

Motor third party liability insurance (MTPL)

Insurance product information document

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The information document provides a General Overview of motor third party liability insurance. The information document does not reflect the terms and conditions of insurance contract arising from your insurance interest and demands. The terms and conditions of the contract are included in other documents, such as the offer, the terms and conditions of insurance, and the insurance policy.

What is this type of insurance?

In the case of motor third party liability insurance the liability of the possessor of the vehicle before a third party for damage caused with the vehicle is insured. In other words, the insurer will compensate to the injured party for the damage caused by the vehicle instead of the person who caused the damage. The terms and conditions of the contract are mostly derived from the Motor Insurance Act. In addition, you can choose voluntary insurance covers to complement your insurance contract: the compensation of claims in the case of a replacement vehicle, accident insurance for the driver of a vehicle, deer motor hull insurance, ERGO Autoabi roadside assistance service or ERGO legal assistance.



What is insured?

Insured are:

- ✓ liability for damage caused by insured event with vehicle indicated in the insurance policy
- ✓ medical expenses of driver who caused damage in medical institution
- ✓ The most common insured event is a traffic accident.
- ✓ The sum insured per insured event in Estonia is:
 - ✓ EUR 1 200 000 in the case of damaging of an object and EUR 5 600 000 in the case of personal injury if the case took place before 15 July 2024
 - ✓ EUR 1 300 000 in the case of damaging of an object and EUR 6 450 000 in the case of personal injury if the case took place on 15 July 2024 or later
- ✓ ERGO Liiklus+ ensures a free towing service to the nearest repair shop or storage location throughout Europe to passenger vehicles, delivery vans and motorcycles in regular use, available by calling ERGO Autoabi roadside assistance at +372 655 5401.

With the optional insurance covers, the following will be insured:

- ✓ road assistance to passenger vehicles and delivery vans in regular use throughout Europe. By calling ERGO roadside assistance at +372 655 5401, the assistance is free of charge;
- ✓ damage caused by hitting large wild game that suddenly ran onto the road – wolf, bear, lynx, wild boar, red deer, moose or roedeer (the list is final);
- ✓ with replacement car coverage, the demands of the injured party will be compensated on behalf of the policyholder after the insured event the justified costs of the use of a replacement car, up to 500 euros
- ✓ permanent disability or death of the vehicle's driver caused by the traffic accident (limited extent);
- ✓ the additional cover of legal protection insurance covers the insured person's legal interests in disputes arising out of contracts under the law of obligations relating to the insured vehicle, as well as property disputes and non-contractual disputes. You can ask guidance from our lawyers by calling ERGO legal assistance helpline at 660 4900.
- ✓ The agreed insurance covers are indicated in the insurance policy.



What is not insured?

The following are not insured with motor third party liability insurance:

- ✗ The vehicle indicated in the insurance policy is not insured. To this end, a voluntary vehicle insurance contract must be concluded
- ✗ The insurance undertaking compensates the injured party for the damage, but submits a recovery claim to the person who caused the damage if, for example:
 - ✗ the damage was caused intentionally
 - ✗ the person who caused the damage left the scene of the insured event illegally and wrongfully after the insured event
 - ✗ the person who caused the damage was driving the vehicle while intoxicated



Are there any restrictions on insurance cover?

- ! Restrictions on insurance cover derive from the Motor Insurance Act, for example the following will not be compensated:
 - ! cost of replacement car rented during repair of car damaged in accident
 - ! damage caused to oneself by destruction of money or works of art



Where am I covered?

- ✓ ERGO Motor third party liability insurance is valid in all the contracting states of the European Economic Area, the Swiss Confederation and in other countries indicated on the green card.



What are my obligations?

- ✓ To pay insurance premium.
- ✓ To present correct information for the conclusion of an insurance contract, for example information on whether the vehicle is used as a short-term rental vehicle, emergency vehicle, a vehicle for driving practice, for providing transport, courier or taxi services or for ridehailing/ ride-sharing (such as Uber, Bolt, etc).
- ✓ To inform ERGO if any changes occur in the submitted data, including the vehicle owner or the authorised user, following the conclusion of the insurance contract.
- ✓ To follow traffic rules and act reasonably in traffic to prevent damage.
- ✓ In case of an insured event, make every effort to prevent an increase in damage.
- ✓ Immediately inform the insurance undertaking of the traffic accident and follow their instructions.
- ✓ Maintain the vehicle and any other object damaged as a result of an insured event in the same condition it was in after the insured event, until the instructions of the insurance undertaking.



When and how do I pay?

An insurance premium (including instalments) is payable in the amount and by the term indicated on the insurance policy.



When does the cover start and end?

The insurance cover starts and the insurance contract enters into force on the commencement date of the insurance period. If no time is indicated on the insurance policy, the contract enters into force at 00:00 and terminates at 23:59 on the date indicated on the policy. The insurance cover terminates upon expiry of the insurance period.

The insurance cover may also end before the expiry of the insurance period specified in the contract. For example, a contract may be terminated if the insurance premium has not been paid. The insurance contract shall terminate automatically if the vehicle is deleted from the traffic register.

An automatically renewed contract extends for the next insurance period unless you express a different will no later than two working days before the end of the insurance period and enter into a contract with another insurance undertaking.



How do I cancel the insurance contract?

You have to submit an application for termination of the contract to the insurance undertaking.

Usually, the contract can be terminated early only by agreement between the policyholder and the insurance undertaking. Exceptionally, the contract can be terminated for good reason. For example, if the vehicle was stolen or if the contract under which you used the vehicle expired.