

Seesam War Risk Insurance Cover Terms and Conditions for Home Insurance

Effective from 27.07.2026

The War Risk Insurance Cover Terms and Conditions for Home Insurance (hereinafter the Terms and Conditions) form part of the home insurance contract entered into between Compensa Vienna Insurance Group, ADB Estonian branch, operating in Estonia under the Seesam trademark (hereinafter Seesam), and the policyholder.

GENERAL PROVISIONS

1. This war risk insurance cover is optional additional cover that may be purchased separately with a home insurance contract. It is not included in the standard home insurance cover. The cover applies only if it has been agreed in the insurance contract and is shown separately on the policy.
2. The war risk insurance cover applies during the insurance period stated in the policy and to the extent set out in these Terms and Conditions, subject to the limitations, exclusions and definitions used in these Terms and Conditions.
3. The exclusions set out in the General Contract Terms and Conditions do not apply only to the extent that they exclude loss or damage caused by an indirect war event insured under these Terms and Conditions. All other exclusions set out in the General Contract Terms and Conditions remain in force.
4. Matters not regulated by these Terms and Conditions are governed by the General Contract Terms and Conditions and the Home Insurance Terms and Conditions, unless these Terms and Conditions provide otherwise.

INSURED EVENT

5. An insured event is direct physical damage to or destruction of the insured property caused by an indirect war event and occurring during the insurance period.
6. Insured property means the building named in the policy (including a terraced house unit and part of a semi-detached house), apartment, apartment ownership or household contents.
7. An indirect war event means the accidental impact, explosion or falling onto the insured property of a missile, unmanned aerial vehicle, loitering munition, projectile, ammunition, explosive device or other airborne weapon used in war, military operations, hostilities, invasion or hostile action by a foreign state, or of any part of such item, provided that the insured property was not an intended or direct target of that military action.
8. An indirect war event may exist regardless of whether war or military operations have been officially declared.

EXCLUSIONS

9. In addition to the exclusions and limitations set out in the General Contract Terms and Conditions, the Home Insurance Property Insurance Terms and Conditions and the Home Insurance Liability Insurance Terms and Conditions, the following are not covered:
 - 9.1. loss or damage where, based on information from public or official sources and all other circumstances of the claim, it can reasonably be concluded that the insured property, the policyholder, an insured person, or any other property, person or entity covered by the insurance contract was an intended or direct target of a military attack;
 - 9.2. loss or damage arising directly or indirectly from seizure, confiscation, nationalisation, requisition, expropriation in the public interest, compulsory acquisition, detention, restriction of use, embargo, occupation, taking control of, taking into use, declaring unusable, or any other law, decision, order or action of a state, local authority, military force or other competent authority;

- 9.3. loss or damage arising directly or indirectly from civil war, rebellion, revolution, insurrection, civil commotion amounting to an uprising, military power or usurped power;
- 9.4. loss or damage arising directly or indirectly from terrorism, sabotage, strike, riot, civil commotion, malicious damage to property or any other act of political violence, except where and to the extent that the event is an indirect war event as defined in clause 7 and the loss or damage is not excluded on any other basis;
- 9.5. loss or damage arising directly or indirectly from a cyber operation, cyber act, use of electronic means, hacking, denial-of-service attack, malware, malicious code, use of an electromagnetic weapon, or any failure, malfunction, disruption or damage to a computer system. This exclusion does not apply to physical damage to insured property where the damage resulted from the use of a computer system in the launch, guidance or firing mechanism of a weapon or missile, fully meets the description of an indirect war event in clause 7, and is not excluded on any other basis. Loss or damage resulting from the loss of data, loss of use, reduction in functionality, corruption, repair, replacement, restoration or reproduction of data is also not covered, including any loss connected with the value of data.
- 9.5.1. Computer system means a computer, hardware, software, communications system, electronic device, server, cloud service, microcontroller or other similar system, including any associated data storage device, network device or backup solution.
- 9.5.2. Cyber act means any unauthorised, malicious or criminal act, or the threat or pretence of such an act, involving access to a computer system, use of a computer system, interference with its operation, or processing of data contained in it.
- 9.5.3. Data means information, facts, concepts, code or other information stored or transmitted in a form that can be used, processed, transmitted or stored by a computer system.
- 9.6. loss or damage arising directly or indirectly from a nuclear, chemical, biological or radiological event, material, contamination, release of a substance or material, or the use of a weapon of such nature;
- 9.7. loss or damage arising from ionising radiation or radioactive contamination caused by nuclear fuel, nuclear waste or the combustion of nuclear fuel;
- 9.8. loss or damage arising from the radioactive, toxic, explosive, contaminating or other hazardous properties of a nuclear installation, nuclear reactor, other nuclear device or any part thereof;
- 9.9. loss or damage arising from a weapon or device using atomic or nuclear fission, nuclear fusion, another similar reaction, radioactive force or radioactive material;
- 9.10. loss or damage arising from the radioactive, toxic, explosive, contaminating or other hazardous properties of radioactive material. This exclusion does not apply to radioactive isotopes that are not nuclear fuel and are manufactured, transported, stored or used for commercial, agricultural, medical, scientific or other similar peaceful purposes;
- 9.11. loss or damage arising from a chemical, biological, biochemical or electromagnetic weapon;
- 9.12. loss or damage arising from war between any two or more of the following states: China, France, the Russian Federation, the United Kingdom and the United States of America. This exclusion applies regardless of whether war was declared before or after the start of hostilities. It also applies where any of the named states acts independently or as a NATO member in support of another NATO member;
- 9.13. loss or damage covered by aviation war insurance or marine war insurance, or which by its nature constitutes an aviation or marine war risk. This exclusion applies in particular to loss or damage to an aircraft, a ship, another watercraft, or property on board any such aircraft, ship or watercraft.
- 9.14. loss or damage caused directly or indirectly by any interruption, fluctuation, change or inadequacy of water, gas or electricity supply and/or telecommunications, utilities or any other services;
- 9.15. loss or expense connected with a threat, warning, suspected threat, false alarm, or any preventive, protective or response measures taken because of such threat or warning;

- 9.16. loss or expense arising from burglary, unlawful entry, theft, robbery, occupation, misappropriation, looting, or disappearance of insured property in unknown or unexplained circumstances.

EXCLUDED INSURED PROPERTY

10. In addition to the exclusions relating to insured property set out in the Home Insurance Property Insurance Terms and Conditions, the war risk insurance cover does not apply to the following property:
- 10.1. structures (for example, fences, gates, outdoor swimming pools, playgrounds, flagpoles, outdoor lighting and other similar structures);
- 10.2. military sites and military structures;
- 10.3. state-owned property;
- 10.4. religious sites and places of worship;
- 10.5. businesses or premises involved in animal testing, including testing on primates.

PRINCIPLES FOR SETTLING CLAIMS

11. Loss or damage to insured property is compensated in accordance with these Terms and Conditions, the General Contract Terms and Conditions and the Home Insurance Property Insurance Terms and Conditions. When determining the insurance benefit, account is taken of the sums insured, limits of indemnity, deductibles and principles of multiple insurance agreed in the insurance contract, as well as any other circumstances arising from the insurance contract or applicable law, unless these Terms and Conditions provide otherwise.