

PRIVATE PROPERTY NAMED RISK TERMS AND CONDITIONS

Terms and conditions No. EE-08/01-03
Valid from 20.10.2026

If you have any questions, please contact Us:

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We will pay everything due from Us:

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DEFINITIONS

Insurer or We — Balcia Insurance SE Estonian branch.

Insured Person or You — a person specified by the Policyholder in an Insurance Contract, who has an insurable interest and in whose interests the Insurance Contract has been concluded.

Policyholder — a person, who has entered into an Insurance Contract with Us.

Insured Territory — the territory or address specified in an Insurance Contract, wherein insurance protection is valid.

Sum Insured — the amount of Our liabilities in monetary terms, or the rules for calculating them, set out in the insurance contract.

Replacement value – the minimum expenditure necessary to replace or restore the Dwelling to the same quality and condition as it was immediately before the Accident.

Actual value – Replacement value excluding the depreciation percentage specified in these Terms.

Indemnity Limit — the maximum amount of an Insurance Indemnity specified in the Insurance Policy or Terms and Conditions that can be determined, e.g. for an insured object or an insured event. If an Indemnity Limit is specified, underinsurance provisions shall not apply.

Beneficiary — a person specified in an Insurance Contract and entitled to receive an Insurance Indemnity in cases determined in the Insurance Contract.

Deductible — a share of the Sum Insured or loss specified in an Insurance Contract and expressed in monetary or percentage terms, which, upon the occurrence of an insured event, shall be deducted from an Insurance Indemnity for each insured event.

Dwelling — an immovable property specified in an insurance policy.

Relative — a person sharing a household with You.

Third Party — a person other than the Policyholder, You or Your Relative.

PRIVATE PROPERTY INSURANCE

1. What is Insured

Building — a structure, which complies with statutory requirements for the use thereof for living, including all its integral parts, engineering systems (e.g. heating, cooling systems, solar power plants, etc.) which are permanently affixed thereto (including small (with the area of up to 20 m2) premises in communal use, terraces, or household buildings, the construction of which does not require official designs or permits), built- in furniture (incl. sliding and folding doors) and built-in kitchen appliances.

Apartment — residential premises or a complex of premises in an apartment building, which is separated from other parts of the building and marked on the building accounting plan, including all the integral parts, built – in furniture (including sliding and folding doors) and built – in kitchen appliances, located within the borders of this Apartment. Apartment insurance shall also cover the following:

- shares of communal property legally related thereto in proportion to the size of the insured Apartment;
- Your storage premises and/or garage located in the same building as the Apartment;
- Your parking space located outside the Building or inside the same Building.

Auxiliary Building — a separate building, which is not intended and is not used for living (e.g. sauna, garage, basement, livestock building, shed, greenhouses with an area exceeding 20 m2).

Territory Improvement — greenery and structures (e.g. barriers, walls, gates, fencing, sheds, elevated roads, access roads and pedestrian roads, stationary sprinkler systems, outdoor lighting, flag poles, children's playground, dog kennels, wells, lawn, garden greenery, and greenhouses with a fixed foundation not exceeding 20 m2, which are not covered by polyethylene film and are permanently connected to the plot of land, on which a Building, Apartment or Auxiliary Building is located).

Movable Property — legally acquired Movable Property belonging to You or Your Relative and used by You and located in the Dwelling's territory.

Insurance Indemnity Limits for the Movable Property per insured event:

- cash stored in the insured Dwelling — EUR 2,000;

- fur skins and their products, textile products, handworks, watches, paintings — EUR 2,000 per unit;
- expenses for the restoration of documents, payment cards, plans, drawings, gifts, vouchers, tickets, computer files — EUR 2,000;
- property entrusted to You by Your employer, which is intended for working needs — EUR 2,000;
- jewellery, precious metals (all types of metals of the gold, silver, platinum group, alloys, raw materials and chemical compounds) and products made therefrom, precious stones and semi-precious stones —EUR 2,000;
- antiques (made more than 50 years ago), prototypes and collections (several homogenous objects grouped together by the scientific, cultural and historical or artistic value) — EUR 4,000.

2. Insurance protection

We will pay an Insurance Indemnity, if damage (incl.loss) has been caused to the Dwelling or the Movable Property for the following reasons, if they are specified in an insurance policy.

