

# Purchase insurance

## Information sheet of the insurance product

The Estonian branch of Compensa Vienna Insurance Group, ADB

WE WARRANTY<sup>®</sup>  
EXPERT

Seesam  
VIENNA INSURANCE GROUP

This information sheet provides a general overview of the insurance service. The information sheet does not reflect the specifics of the agreement to be concluded. Complete information on the insurance agreement to be concluded can be found in other documents, such as the offer, insurance terms and conditions, and the policy.

### What type of insurance is it?

Purchase insurance covers insurance against external effects, including burglary and/or robbery, of durable goods purchased or rented for household, leisure, and economic purposes (hereinafter "goods") and extended warranty insurance against internal failures of the goods after the manufacturer's or seller's warranty period has expired.



#### What can be insured?

- ✓ With purchase insurance goods are insured against unforeseen and unexpected damage (destruction) due to external influence, including burglary and/or robbery.
- ✓ By choosing screen insurance for a device it will be insured against unforeseen and unexpected damage (breakage or cracking).
- ✓ When choosing extended warranty insurance the insured event is an unforeseen and unexpected internal failure of the device.
- ✓ The sum insured is equal to the purchase price of the goods.
- ✓ If the goods have been damaged, the compensation shall be paid according to the principles of payment of compensation provided in the agreement.
  - ✓ Replacement of goods with the same or a similar product.
  - ✓ Repair of goods – the reimbursement of repair costs.
- ✓ **Attention!**
  - ✓ The total amount of repair compensation may not exceed the purchase price of the goods.
  - ✓ If the goods have been replaced with a similar product, the insurance agreement expires.
  - ✓ If the weight of the goods exceeds 10 kg, the costs for transporting the goods to and from the repair partner will be reimbursed.



#### What cannot be insured?

- ✗ Following objects cannot be insured with purchase insurance:
  - ✗ All kinds of vehicles (excluding scooters, hoverboards, bicycles), their engines and other parts;
  - ✗ Weapons, fishing gear;
  - ✗ Devices for producing electricity;
  - ✗ Software and data.



#### Are there any restrictions on insurance coverage?

- ! **Under the purchase insurance the following losses are not indemnified:**
  - ! Internal failure of goods;
  - ! Loss of goods or leaving them unattended in public places, an unlocked room or building;
  - ! Theft of goods from a vehicle if the goods have been left in a visible location, in an unlocked vehicle, including the trunk;
  - ! In the case of screen insurance for a device two insurance events will be indemnified during each 12-month period, which is calculated from the entry into force of the insurance cover.
- ! **In the case of extended warranty insurance, the following damage will not be indemnified:**
  - ! Defects covered by the manufacturer's or seller's warranty;
  - ! Damage caused by exceeding the given life of the goods;
  - ! Expenses related to the periodic maintenance and repair of goods.
- ! **The following damages are also not compensated:**
  - ! Damage caused by prolonged water accumulation or steam condensation;
  - ! Scratches, fractures, and appearance damage provided that these do not hinder the further use of the goods;
  - ! Damage caused due to using the goods for commercial or professional purposes;
  - ! If the goods have been used outside the intended use or in violation of the manufacturer's requirements, e.g., incorrect connection or installation, incorrect service or maintenance, such as the non-maintenance of a coffee machine (filters not changed, cleaning not performed, etc.);
  - ! Damage caused by the failure of control units, consumables, such as batteries, chargers, etc.



### Where is the insurance coverage valid?

- ✓ The insurance coverage is valid worldwide.



### When and how do I pay?

The amounts of insurance premiums and payment dates are indicated on the insurance certificate.  
The insurance premium can be paid by bank transfer or in cash.



### When does the insurance coverage begin and end?

The insurance coverage begins on the beginning date of the insurance period.  
The insurance coverage expires at the end of the insurance period.

The insurance coverage may end before the end date of the insurance period specified in the policy. For example, an insurer may terminate an agreement if the premium has not been paid.

**The exact list of applicable insurance coverage restrictions is published in the insurance terms and conditions.**

#### ! The insurance benefit may be reduced if:

- ! Incorrect information is provided about the purchase and the circumstances that are material in assessing the insurance risk and the potential loss;
- ! The event was not reported to the competent authorities and institutions in time, although such notification was mandatory;
- ! Delayed reporting of the event if it results in increased damage or loss of the opportunity to identify the circumstances of the event;
- ! The obligations set in the insurance agreement and instructions by the insurer are not fulfilled;
- ! No measures were taken to reduce the caused damage.



### What are my responsibilities?

- To disclose correct and complete information to the insurer about the goods and submit all required documents for assessing the circumstances of the insured event, the amount of the loss, and the insurance indemnity;
- To pay the insurance premiums by the terms specified in the insurance agreement;
- To take measures to reduce risk and protect assets;
- To assist the insurer in assessing the amount and causes of the loss;
- To provide requested documents on the circumstances of the event;
- To inform the relevant authorities (police, rescue service) as needed;
- To notify Garantiikeskus OÜ, the authorized representative of the insurer, of the insured event within three calendar days by phone +372 634 7347 or via the website <https://warranty.expert/ee/>.



### How can I terminate the agreement?

The agreement can be terminated at any time by notifying Garantiikeskus OÜ, the authorized representative of the insurer by phone +372 634 7347 or via the website <https://warranty.expert/ee/>. The fee for the conclusion and performance of the agreement, as well as the amount of the insurance premiums already paid and/or reserved on the basis of this insurance agreement may be deducted from the insurance premium to be refunded.

The insurance agreement may also be terminated in other cases and pursuant to the procedure provided by legislation or the insurance agreement.