurance cover?

- ! For example, the following shall not be indemnified:
 - ! part of the damage caused by non-compliance with safety requirements;
 - ! damage caused intentionally or through gross negligence on the part of the client;
 - ! part of the deductible from the caused damage;
 - ! damage caused by inadequate maintenance or repair of the vehicle;
 - ! damage caused by using a vehicle under conditions different from normal, such as in racing or training;
 - ! damage that has occurred in an unsuitable place for traffic, e.g. in forest, swamp, water, etc.;
 - ! damage caused to a vehicle while it is being driven off the road, i.e. outside a facility open to land vehicles;
 - ! damage caused by improper modification (including tuning), wear and tear, breakdown (including repair under warranty), corrosion, rust, freezing, humidity (including loss of tightness), inadequate or improper maintenance, inadequate repair work and/or handling of the vehicle or its parts;
 - ! damage if the person driving the vehicle was under the influence of alcohol, drugs or a psychotropic substance at the time of the traffic accident;
 - ! damage if the person who was driving the vehicle at the time of the accident was not entitled to drive the corresponding category of vehicle.



Where am I covered?

- ✓ The covered territory shall be indicated in the policy and the insurer shall only have the indemnification obligation in the case of an event that occurred in the covered territory.



What are my obligations?

- Your main obligation is to pay the insurance premium.
- Please read the insurance terms and conditions carefully.
- Please report the insured event as soon as possible, however, not later than within five working days as of becoming aware of the insured event.
- The insurer shall be informed of risk circumstances and their changes, such as the main purpose of use of the vehicle.
- The safety requirements specified in the insurance contract shall be met, including:
 - it being compulsory to obey traffic rules and behave sensibly on the road;
 - the vehicle shall be maintained, used, and kept in good condition;
 - the vehicle and the property within it shall be kept in a manner that reasonably prevents theft.
- The vehicle and other property damaged in a road accident shall be kept in the condition in which it was after the accident until the insurer provides their instructions.



When and how do I pay?

The amount of the premium and the due date are stated in the policy. Payment is usually made by bank transfer on the basis of an invoice. If the contract is deemed to have been concluded upon payment, the offer shall specify the period within which payment is due.



When does the insurance cover start and end?

The insurance cover starts on the start date of the insurance period. The insurance cover ends at the end of the insurance period.

Insurance cover may end before the end of the insurance period specified in the contract. For example, the insurer may terminate the contract if the insurance premium is unpaid.



How can I terminate the insurance contract?

To terminate the contract, a request shall be submitted to the insurer. Normally, the contract can only be terminated early by agreement between the policy-holder and the insurer.