Fire:

- **Fire** — unforeseen and uncontrollable burning by open flame, including the effects of smoke, soot, dust, and fire-extinguishing equipment.
- **Explosion** — an outbreak of gas or steam, caused by the sudden manifestation of force. The explosion of a tank (e.g. boiler, piping) shall be deemed to have occurred if the sudden manifestation of the pressure force has resulted in the destruction of a tank wall and the equalisation of pressure inside and outside the tank.
- **Lightning Strike** — a direct impact of lightning.
- **Fall of an Aircraft, its Parts or Cargo** — direct fall of a manned or unmanned aircraft, its parts, or cargo.

Natural disasters:

- **Storm** — wind with a speed exceeding 17 m/s (7 points according to the Beaufort scale), incl. the collapse of trees, poles, building structures, and other objects caused by such wind.
- **Hail** — atmospheric precipitation in the form of ice granules.
- **Snow Impact** — if damage is caused by periods of intense or uninterrupted snowfall.
- **Earthquake** — movement of the Earth's crust to a magnitude of at least 4 points on the Richter scale.
- **Flood** — flooding of the property with water, which has spread outside the borders of water bodies or natural water basins.
- **Landslide, Land Subsidence** — movement of the Earth's crust in the horizontal or vertical plane, which is not related to seismic phenomena.
- **Rainfall** — short-term heavy precipitation.

Leakage of liquid or steam:

- a sudden and unforeseen breach, tear, or clogging of pipe systems (e.g. water supply, sewerage, heating, drainage, ventilation, air conditioning, fire extinguishing system, household devices, automatic fire extinguishing system pipes);
- bursting of pipes located inside the Building, freezing of pipes;
- steam of liquid or steam caused by the actions or neglect of a Third Party;
- destruction of an aquarium.

Collapse of Tress, Poles and their Constituent Parts — involuntary collapse of trees, poles, or their constituent parts, unless caused by a Storm, human activity, physical wear, or long-term degradation processes (except if visually noticeable from the outside).

Glass Fracture Risk — fracture or breakage of glass in the Dwelling.

Illegal actions of Third Parties:

- **Losses** — illegal activities or inaction of Third Parties not related to Fire, Storm, or Robbery.
- **Theft** —a theft committed by Third Parties:
  - by entering confined space — by breaking in, mechanically damaging barriers, or breaking locks installed to restrict unauthorised access;
  - by breaking, mechanically damaging or unlocking safety locks, by which the Movable Property is attached to a stationary object, anchored to the ground or a building.
- **Robbery** — a theft associated with violence or threat of violence to You.
- **Impact of a Land Vehicle** — a direct mechanical impact caused by a land vehicle, including railway transport.

Insurance protection shall also include the following:

Rescue and Cleaning — We will pay an indemnity for reasonable expenses necessary for the following after the occurrence of an insured event:

- to eliminate immediately or minimise losses or to take rescue measures;
- to perform works on the collection of remains and cleaning, as well as the destruction of the damaged insured object, dismantling of equipment or demolition of a building;
- to perform the transportation and storage of the insured object in case the Dwelling becomes uninhabitable due to the insured event. You must agree on these expenses with Us in advance.

The said consent may be withdrawn at any time by giving Us prior notice of Your intention to do so.

Territory Improvement — if the Dwelling is a Building, Apartment, We will indemnify Your expenses incurred for Territory Improvements required following the occurrence of an insured event. The Indemnity Limit shall be set at EUR 5,000 per insured event.

Increase of Utility Costs — We will indemnify the increase in Your Dwelling expenses (for electricity, water, heating, and gas) up to EUR 3,000, which are related to an insured event.

Cancellation or Interruption of a Trip — We will indemnify Your expenses, if damages caused to the Dwelling as a result of an insured event require You or Your Relative to return immediately from a trip that is already in progress or if You have to cancel Your planned trip (no later than 1 week before the day of said trip is due to start). The Insurance Indemnity shall be paid for trips lasting at least 2 to 21 days.

Rain or Melting snow — We will indemnify repair expenses You incur due to the impact of a sudden and unexpected downpour of rain, incidence of melting snow on the Dwelling in the amount of up to EUR 3,000 during the entire insurance period, unless such losses have already been reported during the previous year.

Guests' Items — We will indemnify losses of up to EUR 3,000 caused to movable property belonging to Your guest as a result of an insured event in the Dwelling.

