

# Vehicle Warranty Insurance

## Information Document of Insurance Service

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This information document provides an overview of vehicle warranty insurance. It does not reflect the insurance contract terms and conditions 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 policy or insurance certificate.

### What is this type of insurance?

Vehicle warranty insurance is car or motor vehicle insurance. In the event of an insured event, the technical failure caused to the vehicle by a production defect will be compensated.



#### What is covered?

- ✓ The vehicle specified in the insurance contract (incl. in the insurance certificate) in its original equipment by the manufacturer is covered.
- ✓ An insured event is the unexpected and unforeseeable technical failure of an item caused by a production defect, which becomes evident in the ordinary use of the item and with regard to which the damages are not compensated on the basis of the manufacturer's guarantee (incl. extended guarantee) or sales guarantee and/or if compensating the respective damage is not excluded in the terms and conditions of the insurance contract.
- ✓ Emergency breakdown services, i.e. emergency help if it is not possible to use the car or continue driving due to an unexpected and/or unforeseeable event, may also be included in the insurance protection.
- ✓ In the event of an insured event of vehicle guarantee insurance, the insurer never pays monetary compensation, but the compensation includes the restoration or replacement of the vehicle.
- ✓ The sum insured is the restoration value or regular market value of the insured object.



#### What is not covered?

- \* The insurance does not cover:
  - \* damages caused to the vehicle due to external mechanical force; such as traffic accident, collision with any object, natural disaster, vandalism, etc.;
  - \* vehicle parts excluded in the guarantee terms and conditions of the vehicle manufacturer;
  - \* costs related to the inability to use the insured object, incl. costs or inconveniences related to the use of a replacement object during the repair period of the product;
  - \* passengers or their things inside the vehicle.



#### Are there any restrictions on cover?

- ! Insurance cover restrictions arising from the respective product have been described in the product terms and conditions and the policy. For instance, the insurance does not cover:
  - ! the part of damage caused due to failure to observe safety requirements and the policyholder's obligations. For example, not performing regular maintenance on the vehicle pursuant to the manufacturer's instructions;
  - ! damage caused by the client's intent or gross negligence;
  - ! excess from the damage caused;
  - ! damage caused by inadequate maintenance or repair. For example, having the vehicle repaired in a repair company not authorised by the manufacturer;
  - ! damage caused to the details with a high degree of wear. For example, sealing bushes, filters, brushes, tyres, incandescent lamps/light bulbs, paint coating, glass, wheel bearings, dampers and suspension;
  - ! damage caused by long-term damaging factors, such as wear and tear, mould, corrosion, humidity, dust, noise, light;
  - ! damage to be indemnified by a third party, such as on the basis of the manufacturer's or seller's warranty insurance.



#### Where am I covered?

- ✓ The insurance is valid in the territory and within the time specified in the insurance contract. If the insurance contract does not specify a territory of insurance, the place of insurance is the geographical part of Europe.



## What are my obligations?

- Your 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.
- They must follow the safety requirements specified in the insurance contract, incl.
  - use the vehicle according to the manufacturer's instructions and/or restrictions;
  - maintain, use and keep the vehicle prudently.
- In the event of an insured event, the insurer must be immediately notified and its instructions followed and the policyholder must immediately turn to an authorised dealership of the vehicle manufacturer.
- The policyholder must present the damaged vehicle or its remains to the insurer for inspection in the state they were in after the insured event. The vehicle may not be repaired or utilised without the prior consent of the insurer.



## When and how do I pay?

The insurance premium and payment deadline are specified in the policy. The premium is usually paid by bank transfer on the basis of an invoice.



## When does the cover become effective and expire?

The cover becomes effective on the commencement date of the insurance period. The cover expires at the time specified in the insurance contract or upon exceeding the agreed mileage or when the insured object is replaced after an insured event. It may also end before the expiry of the insurance period specified in the contract. For instance, the insurer may terminate the contract if the insurance premium is left unpaid.



## How do I cancel the contract?

A contract termination request must be submitted to the insurer in order to terminate the contract. In general, the contract can only be terminated prematurely upon mutual agreement between the policyholder and the insurer.