Motor Own Damage Insurance

Insurance Product Information Document

Swedbank P&C Insurance AS (registered in the Republic of Estonia)

This information sheet provides a general overview of Motor Own Damage Insurance. It does not reflect all the terms and conditions of the insurance contract and specific conditions with concerning your insurance interest and requirements. Pre-contractual information and the terms and conditions of the contract are provided in other documents, e.g. the offer, if presented, The Terms and Conditions of Motor Own Damage Insurance, and the policy.

This is a translation. In case of a dispute, the Estonian version of the Insurance Product Information Document is valid.

What is this type of insurance?

Motor Own Damage Insurance is a form of voluntary insurance to help you in the event of damage to your vehicle, regardless of who is guilty.

What is insured?

We offer insurance for your vehicle and its accessories. We also provide you 24h roadside assistance.

If the gross weight of your vehicle is up to 3.5 tons, you can choose one of two insurance options: Standard Motor Own Damage Insurance or Elite Motor Own Damage Insurance. Your choice is specified in the policy.

Additionally, you can also purchase the replacement car cover with your chosen option.

For vehicles with gross weight of over 3.5 tons, only the Standard Motor Own Damage Insurance is available.

The Standard Motor Own Damage Insurance offers:

- The insurance contract covers all risks, which means any sudden and unforeseeable external event such as a fire, traffic accident, vandalism, natural disaster, theft or robbery, that have directly affected the insured item and results in the insured item becoming damaged destroyed, other than the exceptions listed in the insurance terms and conditions.

With Elite Motor Own Damage Insurance in addition to that covered by the Standard Motor Own Damage Insurance, also the following is insured:

- personal belongings;
- s and alarm remote control;
- travel interruptions while driving;
- sonal accidents;
- Transfer costs (taxi invoices when you need to deliver or pick up your car from repair shop).

Sums insured:

- The sum insured of a vehicle with gross weight of up to 3.5 tons is its agreed value or the market value if the latter exceeds the agreed value.

What is not insured?

The following items cannot be insured:

- racing car;
- motorcycle, scooter;
- railway vehicle, tram and trolleybus;
- aircraft and watercraft;
- vehicle for armed forces;
- vehicle used in airports or airfields;
- storage yards or car stocks.

Are there any restrictions on cover?

Insurance does not cover claims resulting from (the complete list is provided in the insurance terms and conditions):

- a traffic accident if the person who drove the vehicle did not have the right to drive a vehicle of the respective category or was under the influence of alcohol or drugs;
- the vehicle or its parts were worn or corroded;
- vehicle internal damage if not resulting from external impact or self-combustion;
- an event caused by the use of the vehicle in motor sports competitions, training or tests (incl. in amateur competitions and any unofficial competitions);
- the vehicle sinking through ice outside an ice road opened for public traffic.

We have the right to reduce the insurance indemnity or refuse to pay it out if (the complete list is provided in the insurance terms and conditions):

- unauthorised use or theft/robbery was not reported to the police;
- you left the scene of the accident when it was necessary to call the police or the rescue service;
- you have driven with summer tyres at a time.
In case of total loss, we will add the cost of reacquisition of the accessories installed on the vehicle to the sum insured if the accessories were damaged as a result of the insured event.

✓ The sum insured of a vehicle with gross weight above 3.5 tons is its agreed value.

When using winter tyres is mandatory by law, and this has contributed to the occurrence of the loss;

! items in the vehicle were fastened in violation of applicable requirements and this caused occurrence of the loss;

! repair of the vehicle after an insured event has started or carried out without our consent.

Where am I covered?

You can choose one of two insurance territories. Your choice is stated in the policy:

✓ Europe except Russia, Belarus, Ukraine, Moldova, Georgia, Armenia, Azerbaijan, Turkey and Kazakhstan;
✓ Geographical Europe.

What are my obligations?

• You are obliged to provide accurate information to us and notify us if the information you have provided changes during the insurance period.

• You should pay insurance premiums in the amount and by the due date specified in the policy.

• We expect you to use vehicle for their designated purpose, with due care, without causing loss or danger to other persons, as well as not to increase the probability of occurrence of insured risks through any act or failure to act on your part.

• Please notify us and submit the claim notice about the insured event as soon as possible.

• Until the extent of loss and the circumstances of the loss event have been determined, you are not allowed to make any changes to the damaged item that may influence the establishing of the reasons for and extent of loss.

• Do everything within your power to limit and prevent any further loss and identify the circumstances of and reasons for the event, the extent of and the person who caused the loss.

When and how do I pay?

You should pay insurance the premium in the amount and by the due date specified in the policy by money transfer to our account. Insurance premium may be paid in one, two, four or twelve instalments.

If you have an agreement with the bank regarding payments (an e-invoice standing order agreement or automatic debiting), payments will be debited according to that agreement.

When does the cover start and end?

The insurance contract is considered to have been concluded and enters into force on the first day of the insurance contract validity period specified in the policy upon payment of the first insurance premium. If the payment is not received until the deadline for payment of the premium, the contract will not enter into force.

The insurance contract and the insurance cover are valid during the insurance period stated in the policy.

The insurance contact and insurance cover ends if you fail to pay the second or any subsequent insurance premium instalment until the deadline for payment of the premium.

How do I cancel the contract?

You may withdraw from the insurance contract within 14 days of entering into it. You may terminate the insurance contract early at any time. You should submit an application for withdrawal from early termination of the contract. The insurance contract will be terminated and the insurance cover will end on the date specified in the application, but not earlier than on the date of submission of the application to the insurer.