Motor Hull Insurance (Casco)

Insurance product information document
AS LHV Kindlustus (14973611), registered in the Republic of Estonia

The information document provides a general overview of Casco insurance. This document does not reflect all of the terms and conditions of the insurance contract based on your insurance interest and needs. Full details, including the contract's pre-contractual information and the terms and conditions, are set out in other documents, such as the quotation, the Casco insurance's terms and conditions, and the policy. The preceding information and communication between the parties shall be in English, unless otherwise agreed.

What type of insurance is this?

Casco insurance is voluntary insurance for a car, other motor vehicle, or trailer. In the event of an insured event, loss resulting from damage to or destruction of the vehicle will be compensated. Casco insurance is also known, for example, as vehicle insurance, comprehensive motor insurance, and car insurance.

What is insured?

The insurance covers the land vehicle specified in the policy, in its standard configuration as originally sold. In addition, extra safety and comfort features are also insured. If the policy contains a relevant clause to this effect, the following are also insured:

- ✓ baggage
- ✓ trailer
- ✓ the life and health of passengers
- ✓ pet
- ✓ an extra set of tyres

Insurance cover may include (if specified in the policy):

- ✓ Accident (including road traffic accident)
- ✓ Vandalism
- ✓ Theft
- ✓ Technical fault
- ✓ Roadside assistance
- ✓ Cover for a replacement car
- ✓ Protection of the lease value
- ✓ New value cover
- ✓ Acquisition cost cover
- ✓ Replacement trailer cover
- ✓ Baggage cover
- ✓ Traveller accident cover
- ✓ Travel interruption cover
- ✓ Rental car insurance
- ✓ Pet protection

What is not insured?

LHV Kindlustus will not insure against or compensate for any loss if:

- ✘ the damaged item is not subject to being insured
- ✘ the event is not considered an insured event
- ✘ the event is not unexpected and unforeseeable
- ✘ if the person who caused the damage was driving the vehicle while in a state of intoxication
- ✘ the policyholder used the vehicle to facilitate the commission of a criminal offence or an attempt to commit such an offence
- ✘ the passengers and/or pets in the vehicle were not properly secured with safety equipment
- ✘ the insured event was caused by any other exclusion set out in the insurance contract or the terms and conditions of insurance.

Are there any restrictions on the insurance cover?

Limitations on insurance cover depend on the product and are set out in the product terms and conditions and the policy; for example, the following are not covered

- ! the excess portion of the damage incurred
- ! damage caused by the client's willful misconduct or gross negligence
- ! damage resulting from inadequate maintenance or repair of the vehicle
- ! damage caused whilst driving the vehicle off-road, for example in a bog, in water, on ice, etc.
- ! damage caused by using the vehicle in conditions other than those for which it is normally intended, such as in a race or during training
- ! damage limited to tyres or shock absorbers

Where am I insured?

- ✓ Insurance cover applies within the territory specified in the insurance policy. The most common area of insurance cover is Europe, excluding Armenia, Azerbaijan, Georgia, Moldova, Turkey, Ukraine, Belarus, and Russia.

What are my obligations?

- — Pay premiums on the due date and in the amount stated in the policy.
- — Read the insurance contract and the terms and conditions of insurance carefully

— Notify LHV Kindlustus of any insurance-related risk factors and any changes to them, such as the vehicle's primary intended use and any changes to that intended use
— Operate the vehicle with care and in accordance with the instructions and/or restrictions set out by the manufacturer in the Traffic Code and the Road Traffic Act
— Please report the occurrence of an insured event immediately and at the earliest opportunity
— Keep the vehicle and other property damaged in the condition after the accident until you receive instructions from LHV Kindlustus.
— Notify LHV Kindlustus immediately of any change in vehicle owner or responsible user



When and how should I pay?

The fee for the insurance premium or its instalments in the amount and terms stated in the policy must be paid based on an invoice by bank transfer or based on an e-invoice standing order agreement. If the contract is deemed to have been concluded upon payment of the premium, the offer shall indicate the time within which the payment must be made.



When does the insurance cover start and end?

The insurance cover starts, and the insurance contract enters into force on the starting date of the insurance period. The insurance cover expires at the end of the insurance period.

The insurance cover may end before the end of the insurance period specified in the insurance contract. For example, LHV Kindlustus may terminate the insurance contract if the insurance premium has not been paid.

The automatically renewed contract is extended for the next insurance period unless the policyholder expresses a different intention and notifies LHV Kindlustus thereof.



How can I terminate the insurance contract?

If you have concluded the insurance contract for a term of more than one year or by means of communication, you have the right to withdraw from the contract within 14 days after concluding it. To this end, apply to LHV Kindlustus in a form that can be reproduced in writing at www.lhv.ee/et/kindlustus/taganemine or kindlustus@lhv.ee. In the event of withdrawal, LHV Kindlustus will refund to you a proportionate amount of the insurance premium paid for the unused service.

By agreement of the parties, the insurance contract may be terminated at any time before the end of the insurance period. If the insurance contract is terminated during the insurance period, LHV Kindlustus will refund you the portion of the insurance premium paid that corresponds to the period during which the insurance cover was not in force. To this end, apply to LHV to the e-mail address kindlustus@lhv.ee in a form that can be reproduced in writing, in which the name of the recipient of the paid insurance premium and the current account number are written If you have not indicated the end date of the insurance contract in the application, LHV will terminate the contract on the next day after delivery of the application.

Exceptionally, the contract can be terminated for good reason. For example, if the vehicle was stolen or if the contract under which you used the vehicle expired.