Property Adjustment — We will indemnify Your expenses of up to EUR 3,000 necessary to adjust the Dwelling to the needs of a resident who has lost the ability to move independently as a result of an insured event in the Dwelling (disability has been determined pursuant to the procedures set forth in the Republic of Estonia).

Psychotherapeutic Assistance — We will indemnify losses of up to EUR 3,000 for psychotherapeutic assistance (at a medical treatment institution registered with the Health Inspectorate of the Republic of Estonia), if such treatment is related to the occurrence of an insured event.

Cleaning of Floor Coverings, incl. Carpets — We will indemnify Your expenses of up to EUR 3,000 for the cleaning of floor, incl. carpets, if such action is related to the occurrence of an insured event.

Designer Services — We will indemnify costs You incur of up to EUR 3,000 for the engaging services of a designer if Your reason for doing so is related to the occurrence of an insured event in Your Dwelling.

Rental Expenses of Temporary Home — if the Dwelling is damaged as a result of an insured event, making living there impossible, We will pay You an indemnity of up to EUR 500 a month for the cost of renting a temporary home or hotel place (reasonable expenses, which can be demonstrated by documents) to which You need to move, incl. lease payment for the temporary home or hotel place during the period when living in the Dwelling is impossible, but not exceeding twelve (12) months. No deductible shall be applied to these expenses.

Gravestone Insurance — We will pay an insurance indemnity for losses of up to EUR 3,000 caused to a gravestone belonging to You or Your Relative as a result of an insured event happening in the territory of the Republic of Estonia.

Theft and Robbery of a Bank Card – if Your payment card has been stolen or robbed and in the result transactions or cash withdrawn from this payment card, we will pay an insurance indemnity for losses up to EUR 1,000.

Electricity Risk — We will indemnify Your losses incurred due to the following types of damage to Movable Property or equipment that is powered by electricity and located in the Dwelling:

- extraordinary or unforeseen disruption of electricity supply;
- impact of electrical current, incl. overvoltage, overload, or short circuit;
- secondary impact (indirect impact) of lightning strike and its electrical and magnetic phenomena.

Insurance protection shall include the following only if explicitly stated in the Insurance Contract:

Insurance of Pets — We will pay an insurance indemnity for the death of Your pet (dog, cat) within the Insurance Territory, in an amount of up to EUR 1 500 per pet, if the death was due to fire, lightning strike, fall of an aircraft, their parts or cargo, the illegal actions of a Third Party, theft, robbery, etc.

Movable Property — We will pay an insurance indemnity for losses or damage caused by an insured event to Movable Property located outside the Dwelling (in any part of the world).

Tenants' Coverage Package

Losses Caused by Tenants — We will pay an insurance indemnity for losses caused to the Dwelling or the Movable Property due to illegal activities carried out by Dwelling tenants. You must submit a written lease agreement to Us and notify the police.

Loss of Lease Payment — if the Dwelling is a building or apartment, We will indemnify You for income You have lost as the result of rental payments not being made for the Dwelling of an amount of up to EUR 3,000 for a period not exceeding 12 months during which time the Dwelling is uninhabitable or cannot be leased due to an insured event.

3. What is not insured

The following do not constitute insured events and We will not indemnify any losses incurred:

- due to failure to comply with the use instructions set out in the manufacturer's documentation or in legal acts (incl. using the Dwelling or the Movable Property for prohibited purposes or in a prohibited way);
- to a Dwelling, which has not been commissioned for use in accordance with legal acts has been erected, except in instances where a building has been erected in accordance with design documentation and is compliant with applicable construction standards;
- during repair works that, in accordance **with** legal acts, require a construction permit;
- due to the intentional illegal activities of tenants of the Dwelling, except in instances where the insurance coverage includes Losses Caused by Tenants;
- as the result of routine maintenance, repair, cleaning, routine or extraordinary maintenance of the structure equipment, including its parts and works on the replacement of worn parts;
- as a result of income not received or lost profit, except for the Loss of Lease Payment included in the insurance coverage;
- due to expected flooding. Flooding, which has occurred at the location of the insured object more than once over the last 5 years, shall be deemed to constitute expected flooding;
- due to the fracturing of the walls or foundations of the Dwelling, which has occurred due to the subsidence or movement and fracturing of the land surface, subsidence or sinking of the foundation, or movement or vibration of other structures of the Dwelling;
- due to changes in the groundwater level, accumulation of water condensate;
- as a result of wear or corrosion;
- due to the action of pests, rodents, or other animals;
- without the external impact of force or due to the use of low-quality or defective products;
- as the result of a loss of Movable Property, if such a loss has not occurred as a result of a Theft or Robbery;
- as the result of the actions of a pet owned by You or Your Relative, if the insurance coverage does not include Insurance of Pets;
- due to a land, water, or air vehicle owned by You or Your Relative, if such a vehicle is subject to mandatory registration.

