

Home Liability Insurance

Insurance Service Information Document
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This information document provides a general overview of home liability insurance. It does not reflect the terms and conditions of your insurance contract based on your insurance interest and claims. The terms and conditions of the contract are in other documents, such as the offer, insurance terms and conditions, and policy.

WHAT TYPE OF INSURANCE IS IT?

Home liability insurance is the civil liability of the owner or possessor of the dwelling for third parties arising from the ownership or possession of the place of insurance.



WHAT IS INSURED?

The following is insured:

- ✓ general civil liability of a person arising from the law, related to the ownership, possession, and administration of a place of insurance;
- ✓ the costs of proceedings and court hearings in relation to the claim made against the insured person.
- ✓ The costs of proceedings and court hearings in relation to the claim made against the insured person.
- ✓ Upon entering into an insurance contract, pursuant to the law the general civil liability arising from the activities of the insured child or keeping pets may be chosen as additional insurance coverage.
- ✓ The insurance amount is indicated in the policy.



WHAT IS NOT INSURED?

The following is not subject to insurance:

- ✗ the liability arising from the contract, except if the insured had such liability without a contract;
- ✗ liability arising from the use of the place of insurance not for its intended purpose;
- ✗ liability for damage resulting from a conscious and repeated violation of the due diligence;
- ✗ liabilities that are inherent in a particular discipline, agency, business or production;
- ✗ liability arising from the causation of a bodily injury and/or illness caused to the person who carries out the work in the insured person's household or to the person providing the service;
- ✗ responsibility for the use, storage or handling of explosive, pyrotechnic or similar substances;
- ✗ events or circumstances, the arrival or occurrence of which had to be known to the policyholder or the insured person before the conclusion of the insurance contract.

The following is not subject to compensation:

- ✗ damage to property of third parties that the insured party leases, rents, lends, deposits or uses, under any other contract for use, or for which he or she is liable for the maintenance of the property;
- ✗ claims other than claims for direct financial loss (e.g., claims for non-material loss and loss of earnings);
- ✗ claims reimbursed under compulsory insurance (e.g., motor third party liability insurance);
- ✗ damage caused by the use of motor vehicles that are subject to registration;
- ✗ claims arising from family law disputes.



ARE THERE RESTRICTIONS IN THE INSURANCE COVER?

- ! Unless otherwise agreed in the insurance contract, claims for damages caused by
 - ! children and pets are not subject to compensation
- ! The insurer has the right to refuse to pay compensation or to reduce it in case of violation of safety requirements or the careless conduct in respect of the property which causes damage to third parties.



WHERE AM I INSURED?

- ✓ The insurance is valid at the address indicated in the policy. Additional coverage for keeping pets and children's activities are in force in the Republic of Estonia.



WHAT ARE MY RESPONSIBILITIES?

Your responsibility is:

- to pay insurance premiums;
- to comply with the safety requirements specified in the insurance contract and to act prudently, including taking all reasonable measures to prevent or reduce the occurrence of injuries, losses, and damages.

The insurer must be informed promptly of any event that may result in the filing of the claim and provide all information and documentation regarding the claim.



WHEN AND HOW DO I PAY?

The amount of the insurance premium and the due date for payment are in the policy. Usually, payment will be made by bank transfer on the basis of the invoice. If the contract is considered to have been made as of making the payment, the offer indicates the time during which the payment must be paid.



WHEN DOES THE INSURANCE COVERAGE BEGIN AND WHEN DOES IT END?

The insurance coverage begins on the date of commencement of the insurance period. The insurance cover expires after the expiry of the insurance period. The insurance cover may end before the end of the insurance period indicated in the policy. For example, an insurer may terminate the contract if the insurance premium has not been paid.



HOW TO TERMINATE AN INSURANCE CONTRACT?

An application must be submitted to the insurer for termination of the contract. As a rule, an agreement can be terminated prematurely only upon agreement between the policyholder and the insurer.