This information sheet provides a general overview of Home Insurance. It does not reflect all the terms and conditions of the insurance contract and specific conditions 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 Home 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?**

Home Insurance provides insurance cover in the case of any sudden and unexpected event that damages your structure or home contents. The insurance cover also applies if you have caused damage to third parties.

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### What is insured?

- We offer insurance for your structure, home contents and liability. You can select covers.

- **Structure** means residential building, an outbuilding, a sauna, part of a building or an apartment.
  - Home contents means movable property located at the place of insurance.
  - Liability insurance covers property damage and personal injuries caused by you or your family members to third parties for which you become liable.

- The insurance contract covers all risks, which means any sudden and unforeseeable external events that have directly affected the insured item and results in the insured item becoming damaged, destroyed, stolen or robbed, other than the exceptions listed in the insurance terms and conditions.

### Sums insured:

- The structure is insured at its reinstatement value, which means that no insured sum will be specified for the structure and it will be restored in full upon an insured event.
- If home contents or liability are insured then amounts are shown in the policy.

In case of home contents are insured following limits shall apply:

- works of art, valuables are covered to the extent of up to 25% of the sum insured;
- home contents kept in a separate storage room, basement, outbuildings or sauna that is located at the place of insurance and which is in use only by you, are covered to the extent of up to 25% of the sum insured;
- uninstalled building materials and tools are covered to the extent of up to 25% of the sum insured;

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### What is not insured?

- The following items are not covered (the complete list is provided in the insurance terms and conditions):
  - buildings and items used for commercial activity;
  - mobile phones and tablets more than two years old and laptops more than four years old;
  - engine-powered land vehicles, watercraft, aircraft (see exceptions in Terms and Conditions);
  - earth, plants, animals.

### Are there any restrictions on cover?

- Structure and home contents insurance does not cover claims resulting from (the complete list is provided in the insurance terms and conditions):
  - long-term processes, natural wear and tear, deterioration, rotting, corrosion;
  - mould, dry rot, fungus or bacteria;
  - defective construction or repair work, use of defective or unsuitable building materials;

**Exception.** We will indemnify you for the loss if one of the abovementioned reasons leads to a sudden and unforeseeable event, but we will not indemnify the part of the insured object that caused such loss.

- failure of or damage to home appliances or devices that has not been caused by external events;
- war, mass riot, strike, nuclear energy or radiation, expropriation of property;
- expenses incurred in planned work.

**Exception.** We will indemnify you for the loss if one of the abovementioned reasons leads to a sudden and unforeseeable event, but we will not indemnify the part of the insured object that caused such loss.
√ home contents which are located outside the place of insurance within the borders of the Republic of Estonia are covered to the extent of up to 5% of the sum insured if under direct supervision by you;  
√ cash which is located inside of residential house or apartment is covered to the extent of up to 500 euros.

from (the complete list is provided in the insurance terms and conditions):  
- loss suffered by you or your family members;  
- loss you have caused under the influence of alcohol or narcotic substances;  
- loss you are obliged to compensate for under a contract or a warranty;  
- possession, use, ownership, lease or rent of land vehicles, watercraft or aircraft (including drones) powered by an engine;  
- non-proprietary claims.

Where am I covered?

√ At the structure address stated in the policy.  
√ In the Republic of Estonia in case of home contents and liability insurance.

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 structure and home contents 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 identification of the reasons 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 the insurance 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 contract 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 need to submit an application for withdrawal from or 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.