

Vehicle Insurance and Liability Application Conditions

1. MyBee Estonia OÜ (hereinafter referred to as the "Lessor") takes care of vehicle insurance throughout the subscription period.
2. Insurance coverage territory is all geographical Europe, except for Russia, Belarus, and Ukraine.
3. The amount of the deductible (liability) is set out in the Special Conditions of the Motor Vehicle Subscription Agreement concluded between the Lessor and the lessee (hereinafter referred to as the "Lessee").

4. Cases when the Lessee must compensate for all losses

The Lessee must compensate the Lessor for all losses, the size of which is not limited by the amount of the deduction (liability) specified in the Special Conditions of the Motor Vehicle Subscription Agreement, in cases where the damage was caused while the Lessee (or another person to whom the Lessee has transferred temporary use and management of the Vehicle) was using and managing the vehicle:

- 4.1. The failure of the Lessee to comply or to comply properly with the conditions for the use and maintenance of the Vehicle;
- 4.2. Performing actions with the Vehicle which the Vehicle is not intended or is not designed for;
- 4.3. The use of the Vehicle by an unauthorized possessor, or where a person does not have the right to drive Vehicles of such category or any Vehicles;
- 4.4. The use of the Vehicle by the Lessee who has no right to drive the Vehicle of that category or has no right to drive the Vehicle;
- 4.5. The use of the Vehicle by the Lessee under the influence of alcohol or being intoxicated with drugs or other substances and psychotropic substances, also when the Lessee consumes alcohol or other intoxicating substances and after an accident, prior to establishing the causes of the accident, refuses or avoids a breathalyzer/medical test 14 (in the sense of this Agreement, being under the influence of alcohol or being intoxicated shall be understood as provided for in the applicable legal acts);
- 4.6. The use of the Vehicle by the Lessee and refusal to comply with the orders of the officials of the road police or other competent authorities;
- 4.7. The use of the Vehicle by the Lessee to perform criminal activities;
- 4.8. Vehicle For transporting goods with a Vehicle without complying with the technical requirements specified in the Vehicle's technical card or passport;
- 4.9. The staining, scratching or tearing of the parts/equipment of the interior of the Vehicle;
- 4.10. Transportation of forbidden, dangerous, poisonous, toxic, flammable, explosive chemical or other substances or cargo, use of heating appliances, open flame or other potential sources of fire in the Vehicle or near the Vehicle;
- 4.11. The Lessee's intent or gross negligence;
- 4.12. The failure to immediately report about a road accident to the Lessor, police, fire department and (or) other competent authorities in accordance with the procedure established in the section "Information about damages and actions in the event of a traffic accident";
- 4.13. The use of the Vehicle in any sports competitions, sports racing or sports training;
- 4.14. Leaving the scene of the traffic accident and (or) not filling out the traffic accident declaration, and (or) providing incorrect/misleading information about the causes, circumstances, consequences of the incident and (or) concealing information relevant to the investigation of the incident;
- 4.15. The Vehicle was used for transportation and (or) taxi, and (or) security, and (or) courier, and (or) rental service activities.

5. Other exceptions to the application of deduction (liability)

- 5.1. The cost of the Vehicle glass repair is covered by the Lessor.
- 5.2. In case of the Vehicle glass replacement, the Lessee is subject to a deduction (liability) of EUR 100.
- 5.3. If only the tyre(s) of the Vehicle is/are damaged in an accident and the other parts of the Vehicle are not damaged, the Lessee shall pay for all the damage.

6. Roadside assistance and replacement vehicle:

- 6.1. Roadside assistance service description is provided in Annex No 1. "Roadside assistance guide".

7. Informing about damages and actions in the event of a traffic accident

- 7.1. The incident must be reported to the police immediately (call 112) and wait for them on the spot, if:
- 7.1.1. a person was killed or injured during the accident;
 - 7.1.2. the road users involved in the traffic accident do not agree on the circumstances of the accident;
 - 7.1.3. property damage (to buildings, road signs or structures, road barriers, trees, etc.) has been incurred by the vehicle in your management during the traffic accident and to the owner of this property (including public property) is not present at the scene of the accident;
 - 7.1.4. the vehicle and/or its parts have been stolen;
 - 7.1.5. the damage was not incurred in the accident (e.g., you found your vehicle damaged in the car park) and the preliminary loss exceeds EUR 1,000;
 - 7.1.6. it is required by the law in force in the country where the incident took place;
 - 7.1.7. the vehicle was found with obvious damage.

