

ERGO Motor Hull Insurance

Insurance product information document
ERGO Insurance SE

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ERGO

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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;
- ✓ accident, including traffic accident;
- ✓ 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 insurance compensates for the damage caused to the windows of the vehicle; it is possible to choose a different deductible from the basic deductible. No deductible shall be applied to the repair of glass.
- ✓ 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 10% of the current market value of the vehicle's loss event to cover the car replacement expenses.
- ✓ The new value insurance indemnifies the damage caused to the first owner of the vehicle (in the case of leasing to the responsible user), up to the first sale price of the vehicle in passenger cars and small vans until the mileage of the vehicle is 40 000 km, or up to two years from the first registration. For trucks and buses, until the mileage of the vehicle is 60 000 km, but no longer than one year from the first registration. For motorcycles and trailers, up to one year from the date of first registration.

If you paid a registration fee for the acquisition of the vehicle, it will be indemnified on the basis of new value insurance. Also, if you are required to pay motor vehicle tax at the time of the insured event, we will indemnify a proportional part of the motor vehicle tax paid in advance.



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 in the case of accident insurance and baggage insurance for drivers and passengers);
- ✗ 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.

- ✓ 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 incapacitated for work after the occurrence of the insured event.
- ✓ The insurance of additional equipment and conversion of the vehicle compensates the damage to the additional equipment or conversion carried out by the non-manufacturing factory of the car or van to the extent of the insurance amount.
- ✓ Motorcyclist riding equipment insurance compensates for damage to the riding equipment of the person driving the motorcycle to the extent of the insurance amount.
- ✓ When insuring rims and tires in a storage place, the loss of one set of out-of-season rims or tires belonging to a vehicle stolen from a locked storage place is compensated to the extent of the insurance amount.
- ✓ 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.
- ✓ Trailer insurance cover insurance compensates for the damage that has been caused to the trailer attached to the vehicle.
- ✓ Upon insuring the damage caused during loading operations, the damage caused to the vehicle during loading or unloading of the cargo or load shall be indemnified.
- ✓ Accident insurance for drivers and passengers compensates driver and passengers in the event of permanent disability or death as a result of an insured event.
- ✓ 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, 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.