

This information document provides a general overview of casco insurance. It does not reflect the insurance contract terms and conditions that are based on your insurance interest and requirements. The terms and conditions of the contract can be found in other documents, such as the proposal, policy conditions and the insurance policy.

### What is this type of insurance?

Casco insurance is voluntary insurance where the insured object is a **truck, trailer, bus or motorcycle**. An insured event is an unexpected and unforeseeable event, as a result of which the insured object is damaged, destroyed or lost and the insurer becomes obliged to indemnify the damage. Casco insurance is also known as vehicle insurance, casco or car insurance.



#### What is insured?

- ✓ The insured object is the vehicle specified in the policy in the state it was before the insured event. Any special equipment required for the intended use of the vehicle (lifting, refrigerating, heating, etc.) are insured with the vehicle, unless otherwise agreed in the insurance contract. The value of this equipment must be included in the sum insured.
- ✓ The maximum indemnity for accessories installed by the manufacturer of the vehicle is their market value, but not more than the sum insured specified in the policy.
- ✓ The maximum indemnity for accessories installed after the initial sale of the vehicle is 1000 euros.
- ✓ An insured event is an unexpected and unforeseeable event during the insurance period, as a result of which the insured object is damaged, destroyed or lost. Insured events include:
  - ✓ accidents – damage to or destruction of the insured object due to an external contact event, a traffic accident, a natural disaster, fire (incl. smoke, soot and/or extinguishing work) or an explosion (incl. that of an explosive);
  - ✓ vandalism;
  - ✓ theft; and
  - ✓ damage caused to the insured truck or trailer upon loading.
- ✓ The insurance includes PZU roadside assistance for motorcycles.
- ✓ The sum insured is the maximum amount of the payout by the insurer specified in the insurance policy.
- ✓ The insurable value is the market price of the vehicle in Estonia.
- ✓ The sum insured does not decrease with indemnities paid out.



#### What is not insured?

- ✗ The insurance does not cover:
  - ✗ tools (excl. the repair kit provided by the manufacturer of the vehicle), equipment, helmet, driving clothes, spare parts or materials;
  - ✗ goods transported with the vehicle;
  - ✗ unauthorised modifications to the vehicle; and
  - ✗ paintings and stickers on the vehicle.



#### Are there any restrictions on cover?

- ! The list of damage types not covered by the insurance is given in the policy conditions, according to which the insurance does not cover:
  - ! maintenance, repair, washing or cleaning expenses that are not related to an insured event;
  - ! damage caused by the overloading of the vehicle or the equipment in the vehicle during operation;
  - ! damage caused by the vehicle being used for purposes other than originally intended;
  - ! damage caused by corrosion, mould or other long-term processes;
  - ! damage caused by freezing;
  - ! damage caused by water entering the engine;
  - ! damage caused by insufficient or improper maintenance, repair and/or use of the vehicle;
  - ! damage caused by the use of substandard fuel;
  - ! damage caused by the inadequate quantity or poor quality of oil, coolant, brake or transmission fluid;
  - ! damage that has occurred due to malfunction, a fault, damage, etc., that is repaired under warranty;
  - ! damage caused by technical malfunctions;
  - ! damage caused by transporting cargo and/or passengers;
  - ! damage caused by loading or unloading cargo on a cistern or tank truck.



#### Where am I insured?

- ✓ The insurance applies within the territory specified in the insurance policy.



#### What are my obligations?

- Before entering into an insurance contract, you must provide the insurer with the required data. The data submitted must be complete and correct. Additionally, the insurer expects the client to submit data that is of substantial, recognisable interest to the

insurer and has an important effect on the insurance premium without being asked to do so.

- The policyholder's main obligation is to pay the insurance premium.
- The insurer must be notified of risk situations and changes thereto, incl. changes in the use of the vehicle.
- The policyholder is also obliged to:
  - observe the maximum speed limit prescribed by law and traffic control devices;
  - keep the keys and registration documents of the vehicle in a manner that prevents third parties from gaining access to these without destroying the obstacle or by threatening with or exercising violence.
- After a loss event, the vehicle may only be used if the driver has checked the vehicle and made sure that its condition complies with technical requirements. Above all, the driver must ensure that the vehicle's oil, fuel or coolant is not leaking, the steering system and the brakes are functioning and the tyres are undamaged.
- Professional drivers must comply with the requirements of AETR (the European Agreement Concerning the Work of Crews in Vehicles Engaged in International Road Transport) and the laws regulating the working and rest time of drivers.



### **When and how do I pay?**

The insurance premium or a part thereof must be paid in the amount and by the date specified in the policy. The premium is usually paid by bank transfer on the basis of an invoice.



### **When does the cover start and end?**

The insurance cover begins and ends on the dates specified in the policy.

The insurance cover may end before the date specified in the policy if the insurance contract expires or is terminated prematurely. For instance, the insurer may terminate the contract if the insurance premium is left unpaid.



### **How do I cancel the contract?**

In order to terminate the contract prematurely, you must submit a respective application to the insurer.

An insurance contract can be terminated prematurely if the vehicle is expropriated. In other cases, the contract can only be terminated prematurely upon mutual agreement between the policyholder and the insurer.

The terms and conditions of cancellation and termination of the contract and withdrawal therefrom are given in the general terms and conditions of PZU insurance contracts.