

RECREATIONAL CRAFT

*Recreational Craft
Possessor's Liability
Insurance Terms and
Conditions*

TPV-20181

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Unofficial translation. In case of differences in interpretation of following conditions, the Estonian text will be regarded as the original.

APPLICATION OF THE TERMS AND CONDITIONS

1. These insurance terms and conditions are applicable together with the General Liability Insurance Terms and Conditions of If P&C Insurance AS. The rights and obligations set out in these insurance terms and conditions are applicable in addition to the rights and obligations set out in the General Liability Insurance Terms and Conditions.
2. According to these terms, the risks of the compulsory liability insurance are not insured.
3. The recreational craft possessor's liability insurance is valid, provided that the recreational craft is registered according to the requirements and the inspection of the recreational craft has been conducted according to regulations and in due time.
4. Sum insured, deductible, exclusions and other terms and conditions of the insurance contract are determined according to the insurance period when the damaging accident happened.

INSURED PERSON

5. Insured person (hereafter 'the insured') is the legal owner of the recreational craft whose name is on the policy.

INSURANCE EVENT

6. Insurance event is a sudden and unforeseen accident that happens during the insurance period if all the following circumstances occur:
 - 6.1. the accident happened during the possession of the recreational craft set out on the insurance policy
 - 6.2. the accident caused personal or property damage to the injured person that the insured must compensate according to the law.

TERM FOR REPORTING CLAIMS

7. If compensates only the claims arising from the insurance event that are reported to If within three years from the end of the insurance period when the accident that caused the claim occurred.

INSURANCE VALIDITY AREA

8. Insurance cover extends to claims that meet all the following requirements:
 - 8.1. the claim is based on an accident that happened in the insurance validity area
 - 8.2. the claim was submitted based on the Estonian insurance law *
 - 8.3. the claim conforms to the laws of the courts in the insurance validity area

*If Estonian law is not applicable for the claim, the indemnity is limited, in addition to the terms and conditions of insurance, according to what extent the insured would be responsible if Estonian law would be applicable for the claim.

EXCLUSIONS

EXCLUSIONS OF THE GENERAL LIABILITY INSURANCE TERMS AND CONDITIONS

9. If does not compensate if indemnity is excluded according to General Liability Insurance Terms and Conditions of If P&C Insurance AS.

ENVIRONMENTAL DAMAGE

10. If does not compensate damage that was caused by the contamination of soil, air, water (including bodies of water).

DRIVING A RECREATIONAL CRAFT WITHOUT RECREATIONAL CRAFT'S DRIVER'S LICENCE

11. If does not compensate if the skipper of the recreational craft did not have a valid recreational craft's driver's licence or the recreational craft driver's licence was suspended during the accident.

ILLEGAL ACTIVITY

12. If does not compensate if the claim is based on illegal activity or an activity that the driver of the recreational craft did not have a legal permission, qualification, preparation, licence, registration for etc.

PIPES AND CABLES

13. If does not compensate damage caused by destruction of pipelines or cables

TOWING

14. If does not compensate damage that is caused during towing, except towing in case of emergency.

WATER SKIERS

15. If does not compensate damage caused to a water skier, parachute jumper or another person, who is pulled behind the recreational craft by a rope, cable or other line.

COMPETITIONS AND TRAININGS

16. If does not compensate if the damage was caused by an outboard motor propelled, an internal propulsion engine propelled or a central engine propelled craft participating in competition or training rides.