7.2. The traffic accident declaration can be completed online.

7.3. In the event of a traffic accident abroad, both an Estonian declaration and one issued in another EU member state can be filled out.

7.4. It is necessary to inform the Lessor about the damage to the vehicle within 1 (one) working day by email service@mybee.ee or tel. +3726601900. It is necessary to provide the Lessor with a copy of the traffic accident declaration, a scanned (photographed) vehicle registration certificate, the driver's license number, name and surname of the driver, if the vehicle was not driven by the Lessee, and the incident registration number provided by the police (if the police were informed).

7.5. If the Vehicle can no longer participate in traffic, Lessee has the opportunity to contact roadside assistance and get a replacement vehicle, under the conditions specified in Annex No 1.

8. Deduction (liability) conditions applicable to vehicle subscription agreement concluded before 2025-05-01

8.1. *Non-commercial vehicle*: standard deductible (responsibility) in case of all damages EUR 300; a 100 EUR deduction (responsibility) applies to cases of glass replacement.

8.2. *Tesla vehicle*: standard deduction (responsibility) 500 EUR; a 100 EUR deduction (responsibility) applies to cases of glass replacement.

8.3. *Commercial vehicle*: standard deductible (responsibility) in case of all damages EUR 500; in the case of glass replacement, a deductible (responsibility) of EUR 100 is applied.

8.4. *If the vehicle is used for courier, package delivery and (or) food delivery activities*: standard deduction (liability) 1000 EUR without the possibility of reducing it.

9. Depreciation of parts:

9.1. Depreciation of parts is not calculated until the vehicle is 5 years old inclusive except for fast-wearing parts - tires, operating fluids, brake pads, etc.

Annex No 1 Roadside assistance rules

The services are provided 24/7, 7 days a week, in the same territory where your vehicle coverage is valid.

Only the services of the technical assistance company specified by the Insurer shall be indemnified, and the driver (Lessee) must pay for the materials and/or parts used at the scene of the breakdown.

"Roadside assistance" services shall not be provided and/or costs shall not be indemnified if:

- "Roadside Assistance" or "Roadside Assistance and Replacement Vehicle" service has not been selected;
- failures or other circumstances do not interfere with the start/continuation/completion of the planned journey, do not endanger normal driving, the safety of the driver and/or passengers, or the Vehicle and/or its further operation is not prohibited by the applicable legislation (e.g., dents or scratches on the bodywork parts, broken windshield wipers, if there is no precipitation, etc.);
- the Vehicle is used to participate in or prior to the event participated in any kind of sports competitions, races, tests, events requiring special skills, preparation and/or driving equipment, etc.;
- the Vehicle was stopped by law enforcement officers;
- the driver is unable to drive due to intoxication with alcohol, drugs or psychotropic substances;
- the driver has already been warned by the technical assistance employee more than 2 times about the faulty part and/or element of the Vehicle, which causes the recurrence of the same failure;
- the driver does not have the Vehicle registration documents and/or ignition keys (except in cases when the keys are lost or locked inside the vehicle, and an emergency door opening or spare key delivery service is provided);
- the driver obstructs the inspection of the Vehicle by the technical assistance and/or hinders to identify the fault or fails to provide the requested information;
- the Vehicle that is stuck or otherwise affected by an obstacle and cannot be driven unless the situation occurs on a carriageway where normal road traffic is possible and ongoing, and no special training, technical or driving skills are required (off-road, meadow, swamp, forest driving and etc.);
- expenses are incurred due to an interrupted journey, damage to cargo, or loss of income and/or profit.

