



**NORTHERN1**  
INTERNATIONAL  
INSURANCE BROKERS

# INDEMNIFICATION PRINCIPLES AND JURISDICTION

## PRINCIPLES OF CLAIMS

If the customer has concluded a proper insurance contract, then the insurance provider specified in the insurance contract or legislation (mandatory insurance) is responsible for compensation.

In the event of an insured event, the insurer compensates for the loss based on the following legislation and contractual documents:

- a) in the case of voluntary insurance, the insurance contract concluded concerning the insured object, including the general and special conditions of the insurance contract;
- b) in the case of compulsory insurance, in accordance with the legislation regulating the type of compulsory insurance, including in the case of compulsory motor insurance, the Motor Insurance Act;
- c) from the Law of Obligations Act in accordance with § 448-452, 475-477, 491 and other legislation.

## JURISDICTION

The policyholder may submit claims against the insurer arising from the insurance contract to the court agreed in the insurance contract. In the absence of a corresponding agreement in the insurance contract, to one of the following courts:

- a) to the county court of the location or place of business of the insurer;
- b) to the county court at the location of the policy holder;
- c) to the county court of the place where the insured event took place (in the case of liability insurance, as well as the insurance of a building or immovable property or movable property together with them);
- d) to other courts prescribed in the Code of Civil Procedure.