

The information document contains a general overview of home insurance. This does not reflect the terms and conditions of the insurance contract based on 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?

Home insurance is voluntary insurance. Home insurance is designed to provide insurance cover against damage caused to a building and/or household property by fire, pipe leakage, storm, flood, vandalism and burglary and all risk.



What is insured?

- ✓ The building (house, apartment, structure) and household property indicated in the insurance policy are insured.
- ✓ The insurable value and sum insured of a building or apartment is its restoration value. If the depreciation of the building is more than 60%, the insurable value and the sum insured in the event of fire will be the residual value.
- ✓ Structures and small buildings up to 10 m² are insured to the extent of the sum insured specified in the policy.
- ✓ The insurable value of household property is its replacement value, i.e., the cost of replacing an equivalent new item. The insurance terms and conditions list the items whose value decreases due to the age of the item. The sum insured of the household property is indicated in the policy.
- ✓ Insured events for a building (incl. apartment) and household property include fire, pipe leakage, storm, flood, vandalism and burglary, and all risk.

If supplemental coverage specified in the policy exists, the following will be insured:

- ✓ ERGO home assistance – we will reimburse the costs of home assistance in case of unexpected events at the insured premises.
- ✓ Rent expenses for temporary residence – if, as a result of an insured event, your permanent residence becomes uninhabitable, we will reimburse reasonable and justified costs incurred by you for finding, renting and moving back and forth to an equivalent temporary residence. The sum insured for the rent expenses for temporary residence for one month is indicated in the policy.
- ✓ Legal advice – you can seek free advice on legal issues related to the insured housing.
- ✓ Rainwater ingress – we will reimburse for damage to interior finishes or household property caused by the first-time infiltration of rainwater or meltwater. The sum insured for the rainwater ingress is indicated in the policy. The cover is valid on condition that the water has not entered the insured premises in the last five years.
- ✓ Internal failures of technical systems – we indemnify damage to the building's technical systems and to the building's electronic components, provided that the damaged system or component is not older than seven years, where such damage is caused by interruptions, disturbances or voltage fluctuations in the electrical supply and by internal electrical or mechanical breakdowns or malfunctions of the insured object itself.



What is not insured?

The following is not insured:

- ✗ well, pond, structures built in water;
- ✗ soil, paved areas, ball courts and roads;
- ✗ building in a state of disrepair or in unusable condition;
- ✗ building at the construction stage (roof construction not completed, doors and windows not installed, utility systems not built);
- ✗ buildings used for business purposes and/or items or goods used for business purposes;
- ✗ smartphones, smartwatches, tablets and their accessories over two years of age, TVs, desktop and laptop computers, monitors over five years of age;
- ✗ agricultural machinery, motor vehicles and their trailers subject to registration or having a power rating exceeding 15 kW;
- ✗ air and watercrafts;
- ✗ cash, documents, manuscripts, blueprints, drawings, archives, models, prototypes, securities, bonds;
- ✗ alcoholic beverages;
- ✗ ammunition, explosives;
- ✗ plants, forest, living beings.

Listed are the most important examples that are not insured. The full list is given in the insurance terms and conditions.



Are there any restrictions on insurance cover?

ERGO do not reimburse for damages:

- ! that have been developed gradually over a long period of time or as a result of a long-term process (e.g. corrosion, scale formation, excess moisture or mould formation);
- ! caused by poor or incorrect maintenance, repair or handling or unintended use;
- ! caused by an inherent or latent defect in the insured object;
- ! caused by shrinkage or expansion of the building or parts thereof;
- ! caused by ground heave, soil erosion, or the subsidence of the ground, a building, or any part thereof;
- ! caused by insects, rodents and other pests or birds;
- ! caused by chewing, tearing, scraping or secretions of domestic animals;