CIVIL LIABILITY INSURANCE

4. What is Insured

If specified in an insurance policy, We will pay an insurance indemnity to a Third Party, whose life, health, or property You or Your Relative have/has adversely affected:

- as a result of negligence not related to the fulfilment of work duties;
- as the result of being in possession of the Dwelling;
- while keeping a pet (dog, cat);
- while piloting a drone up to maximum indemnity limit of 3 000 EUR.

We will indemnify direct losses and expenses caused to the property, health, or life of a Third Party.

5. What is not Insured

The following do not constitute insured events and We will not indemnify any losses incurred:

- to You or Your Relative;
- by the property entrusted to You or Your Relative for more than 15 days or used for business purposes;
- while operating a land, water, or air vehicle, if it is subject to mandatory registration;
- as the result of contractual or guarantee obligations;
- as a result of application of a fine, late payment charge, non-material losses, or lost profit;
- while carrying out management activities on the property other than in the Dwelling;
- due to environment pollution;
- while performing repair works in the Dwelling, which require a construction permit.

POLITICAL VIOLENCE

Covered if stated in the Insurance Contract.

6. What is Insured

This insurance protects Your Dwelling or Movable Property against the various political violence events listed below – damage or loss caused by acts of war, terrorism, sabotage, riots or a coup d'état, for example, a drone (unmanned aerial vehicle) or missile attack, artillery shelling, explosion or arson.

We will indemnify the loss if the insured property is directly damaged or destroyed in any of the following political violence events:

Act of terrorism — a violent or other unlawful act committed by a person or group of persons, acting alone or on behalf of or in connection with any organisation, for political, religious or ideological purposes, including to influence a government or to intimidate the public.

For example, the explosion of an explosive device, improvised explosive device or car bomb, a grenade attack, a drone or missile attack, shelling or shooting, or malicious arson.

Sabotage — deliberate damage or destruction of property for political reasons by a known or unknown person or group of persons.

For example, a diversion or hybrid attack in which a building, its adjacent utility networks or another infrastructure facility is blown up or set on fire, as well as the deliberate setting on fire of Movable Property for political reasons.

Riots, strikes and civil commotion — acts of a person taking part together with others in a politically motivated disturbance of public order, deliberate acts of a striker or locked-out worker in furtherance of a strike or in resistance to a lockout, as well as actions of a lawfully constituted authority to suppress such disturbances or strikes or to minimise their consequences.

For example, violent political protests, demonstrations or riots, the erection of barricades, damage caused by strikers during a strike or lockout, as well as police action to suppress riots, such as the use of water cannons or special means.

Malicious damage — damage directly caused by the malicious act of a known or unknown person during a disturbance of public order, if such act is committed for political reasons.

For example, building windows broken during a protest, property pelted with stones or other objects or covered with graffiti, or a fire caused by a Molotov cocktail or other incendiary mixture.

Insurrection, revolution or rebellion — deliberate, organised and open armed resistance by the citizens or inhabitants of a state against the state power and its laws, as well as an uprising against the government or other authority.

For example, an armed uprising, an attack by armed insurgents or separatists, or armed clashes during a revolution.

Mutiny or coup d'état — deliberate resistance by members of lawfully armed or peacekeeping forces against their commanders, as well as a sudden, violent and unlawful overthrow of a state government or an attempt to do so.

For example, a military coup, an attempted putsch or armed resistance by army units against their commanders.

War or civil war — an armed conflict or open hostilities between two or more sovereign states, regardless of its purpose and whether or not war has been officially declared, as well as an armed conflict between opposing sides of the population of one state (civil war).

For example, a drone (unmanned aerial vehicle) attack, including a kamikaze drone attack, a missile attack, a cruise or ballistic missile strike, artillery or mortar shelling, an air raid or bombing, an invasion by troops and combat operations, including damage caused by military equipment during combat, as well as debris and fragments of a downed drone, missile or projectile falling on the property.

