

Wild animal collision insurance

Information sheet on insurance service

Salva Kindlustuse AS

This information sheet provides a general overview of wild animal collision insurance. It does not reflect the Terms and Conditions of an insurance contract based on your insurable interest and requirements. The Terms and Conditions of a contract are provided in other documents, such as the proposal, policy conditions and the insurance policy.

What type of insurance is it?

Wild animal collision insurance is a voluntary insurance of a motor vehicle with limited insurance cover. In case of an insured event, the damage resulting from the damage or loss of the vehicle caused by a collision with wild animal shall be indemnified.



What does the insurance cover?

- ✓ The insurance covers the vehicle specified on the policy in its factory configuration. Optional equipment permanently attached to the vehicle is insured to the extent of 10% of the value of the vehicle in the factory configuration.
- ✓ Insured event is an unforeseen and sudden damage or loss of the vehicle as a result of a collision with wild animal. The following are considered as wild animals: brown bear, wolf, elk, red deer, wild boar, roe deer, lynx, grey seal, fox, jackal, raccoon dog, mink, ferret, European pine marten, beech marten, badger, beaver, muskrat, European hare, mountain hare.
- ✓ The sum insured is the amount of money specified on the policy, which is a maximum of 5,000 EUR.



What is excluded from the cover?

- ✗ Insurance does not cover e.g. the following:
 - ✗ Vehicles that have not passed the technical inspection;
 - ✗ Racing and rally cars;
 - ✗ Vehicles running on ropes/cables or rails;
 - ✗ Equipment not permanently attached to the vehicle;
 - ✗ People in the vehicle and their belongings.



Are there any restrictions on insurance cover?

- ! E.g. the following shall not be indemnified:
 - ! Damage caused by preventing the collision with wild animal;
 - ! Damage caused by driving on off-road terrain;
 - ! Damage caused for any other reason after the occurrence of the insured event;
 - ! Damage caused to a vehicle, which had not passed the technical inspection at the time of the damage;
 - ! Damage caused by gross negligence of the client or any intentional violation of legal requirements by the client when using the vehicle;
 - ! Part of the damage caused by non-compliance with safety requirements;
 - ! The share of the deductible from the damage.
 - ! A complete list of limitations and exclusions is provided in the Terms and Conditions of the insurance contract.



Where am I insured?

- ✓ Insurance cover is valid in the territory of the Republic of Estonia.



What are my responsibilities?

- Your main obligation is to pay the insurance premium.
- The safety requirements specified in the insurance contract must be complied with, incl.:
 - Driver must be entitled to drive a vehicle of the respective category and hold a valid driving license and a valid medical certificate;
 - Vehicle must not be driven when sick, exhausted or being under the influence of drugs, alcohol or narcotic drugs;
 - Driver is required to comply with speed limits introduced by the traffic control measures or legislation.

In the event of loss event, the driver must:

- Participate in clarifying the circumstances of the incident at the scene and act in accordance with the requirements of the Traffic Act;
 - Immediately notify the police of the collision with wild animal and follow the instructions and orders given by the police;
 - Notify the Insurer of the incident in writing no later than within two working days;
 - Follow the instructions of the Insurer's representative.
- The vehicle and other property damaged in the accident must be maintained in the post-accident condition until further instructions are received from the Insurer.



When and how do I pay?

The amount of insurance premium and the due date are specified on the insurance policy. Payment is usually made via bank transfer pursuant to an invoice.

If the contract is deemed to have been concluded upon payment, the offer shall specify the period during which the payment must be made.



When does the insurance cover begin and end?

The insurance cover begins on the start date of the period of insurance. The insurance cover ends when the period of insurance expires.

The insurance cover may expire before the end of the period of insurance specified in the contract. For example, the Insurer may terminate the contract if the premium is unpaid.



How can I terminate an insurance contract?

To terminate the contract, an application must be submitted to the Insurer. Generally, the contract can only be terminated prematurely by an agreement between the Policyholder and the Insurer.