

Legal protection insurance

Insurance Product Information Document ERGO Insurance SE

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ERGO

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The Insurance Product Information Document provides a general overview of the insurance product. The information document does not reflect the specifics of the contract to be concluded, which result from the choices made by the client. Full information about the insurance contract to be concluded is contained in other documents, such as the offer, the conditions, the policy.

What is this type of insurance?

Legal protection insurance is voluntary insurance, the general purpose of which is to protect the insured person's legal interests in the event of an insured event to the extent prescribed by the insurance contract and to cover the legal expenses and costs of proceedings arising therefrom.



What is insured?

- ✓ The legal interests of the person are insured.
- ✓ An insured event is an unexpected and unforeseeable event that occurs against the insured person's free will and which has violated or may violate the insured person's legal interests.
- ✓ Insurance indemnity is a monetary compensation (legal expenses) for the protection of the insured person's legal interests in the case of an insured event.
- ✓ The sum insured is the maximum amount of money (the sum insured limit) per one insured event for which the insurer will cover reasonable legal expenses in the interest of the insured person.
- ✓ The scope of the insurance cover, i.e. the legal areas covered, is contract law, labour law, property law, and non-contractual obligations.



What is not insured?

No indemnity will be paid, if:

- ✗ the claim against the other party has no legal prospects of success or the other party cannot be identified
 - ✗ the insured person has intentionally caused the loss event
 - ✗ the loss event in dispute occurred before the commencement of the insurance cover or after the expiry of the insurance cover
 - ✗ the claim in dispute is less than EUR 200
- ✗ The list is not exhaustive.



Are there any restrictions on cover?

ERGO will not compensate claims arising from disputes:

- ! over economic activity, participation of associations and membership of the management body;
 - ! over consumer credit and collateral agreements and financial instruments;
 - ! over new buildings, their design and construction;
 - ! that the co-owner has over the common ownership or that the member of the apartment association has with the apartment association;
 - ! which are to be reviewed in administrative proceedings or in an international court.
- ! The major exclusions are listed. A full list is set out in the insurance terms and conditions.



Where am I covered?

ERGO legal protection insurance is valid in disputes related to non-contractual damage in the countries of the European Economic Area, in other areas within Estonia.



What are my obligations?

- The information requested by the insurer must be provided before the insurance contract is concluded. The information provided must be complete and correct.
- If the information provided changes after the conclusion of the insurance contract, the policyholder must inform the insurer.
- The policyholder must pay the insurance premium and explain the rights and obligations arising from the insurance contract to the insured persons.
- During the term of the insurance contract, you must act reasonably to prevent an insured event.
- If a legal conflict has arisen or is about to arise, the ERGO legal specialist should be contacted as soon as possible to obtain instructions on how to proceed and to do everything possible to prevent or reduce the need for legal assistance.



When and how do I pay?

- Insurance premium is payable in the amount and by the term indicated in the insurance contract.
- 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 within the policy.



When does the cover start and end?

- The cover will begin after conclusion of the insurance contract, on the date specified on the policy.
- Insurance cover will end after the expiry of the insurance period, unless the 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 reminders, the insurance premium remains unpaid.



How do I cancel the contract?

- An insurance contract can be terminated in the case of disposal of the object, end of the insurable interest and upon agreement of the parties.
- To terminate the contract, a respective application must be submitted to the insurer.
- 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.