

## Terms and Conditions

### Electrical Appliances insurance

#### 1. Insurer, Policyholder and Insured

- 1.1. Insurer is If P&C Insurance AS.
- 1.2. The policyholder is the Enefit OÜ, which has an insurance interest and has concluded an insurance contract with the insurer and has an obligation to pay insurance premium to the insurer. The policyholder is obliged to acquaint the insured with the insurance conditions and the rights and obligations of the insured under the insurance contract.
- 1.3. The Insured is a private person and his/her family members who have entered into a valid electricity or gas sales contract with the Policyholder, also private persons who have a legal right to use the residential premises named in the electricity or gas sales contract.
- 1.4. The insured is entitled to receive indemnity from the insurer. The insured person applies for insurance indemnity through the policyholder.
- 1.5. Insured shall NOT be any Legal persons.

#### 2. Period of validity of insurance cover

- 2.1. The period of validity of insurance cover is a term specified in the insurance certificate made available to insured, during which the insurance cover applies and on the basis of which the insurance costs are calculated.

#### 3. The Insured location

- 3.1. Electrical Appliances „Plus“ cover:
  - 3.1.1. Place of validity of insurance cover shall be following places of residence of the insureds with valid electricity or gas sales contract with Enefit OÜ:
    - 3.1.1.1. private house, semi-detached house, terraced house, summer house, garden house;
    - 3.1.1.2. apartment and/with basement box, storage room located in the same building and in sole use of apartment owner.
    - 3.1.1.3. Place of validity of insurance cover shall NOT be any detached buildings which are not residential buildings, such as sheds, saunas, greenhouses, garage, auxiliary buildings, utility buildings, stables, etc.
- 3.2. Electrical Appliances „Extra“ cover:
  - 3.2.1. Place of validity of insurance cover shall be following places of residence of the insureds with valid electricity or gas sales contract with Enefit OÜ:
    - 3.2.1.1. private house, semi-detached house, terraced house, summer house, garden house and outbuildings located on the same property;
    - 3.2.1.2. apartment and/with basement box, storage room located in the same building and in sole use of apartment owner.

#### **4. Insured Item**

##### **4.1. Electrical Appliances „Plus“ cover:**

4.1.1. Insured Items shall be electrical equipment located at the Place of Insurance, such as, but not limited to: TV's, computers, laptops, game consols, routers, hdd, desk phones, audio video hi-fi, washing machines, dishwashers, cookers, cookware, coffee machine, refrigerators, fire and security alarm equipment, electric heating and ventilation equipment, other heating or climate electrical appliances, electrical switchboard etc.

4.1.2. Insured item shall NOT be damaged electrical equipment's wires and cables; software, licenses, manuals; separate single items outside of the insured location (well pumps, garden lamps, gates, etc.).

4.1.3. Insured Items shall NOT be heat pumps, heating systems and other parts of heating systems older than 10 years. The age of an Insured Item is calculated from the date it was acquired as a brand new item. If it is impossible to establish the acquisition date, the release date of a specific model is taken into account.

##### **4.2. Electrical Appliances „Extra“ cover:**

###### **4.2.1. Insured Items shall be:**

4.2.1.1. electrical equipment located at the Place of Insurance, such as, but not limited to: TV's, computers, laptops, game consols, routers, hdd, desk phones, audio video hi-fi, washing machines, dishwashers, cookers, cookware, coffee machine, refrigerators, fire and security alarm equipment, electric heating and ventilation equipment, other heating or climate electrical appliances, electrical switchboard;

4.2.1.2. electrical equipment located outside the building but on the same property with the building which is Place of Insurance (well pumps, garden lamps, gate motors, etc.)

