

Motor Third Party Liability Insurance

Insurance Service Information Document

AAS "BTA Baltic Insurance Company"



The insurance service information document is a general overview of motor third party liability insurance. It does not reflect the terms and conditions of your insurance contract based on your insurance interest and claims. The terms of the agreement are in other documents, such as the offer, insurance terms and policies.

What is this type of insurance?

Compulsory motor third party liability insurance is the liability of the vehicle owner for the damage caused to the vehicle by a third party. In other words, the insurer will compensate the injured person for damage caused by the vehicle instead of the person who caused the damage. The terms of the agreement are largely based on the Motor Third Party Liability Insurance Act.



What is insured?

- ✓ Following is insured:
 - ✓ liability for the vehicle indicated on the policy due to the damage caused by the insured event
 - ✓ medical treatment of the driver who caused the injury
- ✓ The most common insured event is a traffic accident.
- ✓ The sum insured per insured event that took place in Estonia is 1 200 000 euros in the event of damage of a thing and 5 600 000 euros in the event of personal injury.



What is not insured?

- ✗ The vehicle indicated on the policy is not insured. For this, a voluntary vehicle insurance contract must be concluded.
- ✗ The insurer will indemnify the injured party, but will submit a refund for the person who caused the damage
 - ✗ if the damage was caused intentionally
 - ✗ if the injured person was driving the vehicle in a state of intoxication



Are there any restrictions on cover?

- ! Restrictions on insurance cover come from Motor Insurance Act, for example, following is not reimbursed:
 - ! the cost of a rented replacement car during the repair of a car that suffered damage in an accident
 - ! the damage caused by the destruction of money or artwork
 - ! the damage caused to oneself



Where am I covered?

- ✓ In countries of the European Economic Area and other countries indicated on the Green Card.



What are my obligations?

- Your primary obligation is to pay an insurance premium.
- The insurer must be informed about the circumstances of the risk and their changes, for example, the main purpose of the vehicle.
- The insurer must be informed of all the circumstances known to You upon the conclusion of the contract and no false information may be submitted to the insurer.
- One must follow traffic rules and behave in a reasonable manner.
- The insurer must be promptly notified of the accident and the instructions of the insurer must be followed.
- Damaged vehicle and other property must be maintained in the event of an accident in accordance with the instructions of the insurer.
- The insurer must be immediately informed of changes in the vehicle owner or responsible user.



When and how do I pay?

The amount of the insurance premium and the due date for payment are in the policy. Payment is usually made by bank transfer by the bill.

If the contract is considered to be concluded from the moment of payment, then the tender includes the time, during which the payment must be paid.



When does the cover start and end?

The insurance cover will begin and the insurance contract will enter into force on the date of commencement of the insurance period. The insurance cover expires after 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. The insurance contract expires automatically if the vehicle is deleted from the register.

An automatically extending contract will be renewed for the next insurance period if you do not express a different will no later than two working days before the end of the insurance period and do not enter into a contract with another insurer.



How do I cancel the contract?

An application must be submitted to the insurer for termination of the contract. The insurance contract can be terminated prematurely only by an agreement between the policyholder and the insurer.

Exceptionally, the contract can be terminated for good reason. For example, if the vehicle was stolen or when the agreement based on which you used the vehicle ended.