

# Motor third party liability (MTPL)

Insurance product information document  
AS LHV Kindlustus, registered in Estonian Republic



The information document provides a general overview of the insurance product. The information within this document does not reflect the terms and conditions of insurance contract based on your insurance interest and needs. The terms and conditions of the insurance contract are stated in Motor Insurance Act, insurance offers and policies.

## What type of insurance is it?

Motor third party liability insurance covers the liability of the possessor of a vehicle for damage caused to a third party with the vehicle. In other words, LHV compensates the loss to the victim instead of the person who caused the damage. Motor insurance covers liability arising from damage caused during the use of the vehicle as a means of transport. The terms and conditions of the insurance contract are stated in the Motor Insurance Act.



### What is insured?

Covered is

- ✓ Liability for the damage caused by an insured event with the vehicle specified in the policy.
- ✓ The treatment costs of the driver, who caused the damage.
- ✓ An insured event is damage caused to a third party by a vehicle covered by the insurance obligation during the use of the vehicle as a means of transport. The most common insured event is a traffic accident.
- ✓ The sum insured per insured event in Estonia is 1 300 000 euros in case of material damage and 6 450 00 euros in case of personal damage



### What is not insured?

- ✗ The vehicle itself specified in the policy is not insured. To do this, a voluntary Casco insurance contract must be concluded
- ✗ The liability of the driver of the vehicle is not insured if the vehicle was used for a purpose other than as a means of transport at the time of the incident
- ✗ The insurer indemnifies to the injured party, but submits a recourse to the person who caused the damage, for example:
  - ✗ If claim was caused deliberately
  - ✗ if claim happened while the possessor was intoxicated



### Are there any restrictions on insurance cover?

Restrictions are stated in the Motor Insurance Act, for example:

- ! damage caused to your self
- ! damage resulting from damage to the cargo transported under the contract for carriage, if the accident was caused by the carrier



### Where am I insured?

- ✓ Insurance cover is valid in the region of the European Economic Area, the Swiss Confederation and other countries marked on the green card



### What are my obligations?

- Pay the insurance premiums according to the terms and amount specified in the policy.
- Inform LHV of risk circumstances and their changes, such as the main use of the vehicle.
- Follow the traffic rules and behave wisely.
- Notify LHV of the traffic accident immediately and follow the LHV instructions.
- Keep the vehicle and other property damaged in the traffic accident in the condition after the accident until LHV's instructions.
- Notify LHV immediately of any change in vehicle owner or responsible user.



### When and how should I pay?

Fee for the insurance premium or its instalments in the amount and terms stated in the policy must be paid based on an invoice by bank transfer or based on an e-invoice standing order agreement. If the contract is deemed to have been concluded upon payment of the payment, the offer shall indicate the time within which the payment must be made.



## When the insurance cover starts and ends?

The insurance cover begins, and the insurance contract enters into force on the start date of the insurance period. The insurance cover expires at the end of the insurance period.

The insurance cover may end before the end of the insurance period specified in the insurance contract. For example, LHV may terminate the insurance contract if the insurance premium has not been paid. The insurance contract terminates automatically if the vehicle is deleted from the traffic register.

The automatically renewed contract is extended for the next insurance period unless the policyholder expresses a different intention no later than two working days before the end of the insurance period and does not enter a contract with another insurer.



## How can I terminate the insurance contract?

If you have concluded the insurance contract by means of communication, you have the right to withdraw from the contract within 14 days after concluding it. To this end, apply to LHV in a form that can be reproduced in writing to the e-mail address [kindlustus@lhv.ee](mailto:kindlustus@lhv.ee). If you withdraw from the insurance contract, LHV will refund the insurance premium paid to you. If LHV has given you immediate insurance cover, you do not have the right to withdraw.

If you have entered an insurance contract for more than one year, you have the right to withdraw from the contract within 14 days after concluding it. To this end, submit a written application to LHV in a form that can be reproduced. If you withdraw from the insurance contract, LHV will refund the insurance premium paid to you.

By agreement of the parties, the insurance contract may be terminated at any time before the end of the insurance period. To this end, apply to LHV to the e-mail address [kindlustus@lhv.ee](mailto:kindlustus@lhv.ee) in a form that can be reproduced in writing, in which the name of the recipient of the paid insurance premium and the current account number are written. If you have not indicated the end date of the insurance contract in the application, LHV will terminate the contract on the next day after delivery of the application.

If the insurance contract is terminated during the insurance period, LHV will return the insurance premium paid to you in the part corresponding to the time when the insurance cover was not valid.

To terminate the agreement, a request must be submitted to LHV.

Usually, the contract can be terminated prematurely only by agreement between the policyholder and LHV. Exceptionally, the contract can be terminated for good reason. For example, if the vehicle was stolen or if the contract under which you used the vehicle expired.