

# Vehicle Insurance

## Insurance Service Information Document

### AAS "BTA Baltic Insurance Company"

**bta**  
VIENNA INSURANCE GROUP

The insurance service information document is a general overview of Vehicle Insurance. It does not reflect the terms and conditions of 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?

Vehicle Insurance, or voluntary insurance, is designed to insure unexpected and unforeseen damage to the vehicle from the broken window glass to the theft or destruction of the vehicle. In other words, the insurer indemnifies losses that arise accidentally and unexpectedly, irrespective of the culprit or accident place. Damage in the context of vehicle insurance is often injuries of the driver who caused the traffic accident which are not reimbursable under Motor Insurance.



#### What is insured?

- ✓ Despite the selected package, Vehicle Insurance covers following:
  - ✓ damage to the insured vehicle (fire, traffic accident, natural disaster, vandalism)
  - ✓ car aid
- ✓ Based on the insurance option chosen at the conclusion of the contract, the following is insured:
  - ✓ replacement vehicle costs
  - ✓ vehicle theft
  - ✓ vehicle new value or leasing value
  - ✓ accessories fitted to the vehicle
  - ✓ luggage insurance
  - ✓ legal aid insurance
- ✓ In addition, it is possible to choose a vehicle and a passenger's accident insurance.
- ✓ Insurable value is the value of an insurable interest at the time of the occurrence of an insured event, if it is not included in the policy in total.
- ✓ The insured sum is indicated on the policy.



#### What is not insured?

- \* Insurance does not include accessories or equipment installed for competitions or races fitted to a vehicle, or equipment and components installed in violation of legal requirements.



#### Are there any restrictions on cover?

- ! For example, the following is not compensated:
  - ! damage that occurred outside official traffic roads
  - ! damage which is subject to elimination under warranty
  - ! damage caused by participation of a vehicle in a competition, training or test run or endurance race
  - ! if the damage was deliberately caused by the owner or the responsible user
  - ! if the injured person was driving the vehicle in a state of intoxication
- ! If the damage is caused by the policyholder intentionally, the insurer has the right to refuse to indemnify the damage.



#### Where am I covered?

- ✓ Insurance is valid in the territory indicated in the policy, which may be selectively Estonia, Baltic States, Europe, Europe with CIS countries.



#### What are my obligations?

- Your primary obligation is to pay an insurance premium.
- 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.
- During the contract period, insurer must be informed of the risk circumstances and their changes.
- One must follow traffic rules and behave in a reasonable manner.
- The driver must comply with the safety requirements of driving the vehicle.
- 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 indicated on 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 begins on the date of commencement of the insurance period. The insurance cover ends when the insurance period expires.

The insurance cover may end before the end of the insurance period indicated on the policy. For example, an insurer may terminate the contract if the insurance premium has not been paid.

An automatically renewable contract will be renewed for the next insurance period unless you express a different will.



### **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.