The examples are illustrative. We will indemnify the loss if the event meets the specific definition of a political violence event.

7. What is not Insured

This insurance applies only to the basic cover set out in Sections 1–3 “Private Property Insurance” and only to the Insured Territory specified in the Insurance Contract. It does not apply to the cover set out in Sections 4–5 “Civil Liability Insurance”, to the services set out in Sections 8–9 “Home Assistance” or other additional services, or to the cover of Movable Property located outside the Dwelling.

If the loss is caused by any of the political violence events listed in Section 6, the exclusion for acts of war, terrorism, riots and similar events set out in Section 15 “Exceptions” does not apply. This exclusion remains in force in the exclusion cases listed below and outside the Insured Territory specified in the Insurance Contract. If the loss simultaneously corresponds to an event listed here and to the basic cover set out in Section 2 “Insurance protection”, We will indemnify it under this insurance, applying the Indemnity Limit and Deductible set for it in the Insurance Contract.

In addition to the exclusions set out in Section 15 “Exceptions”, We will not indemnify losses directly or indirectly caused by:

- war between two or more of the following countries: China, France, Russia, the United Kingdom and the USA (both before and after the outbreak of hostilities);
- nuclear weapons, nuclear explosion, nuclear reaction, nuclear radiation or radioactive contamination, regardless of their cause, including those caused by nuclear fuel, nuclear waste or nuclear installations;
- chemical, biological, biochemical or electromagnetic weapons, as well as any release or effect of chemical or biological substances;
- release, leakage or effect of polluting, toxic or hazardous substances;
- cyber attacks and other electronic means, such as hacker attacks, computer viruses or unauthorised code, as well as any loss of or damage to data. This exclusion does not apply to physical damage caused to the insured property by a weapon (including a combat drone) or missile whose launch, guidance or detonation involved a computer system or mobile phone;
- threats or hoaxes (for example, a false bomb report), as well as fraud or deception in connection with an event listed here;
- detention, confiscation, requisition, nationalisation, expropriation, embargo, lawful or unlawful seizure or other deprivation of property, as well as damage caused by an order, decision or regulation of a public authority;
- smuggling, illegal transport or illegal trade;
- enforcement of a state or municipal order or regulation regarding the reinstatement, repair or demolition of property, including the related increased costs;
- indirect losses, such as loss of income or use, delays, denial of access to the property, depreciation, or interruption of business or economic activity;
- interruptions or disruptions in the supply of electricity, gas, water, communications or other utility services;
- theft, robbery, looting or disappearance under unexplained circumstances, if related to political violence events. In other cases, theft or robbery remains covered under the basic cover set out in Section 2 “Insurance protection”, if the relevant risk is included in the Insurance Contract;
- Territory Improvement, including plantings, garden decorations, outdoor lighting and greenhouses;
- money, securities, precious metals, precious stones or semi-precious stones, jewellery and fur products;
- grave sites, including gravestones.

HOME ASSISTANCE

8. What is Insured

If specified in an insurance policy, We will provide the following services, without applying a deductible:

Phone Consultations — provision of information about state, municipal emergency services, and the most appropriate actions to be taken by You.

Key Service — opening, repair, or replacement of the door or gate locks of the Dwelling in instances where the lock(s) has/have been damaged or lost and the Dwelling or its plot cannot be unlocked or secured due to damage.

Plumbing Services — stopping the sudden leakage of liquid or steam in the Dwelling by installing temporary solutions to restore the functionality of damaged engineering and communication systems.

Carpentry Services — rectifying damage to the Dwelling or the fencing surrounding its plot, or installing a temporary solution, if an insured object has been damaged, e.g. broken window glass, damaged roofing, damaged fencing or roofing as a result of a fallen tree, etc.

Security Service — physical security services, if the Dwelling cannot be locked following an incident to prevent the access of third parties and if the Insured Person or an authorised user is unable to objectively ensure the security of the property.

Rescue and Cleaning Services — collection of water or sewage following a pipe burst.

Electrician Services — repair of damage to the Dwelling caused by damage to the electrical element of an insured object (sparks in the electricity socket, broken fuse).

Fire Alarm System and Security Alarm System Repair Services — repair of the fire alarm system and security alarm system installed in the Dwelling.

Collection of Fallen Trees — collection of fallen trees to clean the plot of the Dwelling (cutting, sawing of timber, removal of residual timber).

