

ERGO Motor Hull Insurance

Insurance product information document

ERGO Insurance SE

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The information document provides a general overview of ERGO Motor Hull Insurance. The information document does not reflect the terms and conditions of the insurance contract arising from your insurable interest and claims. 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 type of insurance is it?

Motor hull insurance is the voluntary insurance of a car, other motor vehicle or trailer. The aim of motor hull insurance is to offer insurance cover in order to compensate for the damage resulting from the damaging or destruction of vehicles registered in Estonia. Motor hull insurance is also called vehicle insurance, for example.



What is insured?

- ✓ The insurance covers the vehicle, as indicated in the policy, in its completeness as established by its manufacturer's factory and also the vehicle's accessories manufactured outside the said factory to the extent of the sum insured for the accessories according to the policy.
- ✓ The insured value of the vehicle is the vehicle's market price or the sum agreed upon when concluding the insurance contract.

Motor hull insurance compensates for the damage that has been caused to the vehicle due to:

- ✓ fire,
- ✓ explosion
- ✓ natural disaster, hail
- ✓ vandalism
- ✓ mechanical force
- ✓ theft, robbery

Passenger cars and delivery vans in regular use, as well as motorcycles are subject to ERGO Autoabi (roadside assistance), providing round-the-clock assistance in the event of unforeseen events with the insured vehicle.

If there is additional insurance cover specified in the policy, the following are insured to the extent of the sum insured:

- ✓ An ERGO replacement car, which is provided in case of an insured event involving a passenger car or delivery van in regular use, for a period of up to 60 days during the annual insurance period.
- ✓ Glass repair without deductible compensates for damage to the vehicle's glass without applying the deductible, provided that the vehicle's glass can be repaired.
- ✓ The deductible for glass replacement compensates for the damage caused to the vehicle's glass by applying the deductible agreed upon in the contract, provided that the vehicle's glass needs to be replaced.
- ✓ Animal or bird collision insurance compensates for damage to an animal or bird without applying the deductible.
- ✓ Insurance of car replacement expenses compensates for an additional 5% of the current market value of the vehicle's loss event to cover the car replacement expenses.
- ✓ New value cover compensates for the damage caused to the first owner (in case of leasing, the responsible user) of a passenger car or delivery van in regular use to the extent of the vehicle's initial sales price up to the vehicle's mileage of 40,000 km or within up to two years from the first registration.
- ✓ Lease value insurance compensates for the residual value of the leasing contract in case of destruction or theft of a vehicle or delivery van in regular use and not older
- ✓ than 7 years, if the market value of the vehicle is lower than the residual value of the leasing contract.
- ✓ Insurance of lease payments compensates for the vehicle lease payments from the 8th day and up to 100 days if the lessee is



What is not insured?

The following are not insured:

- ✗ parts of the vehicle that have been removed from the vehicle or not fitted to the vehicle (excluding off-season wheels and tyres of the vehicle in a locked storage space, if specified in the contract);
- ✗ fuel and its additives in the fuel tank of the vehicle;
- ✗ people in the vehicle and their belongings (except for accident insurance of a driver and luggage insurance);
- ✗ optional equipment that exceeds the sum insured for optional equipment; 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 the insurance.



Are there any restrictions on insurance cover?

ERGO shall not compensate damage:

- ! if it has been caused by the intent or gross negligence of the client;
- ! if the policyholder was under the influence of alcohol, drugs or psychotropic substances at the time of the occurrence of the insured event;
- ! if the driver did not have the right to drive a vehicle of the corresponding category;
- ! having occurred while the vehicle was in use outside of the covered territory;
- ! having been caused by the vehicle's wear, rust, unauthorised modifications, inadequate or incorrect maintenance;
- ! having been caused to the passenger space by pets;
- ! if the vehicle has participated in a competition or training and it has been driven in conditions unsuitable for traffic (forest, water, etc.);
- ! if it has been caused due to theft (and it has not been reported
- ! to the police) or upon confiscation of the vehicle;
- ! if it has been caused by war, terrorism, cyberattack, civil unrest, or 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 the insurance.

incapacitated for work after the occurrence of the insured event.

- ✓ Insurance against technical failure compensates for unexpected and unforeseen failures involving the vehicle's engine, engine cooling system, engine control electronics, transmission, transmission cooling system, transmission control electronics, brake and steering system.
- ✓ Luggage insurance compensates for the personal belongings of the policyholder and passengers to the extent of the sum insured.
- ✓ Replacement trailer cover insurance compensates for the damage that has been caused to the trailer attached to the vehicle.
- ✓ Vehicle driver accident insurance compensates for the consequences of an insured event in case a permanent disability suffered by the driver or their death.
- ✓ Legal protection insurance compensates for costs for legal assistance, which are related to legal disputes concerning the vehicle.

Please note! The listed insurance covers are optional.

The agreed insurance cover and sums insured are specified on the policy.



Where am I covered?

- ✓ 9 ERGO Motor Hull Insurance is valid in the territory indicated in the insurance contract.



What are my obligations?

- To 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, Bolt, Yandex, Wolt, etc.).
- 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, do everything possible to prevent aggravation of the damage.



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 can I terminate my insurance 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.