- ✓ Internal failures of household appliances – we reimburse damage to household appliances that are not older than four years, and to laptop and desktop computers that are not older than three years, where such damage is caused by interruptions, disturbances or voltage fluctuations in the electrical supply and internal electrical or mechanical faults or disturbances of the insured item itself.
- ✓ Breakage of smart devices – we will reimburse for damage caused by the breakage or damage of smartphones, smartwatches, tablets and their accessories up to two years old.
- ✓ Household property outside the insured premises – we will indemnify you or your family members for household property up to EUR 2000. The cover is valid in Estonia and also within the European Union, United Kingdom, Switzerland, Iceland, Norway and Liechtenstein.
 Outside the insured premises, the accompanying household property must be under constant personal supervision, locked in a locker or room in such a way that the third party does not have access to the property, or in a locked car in a place not visible in the glove or luggage compartment. If you leave a bicycle, scooter or pram outside the insured premises without personal supervision, you must place it in a locked building or lock it with a wheel lock. A bicycle, scooter or pram left outside for the night is not insured.
- ✓ Loan or lease payment insurance – if an insured residential building or apartment is destroyed by more than 50% as a result of an insured event, we will indemnify the loan and lease payments taken for the acquisition or renovation of the insured residential building or apartment, up to a maximum of five months.
- ✓ Loss of rental income – we will reimburse for the loss of rent due to an insured event for the period when the rental property was uninhabitable, up to a maximum of six months.
- ✓ Damage caused by the tenant – we will reimburse for damage caused intentionally or due to gross negligence by the tenant or a person living with the tenant to the interior finishing or household property of the insured building.
 NB! The listed insurance covers are optional. The exact list of insurance covers is stated in the insurance terms and conditions.
 Agreed insurance covers and sums insured are stated in the policy.

- ! caused by the weight of ice or snow;
- ! which arose in the course of construction work (except fire);
- ! caused by defective construction or repair work; a planning or design error; the use of defective or inappropriate building materials;
- ! caused by blasting or excavation work, vibration;
- ! caused by war, terrorism, cyber attack, civil unrest, strike.

Insurance also does not reimburse the cost of maintenance work and maintenance repairs, as well as the cost of spare parts replaced during maintenance. Cosmetic defects (e.g. scratches, dents, stains, tears, discoloration) which do not affect the intended use of the insured object are also not reimbursed.

Listed are the more important restrictions on insurance cover. The full list, as well as the exceptions in which the damage will still be compensated, are set out in the insurance terms and conditions.



Where am I covered?

ERGO home insurance is valid at the address or territory indicated in the policy.



What are my obligations?

- What are my obligations?
- To submit the correct information for entry into the insurance contract, such as information on the type of use, size, year of building and construction material of the building.
- To notify ERGO if the submitted information changes after entry into the insurance contract.
- To pay the insurance premium and explain the nature of the contract to the users of the insured object.
- To treat your property carefully and prudently and comply with applicable fire safety and other regulations and requirements.
- In case of an insured event, make every effort to prevent an increase in 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 in the insurance contract, the instalments must be paid in the amount and by the term indicated in the policy.



When does the cover start and end?

- The insurance cover begins after conclusion of the insurance contract on the date specified in the policy.
 - The insurance cover expires after the end of the insurance period if the insurance contract has not been renewed for the following period. Insurance cover may also be terminated before the end of the insurance period if the contract ends or is terminated before that. For example, an insurer may terminate the contract if the periodic payment of the insurance remains unpaid despite reminders.
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How do I cancel the insurance contract?

- The insurance contract can be terminated upon disposal of the insured buildings or expiry of the insurable interest, after the occurrence of the insured event and upon the agreement between the parties.
- You have to submit an application for termination of the contract to the insurer.
- A request for termination of an indefinite insurance contract must be notified to ERGO before the end of the annual insurance period.
- The procedure for terminating an insurance contract and the time limits for prior notification are specified in the insurance terms and conditions.
- You can notify ERGO of the intention to terminate the contract by e-mail, in ERGO e-office or ERGO office.