9. What is not Insured

Home Assistance to eliminate losses caused to communal property shall not be deemed an insured event and shall not be indemnified by Us, unless damage was also caused to the Dwelling.

INSURANCE CONTRACT

10. Entering into the Contract

Upon entering into the Contract, You and the Policyholder shall certify the truthfulness of the information provided.

The Insurance Contract shall come into force once We agree on the Terms and Conditions of the Contract and payment is made in acceptance of Our quote.

As the date of expiry of an Insurance Contract that is in force approaches, We shall, if We receive the requisite consent, be entitled to draw up and issue a new Insurance Contract quote.

Payment for the new quote, if it is made pursuant to the procedures specified therein, will confirm entry into the Insurance Contract.

The said consent may be withdrawn at any time by giving Us prior notice of Your intention to do so.

11. Termination of the Contract

The Policyholder shall be entitled to terminate the Insurance Contract at any time by giving Us prior notice of their intention to do so.

Regardless of the reason for the termination of the Insurance Contract, the Policyholder shall be obliged to ensure payment of the Insurance Premium for the insurance period until the date of termination of the Insurance Contract.

Upon terminating the Insurance Contract, unless regulatory enactments require otherwise, We will indemnify the non-used portion of the Insurance Premium to the Policyholder in proportion to the remaining insurance period.

INSURANCE INDEMNITY

12. If an Insured Event Has Occurred

Contact the competent institution and report an incident (in the case of an accident, contact a medical treatment institution; if a theft, robbery or road traffic accident has occurred, contact the police; if a fire has occurred, contact the emergency services; if an explosion, etc. has occurred, contact the emergency services), take measures to eliminate and minimise losses, ensure that the circumstances of the incident and objects damaged as a result of the incident are recorded in photos or on video, and contact Us as soon as possible.

We will consult with You about what steps to take and agree on further actions.

If an event, which may constitute grounds for a civil liability claim, has occurred:

- send Us a written claim, if You have received any;
- do not accept Your fault or mistake with regard to the causing of losses without Our consent (except to the court or law enforcement authorities);
- do not offer or promise any compensation for losses without Our consent.

In instances where Our Home Assistance service is required:

- please contact Us so We can provide You with support as soon as possible;
- prepare the necessary documentation and information so We can identify You.

13. Calculation of an Insurance Indemnity

Private Property Insurance

We will indemnify all Your expenses to restore Your property to the condition it was in prior to the occurrence of an insured event. If the Dwelling cannot be restored, or You do not wish to restore it, We will determine the amount according to its market value.

The following considerations shall be taken into account when calculating an indemnity payment for the Dwelling:

if the Dwelling was built or overhauled in the last 30 years, We will disregard the depreciation of the Dwelling and it will be restored to the Replacement Value;

- if it was built or overhauled more than 30 years ago, the Replacement Value of the Dwelling will be reduced by depreciation equal to 50% of the Replacement Value and it will be restored to its Actual Value. The percentage of depreciation may be determined differently if We agree in the insurance policy;
- costs related to construction will be included (including taxes applied to construction works), if We receive documentation justifying the coverage of such expenses.

The following considerations shall be taken into account when calculating an indemnity payment for the Movable property:

- if the Movable Property cannot be restored or You do not wish to restore it, We will determine the indemnity amount according to its market value;
- the insurance indemnity will be calculated by reducing the acquisition value of the Movable Property by 10% depreciation per year from the time of acquisition, if on the day of the event:
- phone, tablet, computer, smart watch, bracelet, other Movable property older than 3 years;
- photo and video equipment, audio equipment household appliances older than 7 years;
- furniture older than 10 years.

Depreciation shall cease to be calculated once it reaches 70%, provided that the Movable Property was in working order and regularly used prior to an insured event taking place.

Civil Liability Insurance

We will indemnify Your expenses to the amount of a particular risk, observing the amount of the Sum Insured.

Home Assistance Insurance

We will indemnify Your expenses to the amount of a particular risk, observing the amount of the Sum Insured.

Special Terms and Conditions for the Application of a Deductible:

- We will not apply a deductible in the event liability occurs in accordance with the Motor Vehicles Law.

- If damage to several insured objects has occurred as a result of a single insured event, We will apply the largest of the deductibles specified in an Insurance Contract.
- If a smoke detector was installed at an insured property that has been the subject of a fire, We will not apply a deductible.
- We will not apply a deductible for glass damages.