4.2.2. Insured item shall NOT be damaged electrical equipment's wires and cables; software, licenses, manuals.

4.2.3. Insured Items shall NOT be heat pumps, heating systems and other parts of heating systems older than 10 years.

4.2.4. Insured Items shall NOT be electrical equipment located outside buildings which are not meant for outdoor use.

#### **5. Insured Event**

##### **5.1. Electrical Appliances „Plus“ and “Extra“ cover:**

5.1.1. Loss or damage to the Insured item due to lightning, sudden and unexpected overvoltage or undervoltage, overload or short circuit outside of the insured item

5.1.2. Sudden and unexpected damage to electrical installation of the insured location (wires, plugs, fuses, switchboards, junction boxes, etc.) due to insured event described in clause 5.1.1, also electrician's costs necessary to detect the cause of damage to insured item

5.1.3. Costs necessary to detect the cause of damage to insured item, even if the damage to the electrical equipment is not due to insured event described in clause 5.1.1, but only if market value of damaged insured exceeds 50€

## 6. Sum insured

### 6.1. Electrical Appliances „Plus“ cover:

6.1.1. Loss or damage to the Insured item due to a lightning strike, sudden and unexpected overvoltage or undervoltage, overload or short circuit outside the insurance object - **2000€** for each insured event;

6.1.2. Sudden and unexpected damage to electrical installation of the insured location (wires, plugs, fuses, switchboards, junction boxes, etc.) due to insured event described in clause 5.1.1, also electrician's costs necessary to detect the cause of damage to insured Item - **200€** for each insured event. Services has to be ordered through Enefit self-service or via Enefit hotline. Services ordered in other ways shall NOT be eligible for reimbursement.

6.1.3. Costs necessary to detect the cause of damage to insured item, even if the damage to the electrical equipment is not due to insured event described in clause 5.1.1 , but only if market value of damaged insured item exceeds 50€ - **200€** for each insured event.

### 6.2. Electrical Appliances „Extra“ cover:

6.2.1. Loss or damage to the Insured item due to lightning, sudden and unexpected overvoltage or undervoltage, overload or short circuit outside the insurance object - 4000€ for each insured event;

6.2.2. Sudden and unexpected damage to electrical installation of the insured location (wires, plugs, fuses, switchboards, junction boxes, etc.) due to insured event described in clause 5.1.1, also electrician's costs necessary to detect the cause of damage to insured Item - 400€ for each insured event. Services has to be ordered through Enefit self-service or via Enefit hotline. Services ordered in other ways shall NOT be eligible for reimbursement;

6.2.3. Costs necessary to detect the cause of damage to insured item, even if the damage to the electrical equipment is not due to insured event described in clause 5.1.1 , but only if market value of damaged insured item exceeds 50€ - 400€ for each insured event.

## 7. Insurance indemnity

- 7.1. According Electrical Appliances „Plus“ and “Extra” cover, the following costs will be indemnified:
  - 7.1.1. Costs of repairing or replacing of Insured item up to the the amount shown in clause 6.1.1 (Plus) and 6.2.1 (Extra)
  - 7.1.2. Costs of repairing or replacing the electrical installation and costs of electrician's arrival to The Insured location up to the the amount shown in clause 6.1.2 (Plus) and 6.2.2 (Extra)
  - 7.1.3. Costs necessary to detect the cause of damage of Insured item, but up to the the amount shown in clause 6.1.3 (Plus) and 6.2.3 (Extra)
- 7.2. Insurance indemnity in case when Insured Item can be repaired:
  - 7.2.1. For Insured Items not older than 2 years insurance indemnity will be the cost of reparation, but not more than the cost of insured item in moment of acquisition
  - 7.2.2. For Insured items older than 2 years insurance indemnity will be the cost of reparation, but not more than market value of Insured Item in moment of insured event
- 7.3. Insurance indemnity in case when Insured Item can't be repaired:
  - 7.3.1. For Insured Items not older than 2 years insurance indemnity will be the reacquisition cost of an equivalent new device, but not more than the cost of insured item in moment of acquisition
  - 7.3.2. For Insured items older than 2 years the insurance indemnity will be market value of insured item in moment of insured event.
- 7.4. The age of an insured item is calculated from the date it was acquisitioned as a brand new item. If it is impossible to establish the acquisition date, the release date of a specific model is taken into account.

