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## MOTOR VEHICLE INSURANCE

### IN CASE OF AN ACCIDENT:

- if a road accident or damage occurred in Russia, notify the traffic police; in Russia all occurrences of damage must be reported to the police
- try to fill in a damage form already on the scene of the accident or write down the account of the accident and all information about the opposite party
- do not admit liability or make any offer or promise of payment
- contact IngoNord's insurance business partners (the contact numbers you will find below)
- notify IngoNord of the damage and send us the damage report form

### CONTACT INFORMATION:

OSAO INGOSSTRAKH INSURANCE COMPANY LTD.	PJATNITSKAJA STR. 12 113805 MOSCOW RUSSIA	TEL: +7 095-959 4220 FAX: +7 095-234 9793 INGOS@INGOS.RU HTTP://WWW.INGOS.RU
REPRESENTATION IN ST.PETERSBURG	NAB.KANALA GRIBOEDOVA 19 191186 ST.PETERSBURG, RUSSIA	TEL/FAX: +7 812-110 4228 INGOS@PETERLINK.RU
REPRESENTATION IN MURMANSK	ZAVODSKAJA STR. 6 183032 MURMANSK, RUSSIA	TEL: +7 8152-23 5270 FAX: +7 8152-23 9974 INGOSMUR@COM.MELS.RU
SAO INGOSSTRAKH- ST.PETERSBURG INSURANCE COMPANY LTD.	ZAKHARJEVSKAJA STR. 17 191194 ST.PETERSBURG, RUSSIA	TEL: +7 812 275 7711 FAX: +7 812 275 7712 INFO@INGOSSTRAKH.SPB.RU
REPRESENTATION IN VYBORG	LENINGRADSKY PROSPEKT 31 188900 VYBORG, RUSSIA	FAX: +7 812 78 257 04
SAO KARELINGOSSTRAKH INSURANCE COMPANY LTD.	KARL MARX STR. 1 A 185005 PETROZAVODSK, RUSSIA	TEL: +7 8142-76 9630 FAX: +7 8142-76 3518 INTO@ONEGO.RU

### INGONORD IN BRIEF

IngoNord is a Finnish insurance company offering non-life insurance both to individuals and corporate customers. Our services are of special interest to travellers to Finland, Sweden, Denmark, Norway and Russia and other countries of the former Soviet Union.

IngoNord provides comprehensive insurance services based on international expertise. We understand and try to accommodate special needs and requirements of our customers. You can rest assured that with IngoNord you will be never left on your own.

IngoNord is a member of the worldwide Ingosstrah insurance group with representative offices open for you in 17 countries.



PL 218, Salomonkatu 5 C  
FIN-00101 Helsinki, Finland  
Tel. +358 9 251 0300  
Fax +358 9 693 3560  
info@ingonord.com



  
**INGONORD**  
TRAVELLING WITH YOU



## THIRD PARTY LIABILITY MOTOR VEHICLE INSURANCE IN RUSSIA

As the standard Finnish liability motor vehicle insurance is not in force in Russia, IngoNord offers a special liability motor vehicle insurance to motorists intending to go to Russia with a vehicle.

IngoNord's liability motor vehicle insurance covers personal injury and property damage caused to third parties up to a maximum of 1 mln EUR for each insured event.

The policy can be taken out for various periods of time, with the minimal insurance period of 10 days for a car and 5 days for a truck or a bus. The maximal insurance period is 12 months. A 10 % discount off the premium (bonus) is offered for each yearly insurance period without a claim. The no-claim bonuses can add up to 60 %.

Get rid of unnecessary stress and let IngoNord put your insurance in order for a safe and worry free trip.



## COMPREHENSIVE MOTOR VEHICLE INSURANCE (KASKO INSURANCE)

IngoNord's motor vehicle insurance is valid in all countries in Europe, in the Green Card countries outside Europe and in Russia.

IngoNord's Total Kasko insurance covers most of damage caused to own vehicle. Broken windows can be included in the cover under a separate supplementary insurance. You can select deductible excess that best suits your needs. The minimal insurance period is 4 months. For each no-claim yearly insurance period you will receive a bonus - 10 % discount off your premium. The maximum no-claim discount is 70 %.

## EXCLUSIONS

- *The liability motor vehicle insurance does not cover damage to your own car or to your car's driver or passengers.*
- *The liability motor vehicle insurance does not cover damage that is covered under other liability insurances in force.*

“ WE TAKE YOUR  
CAR UNDER PROTEC-  
TION TO MAKE YOUR  
TRIP AS PLEASANT AS  
POSSIBLE ”

## INSURANCE COVERAGE

- *The liability motor vehicle insurance covers personal injury and property damage caused to third parties up to 1 000 000 EUR*
- *IngoNord's Total Kasko insurance covers damage to your own car, intentional damage, damage by fire, theft, and legal costs*
- *IngoNord's Standard Kasko insurance covers intentional damage, damage by fire, theft, and legal costs*
- *The insurance is in force in Russia*
- *IngoNord's Minimal Kasko insurance covers damage by fire, theft, and legal costs*
- *Motor vehicle insurance is valid in all countries in Europe, in the Green Card countries outside Europe, and in Russia*

