Traffic Insurance
Insurance Product Information Document
Swedbank P&C Insurance AS (registered in the Republic of Estonia)

This information sheet contains a general overview on traffic insurance. It does not reflect the specific terms and conditions of the insurance contract with regard to your insurance interest and requirements. Pre-contractual information and the terms and conditions of the contract are specified in other documents, e.g. in the offer, the insurance terms and conditions 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?
Traffic insurance covers the liability of the possessor of the vehicle that has been insured for a loss caused with the vehicle to a third party. In other words, the insurer will indemnify the loss caused with the vehicle to the injured person instead of the person who caused the loss. The terms and conditions of the contract arise mostly from the Motor Insurance Act.

What is insured?
- Insurance will cover:
  - Liability for the loss caused in an insured event by the vehicle specified in the policy.
  - Medical expenses (in a medical institution) of the driver of the vehicle that caused the loss.
  - Traffic accidents are the most common insured events.
  - The sum insured per insured event that took place in Estonia is EUR 1,200,000 in the event of loss caused to an object and EUR 5,600,000 in the event of personal injury.

What is not insured?
- The vehicle indicated in the policy is not insured. For this, a voluntary motor vehicle contract must be signed.
- The insurer shall indemnify the loss caused to a victim, but shall file a recovery claim against the person who caused the loss, for example:
  - if the loss was caused wilfully;
  - if the person who caused the loss drove the vehicle in a state of intoxication.

Are there any restrictions on cover?
- The limitations on insurance cover arise from the Motor Insurance Act. For example, the following is not covered:
  - cost of using a replacement vehicle rented for the time of performing the repairs of the car that was damaged in the accident;
  - loss arising from the destruction of money or works of art;
  - loss caused to oneself.

Where am I covered?
- In the member states of the European Economic Area and in other countries indicated on the green card.

What are my obligations?
- Your main obligation is to pay the insurance premium.
- The insurer must be notified of any risk factors and their changes, for example, about the main purpose of use of the vehicle.
- In traffic, the traffic rules must be followed and behaviour must be reasonable.
- The insurer must be immediately notified of a traffic accident and their instructions must be followed.
- The vehicle and other assets that were damaged in a traffic accident must be maintained in the status following the accident until the further instructions have been given by the insurer.
- The insurer must be immediately notified of the changes to the owner or responsible user of the vehicle.
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<th><strong>When and how do I pay?</strong></th>
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<tr>
<td>The amount of the insurance premium and the payment term thereof are specified in the insurance offer. The insurance premium must be paid in a single instalment. You can do this by bank transfer on the basis of an invoice.</td>
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<th><strong>When does the cover start and end?</strong></th>
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<td>The insurance contract is deemed to have been entered into from the day following the payment of the insurance premium. The contract enters into force on the start date of the insurance period.</td>
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<td>The insurance cover ends upon the expiry of the insurance period.</td>
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<td>The insurance cover may end before the end of the insurance period indicated in the contract. The insurance contract is automatically terminated if the vehicle is deleted from the motor register.</td>
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<th><strong>How do I cancel the contract?</strong></th>
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<td>The policyholder may withdraw from the insurance contract within 14 days of entering into it. Withdrawal requires the submission of a written application to the insurer.</td>
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<td>The contract may be terminated before the prescribed time only upon agreement between the policyholder and the insurer. A contract may be terminated extraordinarily with a good reason, for example, if the vehicle has been stolen or if the contract under which you used the vehicle has expired or been terminated. A written application must be submitted to the insurer in order to terminate the contract. The insurance contract expires and the insurance cover ends on the date specified in the application; the insurance contract cannot be terminated retroactively.</td>
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