## 8. Deductibles

- 8.1. Electrical Appliances „Plus“ and „Extra“ cover:
  - 8.1.1. Loss or damage to Insured item due to sudden and unexpected overvoltage or undervoltage, overload or short circuit outside the insured item - **50€**
  - 8.1.2. Costs of repairing or replacing the electrical installation and costs of electrician's arrival to the insured location - **0€**
  - 8.1.3. Costs necessary to detect the cause of damage of insured item, even if it would not be an insured event, but only if market value of damaged insured item exceeds 50€ - **0€**

## 9. Exclusions

9.1. Damage shall not be indemnified if the damage or destruction is caused by:

- 9.1.1. intent or gross negligence of the Insured Person or his / her family members or private persons who has legal right to use premises named in electricity or gas sales contract
- 9.1.2. improper installation, handling and use of the insured item,
- 9.1.3. electrical or mechanical defect of the insured object (defective material, technology, assembly, etc.), unless caused by the insured event
- 9.1.4. depreciation (including wear, scale, corrosion, etc.);
- 9.1.5. defective and / or inadequate fuses used in the insured location;
- 9.1.6. internal over-voltage, under-voltage, overload or short-circuit of insured item (damage caused by over- voltage, under-voltage, overload or short-circuit of one Insured to other insured items shall be indemnified)

## 10. General Exclusions

10.1. Indemnification shall not be paid if the insured event is directly or indirectly caused by

- 10.1.1. terrorism,
- 10.1.2. measures to prevent terrorism
- 10.1.3. earthquake,
- 10.1.4. nuclear weapon, nuclear energy or radioactivity;
- 10.1.5. war or war-like situation, riot; strike or lockout;
- 10.1.6. expropriation of property;
- 10.1.7. unauthorized blocking of the software or information system due to unlawful interference , or any other unauthorized use of the software or information system
- 10.1.8. if the Insured Person was responsible in connection with the insured event for the committing of an act having the features of an intentional crime or for concealing such an act;
- 10.1.9. if the policyholder or the insured has provided incorrect information to the insurer or concealed information what is relevant to the Insurer for indemnification decision
- 10.1.10. fire and/or water
- 10.1.11. if another person has indemnified the damage or destruction

## 11. Insured's, Policyholder's and Insurer's responsibilities in case of Insured Event

- 11.1. The Insured person shall claim compensation through the policyholder by submitting a claim notice to [kindlustus@enefit.ee](mailto:kindlustus@enefit.ee) containing the following information
  - 11.1.1. the claimant's name, personal identification code, telephone number, e-mail address;
  - 11.1.2. date and time of the insured event;
  - 11.1.3. description of the insured event;
  - 11.1.4. description of damages;
  - 11.1.5. the address where the insured event occurred;
  - 11.1.6. date when damaged Insured Item was acquisitioned as a brand new item;
  - 11.1.7. price of acquisition of damaged insured item;
  - 11.1.8. the estimated amount of the claim (repairment or replacement costs of an insured item).
- 11.2. Policyholder obligations after receiving above described claim notification:
  - 11.2.1. register the claim;
  - 11.2.2. checking validity of insurance cover in moment of insured event;
  - 11.2.3. forwarding claim notification and information of the validity of insurance cover to Insurer (or appointed loss adjuster)
- 11.3. insurer (or appointed loss adjuster) shall provide to insured following instructions:
  - 11.3.1. take damaged device to repairshop;
  - 11.3.2. take from repair shop document with:
    - 11.3.2.1. their opinion about possible cause of the damage: overvoltage, undervoltage, lightning, internal fault, other causes;
    - 11.3.2.2. calculation for repairment works;
    - 11.3.2.3. what is the market value of the damaged device if repair is not reasonable;
    - 11.3.2.4. what is the cost of acquisition of brand new device, equivalent of damaged device, if repairment is not reasonable (only if age of damaged device is less than 2 years)
    - 11.3.2.5. forward document with above described information and photos of damages to insurer (or appointed loss adjuster) by email
- 11.4. Insurer (or appointed loss adjuster) shall carry out activities necessary for making a decision of indemnification, asks additional information if needed and informs the Policyholder of its approval to compensate the loss.
- 11.5. Insurer will pay out indemnification to the insured.

## 12. Data processing

If P&C Insurance AS processes personal data pursuant to the procedure prescribed by legislation. The principles of processing the personal data of the Insurer are published on the website of the Insurer <https://www.if.ee/isikuandmed>.