LIABILITY INSURANCE

INSURANCE PRODUCT INFORMATION DOCUMENT

Company: If P&C Insurance AS **Product: Product 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?

- ✓ Accident occurring during the insurance period caused by the product specified in the policy by the insured person or by the service transferred.
- ✓ 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 an event is not an insurance event
- ✕ The insurance cover does not apply if the damage was caused intentionally or if the insured was aware of the damage before the conclusion of the insurance contract.
- ✕ Product liability insurance does not cover employers liability, liability arising from the activity, professional liability and liability arising from the ownership and possession of the property.
- ✕ The insurance cover does not apply to a product or service that is not listed in the policy.
- ✕ The insurance does not indemnify the loss that arose before the product or service was transferred, regardless of who is the owner of the object.

Are there any restrictions on insurance cover?

- ! Restrictions are stated in the insurance contract.
- ! The insurer will not indemnify the expenses that a third party should have made even if the insured person's product or service transferred would have been of high quality and in accordance with the terms of the contract.

Where am I insured?

- ✓ The insurance is valid in the event of an accident occurring in the insurance cover area, if the injured party submitted a claim for damages under the law of the country indicated in the insurance contract.
- ✓ 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 a

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 stated 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.