Pre-contractual Information about Traffic Insurance
Valid as of 08.04.2019

This is a translation. In case of a dispute, the Estonian version of the Pre-contractual Information about Traffic Insurance is valid.

Terms and conditions of insurance
The terms and conditions of the insurance contract are set out in the Motor Insurance Act and the Law of Obligations Act.

Entry into force and term of insurance contract
The insurance contract is entered into for a specified term. The insurance contract is deemed to have been entered into from the day following the payment of the insurance premium, and the contract enters into force on the start date of the insurance period. The insurance cover is valid during the insurance period specified in the policy. The insurer issues the policy after the insurance premium has been paid.

Payment of insurance premium
The policyholder must pay the insurance premium as a lump sum before closing the web session. The insurance contract only enters into force if the insurance premium is paid.

Withdrawal from insurance contract
If the contract was entered into via means of communication (computer or telephone) and for a period longer than one month, the consumer has the right to withdraw from the contract within 14 days of entering into it. An application for withdrawal must be submitted in a form that can be reproduced in writing, and it must specify the name and the account number of the person to whom the insurance premium paid should be refunded. If the insurance cover commenced prior to the deadline for withdrawal from the contract, the insurer refunds the amount of the premium(s) paid equivalent to the period during which the contract was not valid.

Premature termination of insurance contract
The general grounds for termination and the grounds for extraordinary termination of the insurance contract are set out in the Motor Insurance Act. The policyholder may terminate the insurance contract extraordinarily with good reason, incl. if the vehicle has left the possession of the insured person or the policyholder against their will, the vehicle has perished or cannot be used for more than one month due to technical reasons or the contract on the basis of which the policyholder used the vehicle expires. An application for early termination must be submitted in a form that can be reproduced in writing, and it must specify the name and the account number of the person to whom the insurance premium paid should be refunded. The insurance contract terminates and the insurance cover ceases on the date specified in the application; the insurance contract cannot be terminated retroactively. If the policyholder terminates the insurance contract early, the insurer will refund the insurance premium(s) paid in the amount equivalent to the period during which the insurance contract was not valid.

Reporting a loss event
The person who caused the damage and the injured party must immediately notify either the insurer of the person who caused the damage or the insurer of the injured party of an insured
event. You can report an insured event by calling Claims Handling on 888 2111, sending an e-mail to kahjuabi@swedbank.ee or submitting a loss notice online at www.swedbank.ee/kindlustus

**Law applicable to insurance contract**
The insurance contract is governed by the law of the Republic of Estonia. A loss event and any claim arising therefrom is subject to the law of the state in which the loss event occurred. Losses are indemnified to the extent of and pursuant to the procedure set out in the law of the country in which the insured event occurs.

**Insurance supervision**
Financial Supervision Authority of the Republic of Estonia, Sakala 4, Tallinn

**Complaints handling**
The policyholder has the right to file complaints about the activities of the insurer. Detailed information about the procedure for handling the complaints filed with the insurer and the non-judicial complaints handling bodies (e.g. the motor insurance conciliation body of the Estonian Insurance Association or the Consumer Protection Board) can be found in the Customer Complaints Handling Procedure, which is accessible on Swedbank’s website www.swedbank.ee under Bank Conditions. Judicial disputes between parties are resolved in the court of law in the policyholder's place of residence or registration or in Harju County Court.

**Term of offer**
The offer of the insurer is valid until the web session is closed on the condition that the data on the basis of which the quote was prepared have not changed.