

Motor hull insurance

Insurance product information document ERGO Insurance SE

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ERGO

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The information document includes a general overview of the vehicle insurance. The information document does not reflect the terms and conditions of the insurance contract that have been derived from your insurable interest or 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 policy.

What is this type of insurance?

Vehicle insurance is the voluntary insurance of a car, other motor vehicle or trailer. The aim of vehicle insurance is to offer insurance cover in order to compensate the damage resulting from the damaging or destruction of vehicles registered in Estonia. Vehicle insurance is also referred to as motor hull insurance. Motor hull insurance can be concluded as an idle vehicle comprehensive insurance, partially comprehensive insurance and fully comprehensive insurance.



What is insured?

- ✓ The vehicle marked on the policy, along with the typical standard options installed during the initial sale of the vehicle, is insured.
- ✓ The insured value of the vehicle is the vehicle's market price or the sum agreed upon when concluding the insurance contract.
- ✓ Idle vehicle comprehensive insurance (additional insurances cannot be added here) will compensate for the damage that has been caused to the vehicle due to:
 - ✓ fire, explosion natural
 - ✓ disaster, hail,
 - ✓ vandalism
- ✓ partially comprehensive insurance compensates for the damage that has been caused to the vehicle due to:
 - ✓ fire, explosion
 - ✓ natural disaster, hail
 - ✓ vandalism
 - ✓ mechanical force
- ✓ fully comprehensive insurance compensates for the damage that has been caused to the vehicle due to:
 - ✓ fire, explosion
 - ✓ natural disaster, hail,
 - ✓ vandalism
 - ✓ mechanical force
 - ✓ burglary, robbery
- ✓ Within the extent of the optional arrangements insurance sum marked in the policy, the insurance will cover:
 - ✓ carry cot or child-safety chair, car top carrier, roof racks, bicycle rack. This applies only when the passenger vehicle or delivery van is in regular use
 - ✓ alloy-wheels, audio-video systems, platforms, cooling devices etc.

Luggage insurance

- ✓ compensates the personal effects of the policyholder and their companion in the range of the insurance sum.

Replacement trailer cover insurance

- ✓ This will compensate for the damage that has been caused to the trailer attached to the vehicle.



What is not insured?

The following is not insured:

- ✗ parts of the vehicle that have been removed from the vehicle or have not been installed on it
 - ✗ fuel in the vehicle's tank and additives
 - ✗ people in the vehicle and their belongings (except in the case of luggage insurance)
 - ✗ optional equipment that exceeds the insured sum for optional equipment, e.g. the unlawful alteration of the vehicle, including changes made to the motor.
- ✗ Listed are the more important events that are not insured. The complete list is provided in the terms and conditions of insurance.



Are there any restrictions on cover?

ERGO does not compensate damage:

- ! that has been caused by the intent or gross negligence of the client
 - ! at the time of the occurrence of the insured event, the policyholder was under the influence of alcohol, drugs or psychotropic substances
 - ! the driver did not have the right to drive a vehicle of the corresponding category
 - ! the vehicle is used outside of the covered territory that has been caused by the vehicle's wear, rust, unauthorised
 - ! modifications, inadequate or incorrect maintenance that has been caused to the passenger space by pets
 - ! if the vehicle has participated in a competition or training and driven
 - ! in conditions unsuitable for traffic (forest, water, etc.) that have been caused during a burglary (and it has not been reported to the police) or when confiscating the vehicle
 - ! when caused by war, terrorism, civil unrest, strike that has been caused by using wrong the wrong fuel.
- ! Insurance shall not compensate for standard maintenance and repair costs, nor the accelerated delivery of spare parts.
- ! The list includes the more important restrictions on insurance cover. The complete list is provided in the terms and conditions of insurance.

What is insured?

- ✓ compensates the first owner of the vehicle (the responsible user during leasing) for damage caused in the extent of the initial sale price, up until the vehicle's mileage reaches 30,000 km or for a period one year. This applies to a passenger vehicle or delivery van that is in regular use.
- ✓ The listed insurance covers are optional.
- ✓ When selecting either fully comprehensive insurance or partially comprehensive insurance, as an additional protection, the contract includes:

ERGO replacement vehicle

- ✓ will be provided for up to 21 days following an insured event, and a maximum of three times during the insured year. This applies to a passenger vehicle or delivery van that is in regular use.

ERGO Autoabi roadside assistance

- ✓ provides 24-hour assistance in the case of unexpected events involving an insured vehicle. Is applicable to passenger vehicles and delivery vans and motorcycles in regular usage.
- ✓ The agreed insurance cover and sums insured are specified in the policy.



Where am I covered?

The insurance is valid on the territory marked in the insurance contract.



What are my obligations?

- Present correct information for the conclusion of an insurance contract, for example, information on whether the vehicle is being used as a short-term rental vehicle, emergency vehicle, a vehicle for driving practice, for providing transport, courier or taxi services or for ride-hailing/ride-sharing (such as Uber, Taxify, Yandex).
- To inform ERGO if any changes occur in the submitted data following the conclusion of the insurance contract.
- Pay the insurance premium and explain the nature of the contract to the vehicle user.
- To behave reasonably during the validity of the contract, in order to prevent damage from being caused.
- Inform ERGO, if the owner or responsible user of the vehicle changes.
- In the event of an insured event, to do everything possible to prevent further damage from being incurred.



When and how do I pay?

- An insurance premium is payable in the amount and by the term indicated on the insurance policy.
- If payment in instalments has been agreed upon in the insurance contract, the instalments must be paid in the amount and by the term indicated on the policy.



When does the cover start and end?

- The cover shall begin after conclusion of the insurance contract, on the date specified on the policy.
- Insurance cover shall end after the expiry of the insurance period, unless the insurance contract has been extended for the next insurance period. Insurance cover may also end before the expiry of the insurance period, if the contract ends or is terminated prematurely. For example, the insurer may terminate the contract if, despite the issued reminders, the insurance premium remains unpaid.



How do I cancel the contract?

- The insurance contract can be terminated in the event that the insured object is transferred or the insurance interest ends, after the occurrence of an insured event, and with an agreement between the parties.
- To terminate the contract, a respective application must be submitted to the insurer.
- A request to terminate an insurance contract without a fixed term shall be forwarded to ERGO before the end of an annual insurance period.
- The procedure and terms for advance notice of an insurance contract are provided in the terms and conditions of insurance.
- The client may notify ERGO of their wish to terminate the contract by e-mail, at ERGO's e-office and at ERGO's offices.