

## GRK EESTI AS

Riia 142  
Tartu  
50411 Tartu maakond

### POLICYHOLDER

**Company name** GRK EESTI AS  
**Registry code** 12579850  
**Email** paavo.paalmaa@grk.ee  
**Contact Phone** +37256805300

### INSURANCE CONTRACT

**Insurance product** Liability insurance  
**Insurance period** 01.01.2024 - 31.12.2024  
**Type of insurance contract** Fixed-term contract

### INSURANCE OBJECT

**Activity** Infrastructure contracting  
**Valid In** Europe  
**Retroactive cover** -  
**Discovery Period until** -

### OPTIONS OF INSURANCE COVERAGE

General Liability, Sum insured 1 000 000 €  
Limit is Any One Occurrence & Annual Aggregate  
Deductible - 1 000 €  
Trigger - Claims Occuring

### INSURANCE TERMS AND CONDITIONS

Seesam's General Liability Insurance Terms and Conditions 1/2020, valid from 01.07.2020.

### INSURANCE COVER, GENERAL LIABILITY

An insured event is deemed occurred if all of the following terms and conditions exist:

- the insured person has caused damage to the third party,
- the third party has incurred bodily injury or property damage or expenses of elimination of environmental pollution during the insurance period,
- damage arises from the insured activity,
- the insured person has a non-contractual or contractual obligation to indemnify the third party for damage within the scope provided by the insurance terms and conditions.

### CONTRACT SPECIAL AGREEMENTS AND ADDITIONAL INFO

This policy is part of a global Liability Insurance programme of GRK Infra Oy (ex. Graniittirakennus Kallio Oy).

#### Exclusions:

Motor/auto liability, liability arising out of aircraft or watercraft, Gradual Pollution, Professional Indemnity/pure advice, Libel/slander, Product Recall, Product Guarantee, Pure Financial Loss, Asbestos, Property in the Insured's Custody and Control, Employers Liability except residual Employers Liability if this is good local standard, Terrorism, E Risk,

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War, Contractual Liability, Property at the disposal of the Insured, Defamation or invasion of privacy, Product designed for aviation, Nuclear damage, HIV and AIDS, Tobacco, Blasting operations, Penalties and fines, Chemical products (lead, PCB, Chlorinated hydrocarbons, Ureaformaldehyde, DES, EMF, Welding fumes, Silica, GMO, Nanotechnology elements in products, Fungi bacteria and toxic mold).

## Sanction Limitation and Exclusion Clause

Pohjola Insurance Ltd or any subsidiary, affiliate or network partner of Pohjola Insurance Ltd shall not be deemed to provide cover or to be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose them to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

All costs, legal fees etc. are covered within the Sum Insured, not in addition.

## TOTAL PREMIUM FOR PERIOD

<b>Period premium</b>	<b>4 061,00 €</b>	<b>Number of installments</b>	<b>1 installment</b>
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## START OF SEESAM'S LIABILITY

Seesam's liability starts at the point of time agreed by the parties and recorded in the insurance policy. If no point of time has been agreed, Seesam's liability starts when the policyholder has submitted or sent an affirmative reply to the offer of the other contracting party.

## REPLACING THE POLICY AND COPIES OF THE APPLICATIONS

In case of the policy getting lost or being perished the Policyholder can demand from the Insurer to issue the replacement policy. The Policyholder can demand the copy of any expression of will made by him/her in writing in reproducible form with respect to the contract. The Insurer has a right to demand the compensation of reasonable expenses in case of issuing aforegiven documents.

## COMPETENT INSURANCE SUPERVISION

Financial Supervision Authority of the Republic of Estonia at Sakala 4, 15030 Tallinn.

## TERM OF INFORMING ABOUT THE INSURED EVENT

Seesam must be informed about the loss event immediately. The notice may be submitted to Seesam via website [www.seesam.ee](http://www.seesam.ee) or by e-mail [kahjud@seesam.ee](mailto:kahjud@seesam.ee) or by phone (+372) 628 1700. The police must be immediately informed about any offence connected with the loss event.

## APPLICABLE LAW

The insurance contract is governed by Estonian law.

## ACCURACY OF THE INFORMATION

Please check the accuracy of the information. In case incorrect data was provided or insurable interest was unspecified, your contact person must be informed within 14 days after receiving the policy. Otherwise information set out in a policy is deemed to be valid. It is also necessary to inform immediately of any changes taken place during the insurance period.

## GENERAL TERMS AND CONDITIONS

Seesam's General Terms and Conditions 1/2022, valid from 01.09.2022.

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## ACCESS THE CONDITIONS

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The policyholder can access the insurance conditions and the General Principles for the Processing of Personal Data at website [www.seesam.ee](http://www.seesam.ee) or Seesam's offices. If you are not able to access the conditions, please inform your contact person immediately.

## SEESAM'S REPRESENTATIVE

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Renee Kermon, Head of Insurance Department

Signature