Service	Service details/description	Service limit		Notes and additional terms and conditions
		Estonia	Abroad	
Assistance in filling out the accident declaration and other consultation by phone	Consultation by phone 24/7, 7 days a week.	Unlimited		—
Minor repairs or on-site assistance	If you are unable to continue your journey, the technical assistance employee member will arrive and perform minor repairs or provide on-site assistance (engine start-up, wheel change, fuel delivery, emergency door opening, delivery of a spare set of keys). The price of parts and/or materials used or delivered for repair shall not be indemnified. It shall be borne by the Vehicle driver. Expenses for the production of car keys and locks, alarm repair, tire installation and balancing are not included in the service of minor road repairs and shall not be indemnified.	Unlimited	EUR 500	The technical assistance service warns the driver of the Vehicle about the need to rectify faults. The service shall not be provided 3 or more times due to the same problem (e.g., it is not possible to start the engine for the third time due to a discharged battery; for the third time the vehicle start-up is blocked by a fault in

				the security systems, etc.).
Vehicle transportation service	If the technical assistance employee determines that the Vehicle cannot continue the journey and the faults cannot be eliminated on-site, the Vehicle will be transported to the nearest repair shop or other place preferred by the driver, if the elimination of faults is technically complication and may take more than one day.	Unlimited	EUR 500	Only one transportation service is provided for one event. The vehicle shall be transported only upon presentation of keys, registration certificate and driving license.
Provision of a replacement vehicle, if transportation of the Vehicle is not necessary (when the service provided to the customer is: Roadside assistance and replacement vehicle)	Due to the technical failure of the Vehicle or in case of occurrence of any of the prohibited events defined in these Rules, upon delivery of the Vehicle to the repair garage for repairs and upon provision of written confirmation that repairs will take more than 1 business day, a replacement vehicle shall be organised within 24 hours. The replacement vehicle is provided for the intended period, however, in all cases not longer than until completion of repairs of the insured Vehicle.	CityBee service voucher valid for up to 10 days, but in all cases no more than EUR 300 / MyBee replacement car		In all cases, the replacement vehicle service is not provided together with the accommodation service, and does not apply to planned vehicle repairs or diagnostics (e.g.: replacement of lubricants, oil, brake pads, engine belts, seasonal wheels, and inspection of the general technical condition of the Vehicle, etc.) and in cases when the actual repair of the Vehicle is performed more than 14 days after the expiry of the insurance contract.

Taxi	If the technical assistance employee determines that it is not possible to continue the journey in the Vehicle and it is not possible to eliminate the causes on-site, the Vehicle shall be transported to the nearest repair garage, where it shall be confirmed in writing that the repairs will take more than 1 business day, and the taxi service shall be arranged for the driver of the vehicle and the accompanying passengers (no more than the number of seats in the Vehicle).	Up to 100 km	EUR 100	The service is provided only after the Vehicle transportation service provided by the company specified by us, and shall not be provided together with the replacement vehicle or accommodation service.
Travel extension service	If the technical assistance employee determines that it is not possible to continue the journey in the Vehicle and it is not possible to eliminate the causes on-site, the Vehicle shall be transported to the nearest repair garage, where it shall be confirmed in writing that the repairs will take more than 1 business day, and return to the place of permanent residence in Estonia or to the destination of the planned trip shall be arranged for the driver of the vehicle and the accompanying passengers (no more than the number of seats in the Vehicle) by train, bus or other means of transport.	Service does not apply	EUR 200	The service is provided only after the Vehicle transportation service provided by the company specified by us, and shall not be provided together with the replacement vehicle or accommodation service.
Accommodation service	If the technical assistance employee determines that it is not possible to continue the journey in the Vehicle and it is not possible to eliminate the causes on-site, the Vehicle shall be transported to the nearest repair garage, where it shall be confirmed in writing that the repairs will take more than 1 business day (or the garage is closed (at night, on weekends, etc.), and the accommodation service shall be arranged for the driver of the vehicle and the accompanying passengers (no more than the number of seats in the Vehicle).	EUR 150	EUR 500	The service is provided only after the Vehicle transportation service provided by the company specified by us, and shall not be provided together with the replacement vehicle service.
The total amount allocated for services rendered per event may not exceed EUR 3000.				