14. Reduction of an Insurance Indemnity

We are entitled to reduce the amount of the insurance indemnity payable, if:

- You or the Beneficiary have/has been indemnified in full or in part by the person responsible for causing losses or the compensation of expenses is due to You in accordance with the provisions of the Motor Vehicles Law;
- You or the Beneficiary are/is entitled to an Indemnity for the occurrence of the same Insured Risk in accordance with other insurance contracts — We are entitled to pay the Indemnity in proportion to the relation of the Sum Insured or limit of this Insurance Contract towards the Sum Insured as determined in other contracts.

15. Exceptions

We are entitled to deny the payment of an insurance indemnity, if:

- You, the Policyholder or the Beneficiary have/has not reported an insured event in a timely manner, therefore meaning that We are unable to determine incurred expenses or losses;
- an insured event has occurred outside the Insurance Period or outside the Insurance Territory;
- the Policyholder, You, Your Relative, or the Beneficiary has intentionally or as a result of gross negligence caused or promoted the occurrence of an Insured Event;
- because of You, Your Relative or the Beneficiary being under the influence of alcohol, narcotics, psychotoxic or other inebriating substances and it is causally related to the occurred Insured Event, except if the concentration of alcohol in the organism does not exceed the set norm at which an individual may operate a Vehicle;
- losses incurred as a result of war, military or similar operations, an act of terrorism, sabotage, politically motivated riots, strikes, politically motivated civil commotion, malicious damage during a disturbance of public order where such act is committed for political reasons, insurrection, revolution, rebellion or a coup d'état, unless the Insurance Contract includes the insurance set out in Sections 6–7 "Political Violence" and the loss is caused by an insured event listed therein, as well as lockdown, application of international sanctions or alienation of the property; as a result of an explosion of nuclear weapons, nuclear fuel, nuclear energy, radioactive substances or other sources of radiation, nuclear material or radioactive substances;
- the Dwelling or the Movable Property is used for business activities at the time of an insured event (except in the case of the rental of premises for private purposes).

16. Decision

A decision on the payment of an Insurance Indemnity will be taken and issued to You no later than five (5) days following the day on which all documentation required for determining the causes, circumstances and consequences of an insured event and calculating the amount of the Insurance Indemnity have been received.

DISPUTE AND COMPLAINT EXAMINATION PROCEDURE

All disputes, which arise or might arise between Us and the Policyholder or You, shall be settled through negotiation. If it is not possible to settle a dispute through negotiation, You are entitled, for the purposes of protecting Your interests, to turn to the insurance conciliation body, which operates at the Estonian Insurance Association (further information can be found on the Estonian Insurance Association website www.eksl.ee) or before a court in accordance with the regulatory enactments in force in the Republic of Estonia. Information about the complaints examination procedure can be found on Our website www.balcia.ee.

OTHER TERMS AND CONDITIONS

Information about the processing of personal data carried out by Us is included in the Privacy Policy, which can be found on Our website www.balcia.ee.

We are bound by the sanctions imposed by the Republic of Estonia, the European Union and the United Nations; therefore, if we become aware that international sanctions are directly or indirectly applied to you or the Policyholder, we have the right to terminate the Insurance Contract immediately and unilaterally from the date of entry into force of the relevant sanctions. If the payment of any insurance compensation may violate trade, economic or other sanctions or embargoes established by the Republic of Estonia, the European Union and the United Nations and other applicable sanctions, We have the right to suspend payment until the relevant sanctions are in force.

The rights and obligations, which are not stipulated in the Insurance Contract, and the regulation of legal relations arising from the Insurance Contract shall be subject to the regulatory enactments of the Republic of Estonia.

In the event of any conflict between the Terms and Conditions of each type of insurance and the Terms and Conditions of the Insurance Policy, the Terms and Conditions of the Insurance Policy shall apply to the Insurance Contract.

In the event of any conflict between the Estonian text of these Terms and Conditions and the translation of these Terms and Conditions in any foreign language, the Estonian text of these Terms and Conditions shall take precedence and be binding on the Parties.

Supervision of the insurance market in the Republic of Estonia is conducted by the Estonian Financial Supervision Authority (address: Sakala 4, Tallinn, website: www.fi.ee , e-mail address: info@fi.ee). The Estonian Financial Supervision Authority does not resolve a contractual dispute between the insurer and the Policyholder/Insured Person.

