



BTA ROAD ASSISTANCE

Terms and Conditions No.19.Autoabi.01
Effective as of 30.11.2023

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BTA Estonia branch concludes compulsory motor insurance contracts with the option of choosing BTA Road Assistance additional cover subject to these Terms and Conditions and the BTA General Terms and Conditions in force at the time of entry into the contract, which can be found at www.bta.ee.

TABLE OF CONTENTS

1. OBJECT OF INSURANCE	1
2. SUM INSURED	1
3. INSURED EVENT	1
4. INSURANCE TERRITORY	1
5. BTA ROAD ASSISTANCE SERVICES	1
6. EXCLUSIONS	2
7. OBLIGATIONS OF LEGAL POSSESSOR OF VEHICLE	2
8. OTHER TERMS AND CONDITIONS	2

1. OBJECT OF INSURANCE

- 1.1.** BTA Road Assistance is a voluntary insurance that can be chosen as an extra cover for a passenger car or a van with permissible maximum mass of up to 3,500 kg in addition to compulsory motor insurance.
- 1.2.** A vehicle is insured with BTA Road Assistance additional cover, if a respective note has been made in the compulsory motor insurance policy.

2. SUM INSURED

- 2.1.** The sum insured is the maximum amount of which BTA indemnifies the damage caused in the case of an insured event. The sum insured is not reduced by the amount of the indemnity paid out.
- 2.2.** The sum insured of BTA Road Assistance is EUR 600 per insured event.

3. INSURED EVENT

- 3.1.** A BTA Road Assistance insured event is an unexpected and unforeseeable event that results in the vehicle becoming unusable or its use being prohibited according to the laws of the respective country, except as excluded by these terms and conditions.

4. INSURANCE TERRITORY

- 4.1.** Unlike the compulsory motor insurance contract, the insurance territory of BTA Road Assistance additional cover is Europe, except Russia, Ukraine, Belarus, Moldova, Georgia, Armenia, Azerbaijan, Turkey and Kazakhstan.

5. BTA ROAD ASSISTANCE SERVICES

- 5.1.** In the case of an insured event, BTA provides the following services:
 - 5.1.1.** 24/7 consultation over the phone;
 - 5.1.2.** assistance at the scene (in the case of a road accident, driving to the scene, helping to fill in the Notification of Road Accident Form if necessary, and providing information on further action in insurance);
 - 5.1.3.** taking photos at the scene;
 - 5.1.4.** helping the vehicle out of sand, mud or snow;
 - 5.1.5.** helping to jumpstart the vehicle;
 - 5.1.6.** unlocking blocked vehicle doors;
 - 5.1.7.** resolving problems related to a vehicle's anti-theft devices;
 - 5.1.8.** release of the automatic gearbox;
 - 5.1.9.** replacing or repairing a flat or broken tyre at the scene. If this is not possible, the vehicle will be towed to the nearest tyre repair shop;
 - 5.1.10.** bringing up to five litres of extra fuel to drive to the nearest petrol station or towing an electric car to the nearest charging station;
 - 5.1.11.** bringing a spare key to the vehicle;
 - 5.1.12.** towing the vehicle to the nearest repair shop or outside working hours to the nearest guarded car park;
 - 5.1.13.** carrying out minor repairs that may be necessary (including replacing broken window glass with film, repairing leaks in the cooling system or adding coolant, melting door locks, fixing bumpers, exhaust pipe and other parts);
 - 5.1.14.** transporting a vehicle with up to nine passengers (including the driver) to a location in Estonia determined by the driver, if the vehicle is towed according to clause 5.1.12;

5.1.15. renting a replacement car of up to the level of a compact car for three days, if the vehicle is towed according to clause 5.1.12 and cannot be repaired within one business day. BTA ensures this service within 24 hours of registering of the insured event.

5.2. In the case of an insured event, BTA will provide the necessary road assistance services, but will not cover the cost of materials and parts used to repair the vehicle.

6. EXCLUSIONS

6.1. The following are not considered as insured events and BTA shall not provide the services listed in clause 5 if:

- 6.1.1.** providing the services is prohibited due to the activities of law enforcement agency;
- 6.1.2.** the possessor of the vehicle cannot provide proof of their identity or prove their legal right to possess the vehicle;
- 6.1.3.** a similar insured event has occurred several times and BTA has already drawn attention to it, except in the case of depleted electric car batteries;
- 6.1.4.** the insured event took place in an area closed to normal traffic or is closed by means of traffic management equipment (e.g. airfield, coastal area, marsh, forest, water, etc.);
- 6.1.5.** the insured event took place in a situation where the vehicle participated in a race or training;
- 6.1.6.** the insured event took place while the driver was under the influence of alcohol, narcotic or psychotropic substances;
- 6.1.7.** the driver cannot drive the vehicle due to being under the influence of alcohol, narcotic or psychotropic substances;
- 6.1.8.** the insured event took place with a vehicle which use is prohibited by the Traffic Code;
- 6.1.9.** the use of the vehicle does not correspond to normal use (e.g. a vehicle in normal usage is being used as a training vehicle (unless the driving practice takes place under the supervision of a family member holding a driving instructor's certificate and no fee is charged for this) a rental, emergency or patrol vehicle or for providing a taxi, ride sharing or courier service).

7. OBLIGATIONS OF LEGAL POSSESSOR OF VEHICLE

7.1. Upon occurrence of an insured event, the legal possessor of the vehicle is obliged (this also a prerequisite for receiving road assistance service):

- 7.1.1.** call on +372 5686 8668 to disclose the details of the person and the vehicle and other circumstances related to the event;
- 7.1.2.** follow BTA's oral or written instructions;
- 7.1.3.** if the vehicle is towed, hand the keys of the vehicle over to the authorised representative of BTA.

8. OTHER TERMS AND CONDITIONS

8.1. The legal possessor of the vehicle is obliged to confirm, at the request of an authorised representative of BTA, the fact that the services have been provided and the inoperable vehicle has been towed by signing the service contract.