

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

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](http://tingimused.if.ee).

## What kind of insurance is it?

Home insurance contract provides insurance cover for buildings (including apartments), home property and personal liability. The more detailed content and extent of the insurance cover are described below.



### What is covered?

#### **BUILDING INSURANCE\* (valid if selected)**

- ✓ Essential parts of the building (main building structures, interior decoration, sanitary installations, alarm systems, ovens, etc.)
- ✓ Parts of technical systems mounted on the roof or exterior wall of the building (parts of ventilation, heating systems, electrical cabinets, etc.)
- ✓ Structures permanently connected to the ground (garden, flagpole, house lighting, shelter, piping, etc.) and small buildings with a total area of less than 10 m<sup>2</sup>

\* If the object of insurance is an apartment, only the interior decoration of the apartment or the interior decoration of the apartment with a notional part of the building is insured.

#### **HOME PROPERTY INSURANCE (valid if selected)**

- ✓ Movable property owned or in permanent use by the Policyholder
- ✓ Property on the balcony of the apartment, in the storage room or in the yard of the building (depending on insurance package)
- ✓ Accompanying property outside the insurance location (depending on insurance package)

#### **If you have selected ALL RISKS PACKAGE, the insurance covers the following:**

- ✓ Fire
- ✓ Strong winds and hail
- ✓ Leakage from the pipeline
- ✓ Vandalism
- ✓ Burglary, robbery
- ✓ Breakdown of technical systems
- ✓ Costs of renting substitute accommodation
- ✓ Window breakage
- ✓ Flooding
- ✓ Home help service
- ✓ Unexpected and unforeseen accident
- ✓ Loss of rental income (if selected)
- ✓ Intentional damage by renter (if selected)

#### **If you have selected CLASSIC PACKAGE, the insurance covers the following:**

- ✓ Fire
- ✓ Strong winds and hail
- ✓ Leakage from the pipeline
- ✓ Vandalism
- ✓ Burglary, robbery
- ✓ Breakdown of technical systems
- ✓ Costs of renting substitute accommodation



### What is not covered?

If shall not indemnify if:

- ✗ the insured event is not sudden or unexpected;
- ✗ the insured event was slowly caused by ongoing processes such as wear, house mould, etc.;
- ✗ the insured event was caused by the penetration of water or moisture through a roof or wall, if it was not caused by storm winds;
- ✗ the insured event was caused by the sinking or rising of the building or its parts;
- ✗ the insured event was caused intentionally or due to gross negligence by the policyholder or the person for whom the policyholder is liable;
- ✗ the policyholder or the person for whom the policyholder is responsible has committed or concealed an act with the characteristics of intentional crime in connection with the insured event;
- ✗ the policyholder, the beneficiary or the person for whom the policyholder is responsible has provided incorrect information to the insurer in the course of claims handling;
- ✗ someone else has compensated the damage;
- ✗ the insured event was caused by any other exclusion stipulated in the insurance contract or in the insurance terms and conditions.



### Are there any restrictions on insurance cover?

- ! Facilities and small buildings are subject to limited insurance cover.
- ! Home property located outside the insured area is subject to limited insurance cover.
- ! Home property located in apartment storage and in outbuildings are subject to limited insurance cover.
- ! There is limited insurance cover for works of art, antiques and valuables (including jewellery).
- ! In the event of indemnification, deductible shall be deducted from the amount of the damages according to the insurance conditions.

- ✓ Window breakage
- ✓ Flooding
- ✓ Unexpected and unforeseen accident
- ✓ Loss of rental income (if selected)
- ✓ Intentional damage by renter (if selected)

**If you have selected BASIC PACKAGE, the insurance covers the following:**

- ✓ Fire
- ✓ Strong winds and hail
- ✓ Leakage from the pipeline
- ✓ Vandalism
- ✓ Burglary, robbery
- ✓ Loss of rental income (if selected)
- ✓ Intentional damage by renter (if selected)

**If you have selected MINI PACKAGE, the insurance covers the following:**

- ✓ Fire
- ✓ Strong winds and hail
- ✓ Loss of rental income (if selected)
- ✓ Intentional damage by renter (if selected)

**LIABILITY INSURANCE (valid if selected)**

- ✓ Damage to the health of third parties
- ✓ Damage to the property of third parties



**Where am I insured?**

The scope of insurance cover depends on the insurance package chosen and shall be valid as follows:

- ✓ If you have selected the **Mini** or **Basic Package**, the insurance cover shall be valid at the address indicated in the insurance contract
- ✓ If you have selected the **Classic Package**, the insurance cover shall be valid at the address indicated in the insurance contract; in addition, the protection of the accompanying home property in the amount of EUR 1,000 across Estonia
- ✓ If you have selected the **All Risks Package**, the insurance cover shall be valid at the address indicated in the insurance contract; in addition, the protection of the accompanying home property in the amount of EUR 1,000 across the European Union, Great Britain and United Kingdom of North-Ireland, Norway, Iceland, Liechtenstein and Switzerland
- ✓ For If Plus Level 3, the accompanying home property is covered in the amount of EUR 2,000 world.

In the case of liability insurance, the extent of the insurance cover depends on the chosen area of validity:

- ✓ The insurance cover shall be valid at the address indicated in the insurance contract
- ✓ Insurance cover in Estonia
- ✓ Insurance cover in the European Union
- ✓ Worldwide insurance cover excluding the USA and Canada



**What are my obligations?**

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

Pay insurance premiums on time.

Immediately notify about increase of insurance risk or transfer of insurance object.

Notify of changes in data (incl. data of insurance object).

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

Notify without delay of an insurance event.



**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.

The insurance can be paid for 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 cases set out in the law or 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 (including e-office).