

Motor third party liability insurance (MTPL)

ERGO

Insurance product information document
ERGO Insurance SE

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TD.6102.2018.5.14

The information document provides a General Overview of the insurance product. The information document does not reflect the terms and conditions of insurance contract arising from your insurance interest and demands. The terms and conditions of the contract are included in other documents, such as the offer, the terms and conditions of insurance, and the policy.

What is this type of insurance?

In the case of motor third party liability insurance the liability of the possessor of the vehicle before a third party for damage caused with the vehicle is insured. The terms and conditions of motor third party liability insurance are mostly derived from the Motor Insurance Act. In addition, you can choose voluntary insurance covers to complement the motor third party liability insurance, e.g the compensation of claims in the case of a replacement vehicle, accident insurance for the driver of a vehicle, deer motor hull insurance, and ERGO Autoabi roadside assistance service.



What is insured?

Insured are:

- ✓ the civil liability of the person in possession of the vehicle designated in the insurance policy for damage result from an insured event
- ✓ the treatment costs of the driver, who caused the damage. The most common insured event is a traffic accident
- ✓ The sum insured per insured event in Estonia, regardless of the number of injured parties, in the case of destruction or damaging of an object is EUR 1,200,000, and EUR 5,600,000 in the case of death, damage to health or bodily injury.
- ✓ ERGO Liiklus+ ensures a free towing service to passenger vehicles, delivery vans and motorcycles throughout Europe, available by calling ERGO Autoabi roadside assistance at +372 655 5401.
- ✓ In the case of an insured event, we will take the passenger car or motorcycle to a repair shop or the storage area closest to the scene. Transportation of the vehicle is free.

With the optional insurance covers, the following will be insured:

- ✓ road assistance to passenger vehicles and delivery vans in normal use throughout Europe. By calling ERGO's Autoabi road assistance line at 655-5401, road assistance will be free
 - ✓ damage caused by hitting large wild game that suddenly ran onto the road – wolf, bear, lynx, red deer, moose or roe-deer (the list is final)
 - ✓ with replacement car coverage, the demands of the injured party will be compensated on behalf of the policyholder after the insured event
 - ✓ the justified costs of the use of a replacement car, up to EUR 500.
 - ✓ permanent disability or death of the vehicle's driver caused by the traffic accident (limited extent)
- ✓ The agreed insurance cover is specified in the policy.



What is not insured?

Motor third party liability insurance does not cover:

- ✗ the vehicle specified in the contract
- ✗ **The insurer compensates the injured party for the damage but submits a claim of recovery to the person who caused the damage if, for example,**
 - ✗ the damage was caused deliberately
 - ✗ the person who caused the damage left the scene of the insured event illegally and wrongfully after the insured event
 - ✗ the person who caused the damage was driving in a state of intoxication



Are there any restrictions on insurance cover?

It is not an insured event, if the damage is caused, for example:

- ! in a vehicle, including an aircraft or water craft, except for when driving onto or off a ferry operating a scheduled service
- ! in a location that is closed off and secluded for a competition, training or other similar event; on the grounds of an aerodrome closed to public traffic

The following are also not compensated:

- ! damage, which was inflicted to the vehicle by the impact of a stone or another object on the road
- ! damage arising from damage to or destruction of money, securities, works of art and precious metal objects, except for personal effects
- ! cost of using an equivalent object during the time of repairing a damaged object or acquiring a new object
- ! damage caused to the owner of the vehicle driven by the owner of the vehicle
- ! damage that does not constitute damage characteristic of damage caused by a vehicle as a major source of danger



Where am I covered?

ERGO Motor third party liability insurance is valid in all the contracting states of the European Economic Area and in other countries indicated on the green card.



What are my obligations?

- Present correct information for the conclusion of an insurance contract, for example information on whether the vehicle is used as a short-term rental vehicle, emergency vehicle, a vehicle for driving practice, for providing transport, courier or taxi services or for ridehailing/ ride-sharing (such as Uber, Taxify).
- To inform ERGO if any changes occur in the submitted data following the conclusion of the insurance contract.
- To behave reasonably during the validity of the contract, in order to prevent damage from being caused.
- Inform ERGO, if the owner or responsible user of the vehicle changes.
- Upon the occurrence of an insured event, to immediately inform the insurer of the person who caused the damage or the injured party thereof.
- In the event of an insured event, to do everything possible to prevent further damage from being incurred.
- Maintain the vehicle or any other object damaged as a result of an insured event in the same condition it was in after the insured event, to the maximum extent possible, for the purpose of producing it for the insurer.



When and how do I pay?

- An insurance premium is payable in the amount and by the term indicated on the insurance policy.
- If payment in instalments has been agreed upon in the insurance contract, the instalments must be paid in the amount and by the term indicated on the policy.



When does the cover start and end?

- The insurance cover will take effect at the time specified on the policy, but not before the expiry of the previous contract. If the time has not been specified on the policy, the contract shall enter into force at 00.00 and end at 23.59 on the date indicated on the policy.
- The insurance cover shall end after the expiry of the insurance period. The insurance cover may also end before the expiry of the insurance period, such as in the case of cancellation of the contract or withdrawal from the contract or on any other grounds provided for in law.



How do I cancel the contract?

- **A motor third party liability insurance contract can only be terminated prematurely under extraordinary circumstances, for example, if**
 - the vehicle has been sold
 - the contract, under which the policyholder used the vehicle, has ended
 - the vehicle has left the possession of the insured person or the policyholder against their will
 - the vehicle has been destroyed or cannot be used for
- The client may notify ERGO of their wish to terminate the contract at ERGO's e-office and at ERGO's offices.