

Comprehensive insurance

Insurance product information document

AAS BTA Baltic Insurance Company



This information document provides a general overview of comprehensive insurance. It does not reflect the terms and conditions of the insurance contract that are based on your insurance interest and requirements. The terms and conditions of the contract can be found in other documents, such as the quote, the terms and conditions of insurance and the policy.

What type of insurance is it?

Comprehensive insurance, i.e. voluntary insurance, covers unexpected and unforeseeable damage to a vehicle from broken windows to theft or destruction of the vehicle. In other words, the insurer will compensate for damage caused to the vehicle unintentionally and unexpectedly, regardless of who is at fault or where the accident occurred. Often, the damages covered by comprehensive insurance are the damages to the vehicle of the driver who caused the accident, which are not covered by motor insurance.



What is covered?

- ✓ Regardless of the selected plan, comprehensive insurance covers:
 - ✓ damage caused to the vehicle (fire, road accident, natural disaster, vandalism)
 - ✓ roadside assistance
- ✓ Depending on the insurance options chosen when entering into the contract, the insurance also covers:
 - ✓ costs of a replacement vehicle
 - ✓ theft of the vehicle
 - ✓ new value or lease value of the vehicle
 - ✓ the accessories fitted to the vehicle
 - ✓ insurance of personal belongings
 - ✓ insurance of legal costs
 - ✓ loss adjustment without excess
 - ✓ repair of the vehicle at a dealership authorised by the manufacturer
 - ✓ loading damage insurance
 - ✓ replacement trailer insurance
- ✓ It is also possible to select accident insurance for the vehicle and passengers.
- ✓ The insurable value is the market value of the vehicle in Estonia immediately before the occurrence of the insured event, unless the insurable value is indicated in the policy as an amount.
- ✓ The sum insured is provided in the policy.



What is not covered?

- ✗ Additional equipment installed on the vehicle for competitions or racing or equipment and details which have been mounted in violation of the law are not subject to insurance.



Are there any restrictions on insurance coverage?

- ! For instance, the insurance does compensate for:
 - ! damage that occurred outside an official traffic route
 - ! damage subject to be eliminated under warranty
 - ! damage caused by the participation of the vehicle in competitions, training or tests drives or endurance races
 - ! damage caused intentionally by the owner or the authorised user
 - ! damage caused at a time when the driver was intoxicated
- ! If the damage was caused intentionally by the policyholder, the insurer has the right to refuse to indemnify for the damage.



Where am I insured?

- ✓ The insurance is valid in the territory specified in the policy, which may be Estonia, the Baltic States, Europe, including Ukraine, Russia, Belarus.



What are my obligations?

- Your main obligation is to pay the insurance premium.
- You must inform the insurer of all facts known to you when entering into the contract and you may not present false data to the insurer.
- During the term of the insurance contract, the insurer must be informed of circumstances of risk and any changes therein, such as the main purpose for which the vehicle is used.
- In traffic, you must follow the traffic rules and behave reasonably.
- The driver must comply with the safety requirements associated with driving the vehicle.
- The insurer must be immediately informed of an accident and the insurer's instructions must be followed.
- The damaged vehicle and other property must be kept in the condition they were in after the accident until the insurer's instructions are received.
- The insurer must be immediately notified of any changes in the ownership of the vehicle or user responsible thereof.



When and how do I pay?

The insurance premium must be paid by the date specified in the insurance contract. The premium is usually paid by bank transfer on the basis of an invoice. If the contract becomes effective after the payment of the premium, the payment deadline is specified in the proposal.



When does the cover start and end?

The insurance cover starts and the insurance contract becomes effective on the commencement date of the insurance period. The insurance cover ends upon the expiry of the insurance period.

It may also end before the expiry of the insurance period specified in the contract. For example, the insurer may terminate the contract if the insurance premium has not been paid.

Automatically renewed contracts extend for the next insurance period unless you request otherwise.



How can I terminate the insurance contract?

In order to terminate the contract, you must submit a respective request to the insurer. In general, the contract can only be terminated early by mutual agreement between the policyholder and the insurer.