Pre-contractual Information about Travel 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 Travel Insurance is valid.

Terms and conditions of insurance
The Travel Insurance Terms and Conditions 14 of Swedbank P&C Insurance AS apply to the insurance contract as of 1 February 2019 and are accessible on Swedbank’s website www.swedbank.ee under Bank Conditions.

Entry into force and term of insurance contract
The insurance contract has been made and enters into force on the start date of the insurance period indicated in the policy after the payment of the insurance premium. The trip cancellation and exchange of plane ticket cover enters into force on the third calendar day following entry into the insurance contract. The insurance contract and the insurance cover are valid during the insurance period indicated in the policy. The insurer issues the policy after the insurance premium has been paid.

Payment of insurance premium
The policyholder must pay the 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 term of the insurance contract is longer than one month, the policyholder may withdraw from the insurance 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 account number of the person to whom the insurance premium paid should be refunded. We will refund the insurance premiums paid in the event of withdrawal from the insurance contract.

Premature termination of insurance contract
The insurance contract may be terminated before its normal expiry date by agreement between the Parties and in the cases specified in the Law of Obligations Act and in the Terms and Conditions of the insurance. An application for premature termination must be submitted in a form that can be reproduced in writing and it must specify the name and account number of the person to whom the insurance premium that has been paid should be refunded. The insurance contract will be terminated and the insurance cover cease on the date specified in the application; the insurance contract cannot be terminated retroactively. If you terminate the insurance contract prematurely, we will refund the part of the insurance premium that has been paid which corresponds to the period when the insurance cover was not effective.

Reporting a loss event
Our Claims Handling must be provided notice of an insured event immediately via phone on 888 2111 (24 h), by e-mailing kahjuabi@swedbank.ee or by submitting a claim notice in the Internet Bank at the address www.swedbank.ee/kahjuavaldu
Law applicable to insurance contract
Law of the Republic of Estonia

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. Please refer to the Procedure for Resolving Customer Complaints accessible on the website of Swedbank AS at the address www.swedbank.ee under 'Bank Terms and Conditions' for further information about the procedure for the resolution of complaints made against the insurer and about the non-judicial bodies that resolve complaints (e.g. the Conciliation Body of the Estonian Insurance Association and the Consumer Protection Board). Judicial disputes between the 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.