

The information document provides a general overview of home 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?

Home insurance is insurance for a dwelling, a building belonging to the dwelling, and household property. The liability of the owner of the dwelling, the civil liability of a private individual, and the liability of the lessee may also be covered. In the event of an insured event, in particular, indemnification is provided for damage to or destruction of a building or its property.



#### What is insured?

Depending on the insurance option chosen at the time of conclusion of the contract, the following are insured:

- ✓ the building or part of the building designated in the policy. A part of the building can be, for example, part of a semi-detached or terraced house, the interior finish of an apartment, or an apartment ownership;
- ✓ the household property, i.e. items belonging to or used by a person living in the insured dwelling, which are common at home;
- ✓ the liability of the owner of the building or part of a building shown on the policy, arising from the possession of the building;
- ✓ the liability of the policy-holder or a member of their family.
- ✓ Buildings and household property can be insured against the following risks: fire, explosion, water damage, storm, flood, theft, robbery, and vandalism.
- ✓ If the insurance contract has been concluded as the total risk insurance, any other sudden and unforeseeable event not listed above and not excluded in the insurance contract is also an insured event.
- ✓ An insured event in liability insurance is the wrongful damage caused by the policy-holder to a third party.
- ✓ The sum insured is stated on the policy.
- ✓ The sum insured for some items may be set separately, for example:
  - ✓ the insurable value of works of art (including paintings, sculptures), antiques and valuables (including jewellery, antique furniture), agricultural machinery (including lawn mowers), trailers, vehicles not registered with the Estonian Transport Administration is the market value, i.e. the cost of re-acquisition of an equivalent object, but not more than EUR 4,000 per insured event.
  - ✓ In case of an insured event involving tablets, smart and video devices, and laptops over 6 months old, the indemnity shall be reduced by 10% for each six months of use.



#### What is not insured?

The following is not insured:

- ✗ documents, manuscripts, securities, lottery tickets, archives;
- ✗ databases, computer software and licences;
- ✗ weapons, explosives, ammunition;
- ✗ animals, birds, fish;
- ✗ medicinal products;
- ✗ property used in economic activities, except for property used in home office;
- ✗ motor vehicles subject to registration;
- ✗ air and watercraft, except for drones;
- ✗ property, the possession of which is illegal.



#### Are there any restrictions on insurance cover?

Not indemnified:

- ! damage, the occurrence of which was not sudden or unforeseeable;
- ! damage caused by non-compliance with safety requirements;
- ! part of the deductible from the caused damage;
- ! damage caused intentionally or by serious negligence on the part of the possessor of the dwelling;
- ! damage caused by poor design or poor construction;
- ! damage caused by soil subsidence;
- ! damage caused by insects or animals.
- ! Unless specifically agreed when the contract is concluded, for example, the following shall not be reimbursed:
  - ! cost of renting a temporary dwelling during the period when the dwelling is being rebuilt after the insured event;
  - ! rental income for the period when the dwelling is restored after the insured event.



#### 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 premiums.
- The insurer shall be informed of risk situations and changes in them, such as renovating, renting or moving away.
- The safety requirements specified in the insurance contract shall be met, including:
  - the property shall be maintained, used, and cared for in a prudent manner, including in such a way that its theft is reasonably prevented;
  - the general fire safety requirements shall be followed.
- The insurer shall be informed immediately of the insured event and the insured person's instructions shall be followed.



## When and how do I pay?

The amount and due date of the insurance premiums are indicated on the policy. Payment is usually made by bank transfer on the basis of an invoice.

If you have not paid the first instalment of the insurance premium within 14 days of the agreed date, it is assumed that you have withdrawn from the contract. If the insurance premium (including the instalment) paid is less than the amount due as stated in the policy, the insurance premium is deemed not to have been paid.



## 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.

The insurance cover may end before the end of the insurance period specified in the policy. 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. The contract can be terminated prematurely by agreement between the policy-holder and the insurer.