LIABILITY INSURANCE

INSURANCE PRODUCT INFORMATION DOCUMENT

Company: If P&C Insurance AS **Product: Activity Liability Insurance**

This document is pre-contractual information about the insurance product and provides a brief overview of the nature and extent of insurance cover. The document is not a binding personal insurance offer. For more information, please consult the insurance contract and the insurance terms and conditions at tingimused.if.ee.

What kind of insurance is it?

In the case of liability insurance, the insurer will, instead of the policyholder, fulfil the obligation to indemnify the damage caused by the policyholder to a third party (the injured party) as a result of an insured event occurring during the validity of the insurance. The more detailed content and extent of insurance cover are described below.

What is covered?

- ✓ The liability specified in the insurance terms and conditions of the insured person in connection with an accident occurring during the activity specified in the insurance policy in the insurance cover area.
- ✓ Expert, legal and court costs previously agreed with the insurer necessary to establish the insured person's liability.
- ✓ The sums insured, limits of indemnity and deductibles are specified in the insurance policy.
- ✓ Insurance terms are negotiable. Special agreements are specified in the policy.

What is not covered?

- ✗ Exclusions are specified in the insurance contract, the following list is not exhaustive.
- ✗ The insurer will not indemnify if it is not an insured event.
- ✗ The insurance cover does not apply if the damage was caused intentionally or if the insured person was aware of the damage before the conclusion of the insurance contract.
- ✗ Activity liability insurance does not cover the liability of the employer, liability arising from professional activities and product liability.
- ✗ Insurance cover does not apply to activities that are not related to the activity specified in the policy.

Are there any restrictions on insurance cover?

- ! Restrictions are specified in the insurance contract, the following list is not exhaustive.
- ! Insurance cover does not include claims arising from the destruction, damage or loss of data or property entrusted to the insured person.
- ! Insurance cover does not include the cost of repairing or altering a defective item or service.
- ! The insurer may reduce indemnity or refuse to pay it if the policyholder deliberately or through gross negligence violated an obligation, such as safety requirements.

Where am I insured?

- ✓ The insurance is valid in case of an accident in the insurance cover area, if the injured person filed a claim under Estonian law.
- ✓ The insurance cover area is indicated in the policy.

What are my obligations?

Read thoroughly the insurance contract and the insurance terms and conditions.

Pay insurance premiums on time.

Notify immediately of any changes in the information provided at the conclusion of the insurance contract; notify of an increase in the insurance risk.

Fulfil the safety requirements set out in the insurance terms and conditions.

Notify the insurer immediately of an accident or circumstance that may cause an accident or claim against the insured person.

When and how do I pay?

The amount of the insurance premium and the payment procedure will be indicated in the insurance contract and / or in the insurance terms and conditions.

Insurance can be paid by bank transfer or bank card.

When does the insurance cover start and end?

The insurance cover starts on the date specified in the insurance contract, provided that the first insurance premium has been paid.

The insurance cover ends on the date stated in the insurance contract.

How do I terminate the contract?

The insurance contract can be terminated in the cases specified in law or in the insurance contract.

In order to terminate the insurance contract, you must contact the insurer by post (including e-mail) or by making a corresponding application at the office.

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