

LIABILITY INSURANCE



INSURANCE PRODUCT INFORMATION DOCUMENT

Company: If P&C Insurance AS

Product: Employer 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?

Employer's liability insurance is intended to insure the liability of an employer arising from an accident at work in case of injury or death. The more detailed content and extent of insurance cover are described below.



What is covered?

- ✓ The liability of the employer arising from an accident at work during the insurance period to the extent specified in the insurance contract.
- ✓ An accident at work is an injury or death of an employee that occurred while the insured person was carrying out a job assignment or other work performed with his / her permission, during a break in working hours, or during other activities carried out in the employer's interests.
- ✓ Damages related to accidents at work during the insurance period are compensated under the law of the Republic of Estonia.
- ✓ 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.
- ✗ Employer's liability insurance does not cover any loss that did not result from an accident at work.
- ✗ Employer's liability insurance does not cover liability, professional liability and activity liability arising from professional activities.
- ✗ Non-material damage is not covered by insurance.
- ✗ Insurance cover does not apply to intentional damage.
- ✗ The insurer will not indemnify for any loss or damage that the employer was aware of prior to the conclusion of the insurance contract.
- ✗ The insurer will not indemnify for outdated claims.



Are there any restrictions on insurance cover?

- ! Restrictions are specified in the insurance contract, the following list is not exhaustive.
- ! Insurance cover is only valid for damage caused by an occupational disease or an illness caused by work only if the relevant agreement is specified in the insurance policy.
- ! The insurance cover does not apply if the employee who caused the injury was in a state of intoxication.



Where am I insured?

- ✓ The insurance is valid in case of an accident at work 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.

Fulfill 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.