

Insurance policy

Insurance company:

ERGO Insurance SE, registration code 10017013

Covered territory:

European countries, except for Ukraine, Belarus, Russia, Azerbaijan, Georgia, Kazakhstan, Moldova and Turkey.

Risks insured:

Motor third part liability insurance.

MTPL contract is agreed for 12 months, renewed till the end of subscription contract. annual premium can be revised at the renewal.

Motor own damage (Motor Hull, casco) insurance – an insured event is an unexpected and unforeseeable event specified in the insurance contract, upon which the insurer has to perform its obligation under the contract.

Premium for the MOD insurance is fixed for the whole period of subscription contract.

Replacement vehicle + roadside assistance:

Roadside assistance is reimbursed in the event of unforeseen circumstances, when the continuation of the journey by the passenger car is impeded. The service is valid in the covered territory specified in the insurance contract and only if it is ordered at the ERGO car assistance telephone number stated in the contract.

If the vehicle cannot be used due to an insured event, the insurer shall offer the policyholder of a normal use vehicle within category M1 a replacement vehicle for up to 60 days during the annual insurance period. The replacement vehicle is provided from the delivery point stated by the insurer on working days and within a reasonable period of time.

Deductible:

Vehicles for normal use only – no deliveries.

Deductible 300 €

Deductible 15% in case of theft, but not less than 300 € Deductible if killing or avoiding an animal / bird (if identifiable) – 0 € Deductible for glass exchange 0 €

Destruction of a vehicle as a result of a natural disaster – 0 €

Depreciation of the spare parts:

No depreciation is applied for the spare parts of vehicles up to 5 years since first registration.

Fullfilment of the repairs:

Restoration is fullfilled at the dealerships or other workshop approved by the insurer.

Permitted drivers:

All drivers legally permitted to drive vehicles.

Period of cover validity:

Matches the period od subscription contract.

Claims notification:

Report the incident to the police or the Rescue Board, or both, if necessary; report a traffic accident, theft, robbery and vandalism at the police and a fire both in police and the Rescue Board in accordance with the applicable legislation.

Inform the insurer of the insured event in writing, by doing so at the first possibility, either personally or through a representative, by submitting data on the event, the expected amount of damage, witnesses, parties and the offender, and subsequently follow the instructions given by the representative of the insurer.

If the insured event has occurred outside the Republic of Estonia, the policyholder must hand over the destroyed or damaged vehicle to the insurer in the territory of the Republic of Estonia. The justified costs of bringing the remains of the vehicle to Estonia must first be approved by the insurer; the respective justified costs will be reimbursed to the extent agreed with the insurer.

Immediately take measures to save the vehicle and avoid any increase in damage and to reduce any possible damage.

In case of event please inform the insurer by phone (+372) 610 6500 or

<https://ekontor.ergo.ee/kahjuteade-soiduk>.

Additional notices: police must be informed about every single event if case of:

- someone got injured or killed;
- parties of the accident disagree about the responsibility;
- third part property was damaged during the event and owner of it is not present;
- in case driving off the road, event if no third party property has been damaged;
- parts of the vehicle or vehicle in full was stolen;
- vehicle was found damaged by someone and act on directions received.

Terms & conditions:

MTPL – **<https://www.riigiteataja.ee/akt/131032022006?leiaKehtiv>**

MOD – **https://www.ergo.ee/files/S%C3%B5idukikindlustuse_tingimused_KT_0921_13%20_EST-1.pdf**

Terms for road assistance and replacement car:

<https://www.ergo.ee/private-clients/motor-hull-insurance/ergo-carassistance>

<https://www.ergo.ee/private-clients/motor-hull-insurance/ergo-replacement-car>