

Vehicle Insurance

Insurance Service Information Document
Salva Kindlustuse AS



The information document provides a general overview of vehicle insurance. It does not reflect the terms and conditions of your insurance contract based on your insurance interest and claims. The terms and conditions of the contract are in other documents, such as the offer, insurance terms and conditions, and policy.

WHAT TYPE OF INSURANCE IS IT?

Vehicle insurance is voluntary insurance for a car, other motor vehicle or trailer. In case of an insured event, damage caused by damage to or destruction of a vehicle is compensated. Vehicle insurance is also called, for example, motor insurance, kasko insurance, and car insurance.



WHAT IS INSURED?

- ✓ The insured object is a land vehicle or its trailer registered in the national traffic register of the Republic of Estonia, which is in normal use and at the same level of configuration as at the time of initial sale. The carry cot and child safety seats located in the vehicle; charging cable located in the electric vehicle or connected to the vehicle for charging; installed roof box, roof rack, bicycle holder and tow bar.
- ✓ If specifically mentioned in the policy, the objects and additional equipment permanently attached to the vehicle, which are not included in the vehicle's configuration as at the time of initial sale.

Insured events are:

- ✓ Accident, including a traffic accident
- ✓ Storm, hail and flood
- ✓ Fire and explosion
- ✓ Vandalism
- ✓ Theft, robbery, unauthorized use

The following additional coverage can be selected upon entering into an insurance contract

- ✓ Window insurance
- ✓ Collision with an animal or a bird without applying the deductible
- ✓ Trip interruption
- ✓ Interruption of use
- ✓ Road assistance insurance (Autoabi)
- ✓ Insurance of personal items in the luggage
- ✓ Insurance of light trailer
- ✓ Bicycle insurance
- ✓ Learner driver insurance for a family member
- ✓ Loss, destruction or theft of vehicle keys
- ✓ Loss or theft of vehicle registration certificate or driver's license
- ✓ Lease value insurance
- ✓ New value insurance
- ✓ Loading damage insurance
- ✓ Overturning or sinking insurance
- ✓ Health damage insurance

The sum insured may be specified:

- ✓ By an agreement according to which the sum insured is equal to the value of the insured object before the insured event or
- ✓ As a numerical value agreed upon when entering into an insurance contract.



WHAT IS NOT INSURED?

The following is not subject to insurance:

- ✗ Vehicles that have not passed the technical inspection;
- ✗ Racing and rally cars;
- ✗ Vehicles running on cables, tracks or rails;
- ✗ Military vehicles;
- ✗ Protective wax, nano and ceramic coating;
- ✗ Tires and alloy wheels separate from the vehicle;
- ✗ Goods transported by or located in the vehicle.



ARE THERE RESTRICTIONS IN THE INSURANCE COVER?

The following is not subject to compensation:

- ! Damage caused by the error of the factory or repair shop, inadequate maintenance or improper use;
- ! Losses caused by damage of the window shall not be indemnified if the damage is related to normal wear and tear of the window (e.g. damage caused by windscreen wipers, or by cleaning the window from ice or snow).
- ! Losses caused by damage or destruction of the window shall not be indemnified, if the window was so damaged and/or worn out and dull before the insured event that it would have required repair or replacement regardless of the damage caused by the insured event;
- ! The cost of the part which caused the damage, damage caused by the technical fault, wear, rust, operational damage, loss of commercial value;
- ! Damage caused by a load on the vehicle;
- ! Damage caused by gross negligence on the part of the client or any deliberate violation of the requirements arising from the legislation in the use of the vehicle;
- ! Participation in competitions, training sessions, endurance race;
- ! Damage caused by the use of a vehicle on the shore, in a swampy, in water or in terrain; driving the vehicle at a higher angle than permitted;
- ! The part of the damage that has arisen as a result of failure to comply with obligations of the Policyholder;
- ! The proportion of the deductible of the loss incurred;
- ! A complete list of limits of indemnity and exclusions can be found in the terms and conditions of the insurance contract.



WHERE AM I INSURED?



The insurance applies to the territory indicated in the insurance contract.



WHAT ARE MY RESPONSIBILITIES?

- Your primary obligation is to pay an insurance Premium.
- The insurer must be informed about the risk factors and the changes thereof, for example, of the primary intended use of the vehicle.
- The Policyholder must take photos of the insured vehicle immediately before the start of the insurance period, unless otherwise agreed. At the request of Salva, the Policyholder must submit photos of the vehicle taken immediately before the start of the insurance period.
- The safety requirements specified in the insurance contract must be complied with, including:
 - The driver must have a valid right to drive the vehicle of the corresponding category, a valid driver's license and a valid health certificate;
 - All persons in the vehicle must wear seat belts;
 - The vehicle must not be driven when sick, overtired, under the influence of medicinal products, alcohol or narcotic substances;
 - The driver is required to comply with the speed limits established by traffic management equipment or legislation;
 - Vehicle keys and other opening devices may not be kept in a manner that enables them to be accessed by third parties;
 - When leaving the vehicle, the vehicle must be locked, and the safety devices activated.

In the event of an insured event, the driver must:

- Take every possible action to prevent further loss;
 - Participate in establishing the circumstances at the scene, record in writing the identities and contact details of witnesses and parties (including information regarding the vehicles) and define the scene;
 - Immediately report the incident to the police in the event of theft, robbery, unauthorised use or vandalism; to the police and the Estonian Rescue Board in the event of fire; in accordance with legislation to the police in the event of a traffic accident; to the Emergency Response Centre or the Environmental Board of the Republic of Estonia in the event of collision with an animal or bird, if such an obligation is provided by the legislation;
 - The driver of the vehicle involved in traffic accident must allow the testing of his/her intoxication to be performed;
 - The driver of the vehicle involved in traffic accident may not consume any alcohol, narcotic or psychotropic substances until the circumstances are established at the scene and/or before the intoxication test;
 - Follow the instructions of Salva's representative and the attending physician.
- The vehicle and other property damaged in a traffic accident must be preserved in the post-accident condition until the receipt of the instructions of the insurer.



WHEN AND HOW DO I PAY?

The amount of the insurance Premium and the due date for payment are in the policy. Usually, payment will be made by bank transfer on the basis of the invoice. If the contract is considered to have been made as of making the payment, the offer indicates the time during which the payment must be paid.



WHEN DOES THE INSURANCE COVER BEGIN AND WHEN DOES IT END?

The contract is deemed to have been concluded and the insurance cover shall be in effect during the insurance period specified in the insurance policy, provided that the Policyholder pays the first insurance Premium on time. The insurance cover expires after the expiry of the insurance period. The insurance cover may end before the end of the insurance period indicated in the policy. For example, an insurer may terminate the contract if the insurance Premium has not been paid.



HOW TO TERMINATE AN INSURANCE CONTRACT?

An application must be submitted to the insurer for termination of the contract. As a rule, an agreement can be terminated prematurely only upon agreement between the Policyholder and the insurer.