

# Vehicle Insurance

Insurance Service Information Document  
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The information document provides a general overview of vehicle 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?

Vehicle insurance is voluntary insurance for a car, other motor vehicle or trailer. In case of an insured event, damage caused by damage to or destruction of a vehicle is compensated. Vehicle insurance is also called, for example, motor insurance, kasko insurance, and car insurance.



### WHAT IS INSURED?

- ✓ The vehicle indicated in the policy in its completeness immediately preceding the insured event is subject to insurance. The carry cot and child-safety chair, the mounted roof box, a roof rack, a bicycle rack are subject to insurance.
- ✓ Fusible metal wheel rims are insured in the amount indicated in the insurance contract.

Insured events are:

- ✓ traffic accident;
- ✓ storm and flood;
- ✓ fire;
- ✓ vandalism;
- ✓ theft, robbery, arbitrary use.

The following additional coverage can be selected upon entering into an insurance contract:

- ✓ glass insurance;
- ✓ insurance for travel cancellation costs;
- ✓ use interruption insurance;
- ✓ insurance of loss, destruction, theft of vehicle keys;
- ✓ insurance of loss or theft of vehicle registration certificate or driver's license.

The sum insured may be specified:

- ✓ by an agreement according to which the sum insured is equal to the value of the insured object before the insured event or
- ✓ as a numerical value agreed upon when entering into an insurance contract.



### WHAT IS NOT INSURED?

The following is not subject to insurance:

- ✗ vehicles that have not passed technical inspection;
- ✗ racing and rally cars;
- ✗ vehicles moving on ropes or rails;
- ✗ air or water vehicles;
- ✗ military vehicles;
- ✗ equipment not permanently attached to the vehicle;
- ✗ people in the vehicle and their things.



### ARE THERE RESTRICTIONS IN THE INSURANCE COVER?

The following is not subject to compensation:

- ! damage caused by the error of the factory or repair shop, inadequate maintenance or improper use;
- ! the cost of the part which caused the damage, damage caused by the technical fault, wear, operational damage, loss of commercial value;
- ! damage caused by a load on the vehicle;
- ! damage caused by gross negligence on the part of the client or any deliberate violation of the requirements arising from the legislation in the use of the vehicle;
- ! participation in competitions, training sessions, endurance race;
- ! damage caused by the use of a vehicle on the shore, in a swampy, in water or in terrain; driving the vehicle at a higher angle than permitted;
- ! the part of the damage that has arisen as a result of failure to comply with safety requirements;
- ! the proportion of the deductible of the loss incurred;
- ! A complete list of limits of indemnity and exclusions can be found in the terms and conditions of the insurance contract.



### WHERE AM I INSURED?

- ✓ The insurance applies to the territory indicated in the insurance contract.



### WHAT ARE MY RESPONSIBILITIES?

- Your primary obligation is to pay an insurance premium.
- The insurer must be informed about the risk factors and the changes thereof, for example, of the primary intended use of the vehicle.
- The safety requirements specified in the insurance contract must be complied with, including
  - the driver must have the right to drive a vehicle of that category;
  - the vehicle must not be driven when sick, overtired, under the influence of medicinal products, alcohol or narcotic substances;
  - the driver is required to comply with the speed limits established by traffic management equipment or legislation;
  - vehicle keys and other opening devices may not be kept in a manner that enables them to be accessed by third parties;
  - when leaving the vehicle, the vehicle must be closed, and the safety devices activated.

In the event of an insured event, the driver must:

- participate in clarifying the facts at the scene and to act in accordance with the requirements of the Traffic Act;
  - immediately inform the police, the Rescue Board, the Alarm Center of the rescue service, depending on the event;
  - notify the insurer in writing within 2 working days;
  - to comply with the instructions of the insurer's representative.
- The vehicle and other property damaged in a traffic accident must be preserved in the post-accident condition until the receipt of the instructions of the insurer.



### 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 COVER 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.