

Are there General Good provisions in your country that fall into the categories below? (Yes / No / Leave Blank)

ESTONIA

General good provisions by categories

	For insurance undertakings	For insurance intermediaries
Special rules for starting and operating business		
Notification & approval of certain products	NO	NO
Protection of names and titles	NO	NO
Feasibility study for host MS	NO	NO
Creating special departments	NO	NO
Other special rules for starting business	NO	NO
Other		
Adapting to host country market structure		
Joining an association	NO	NO
Joining a guarantee fund	YES IAA ¹ § 37 (1) 4); MTPLIA ² § 70	NO
Data submission for registers	YES Commercial Code § 383 (3); IAA § 37 (6); IAA § 195 (1) (FOE)	NO
Professional codes of conduct	YES General reference to Law of Obligations Act and Consumer Protection Act	YES General reference to Law of Obligations Act and Consumer Protection Act
Other	YES Reporting (FOE) - IAA § 36 (9)	YES Reporting (FOE) - IAA § 193 (2)
Content and format of contracts		
Language rules	YES The information provided shall be unambiguously worded, clearly organised and prepared in	YES The information provided shall be unambiguously worded, clearly organised and prepared in

¹ IAA - Insurance Activities Act (In Estonian: *kindlustustegevuse seadus*)

² MTPLIA – Motor Insurance Act (In Estonian: *liikluskindlustuse seadus*)

		Estonian or, if so agreed, in another language.	Estonian or, if so agreed, in another language.
	Minimum content for certain products	NO	NO
	Mandatory level of excess	NO	NO
	Other		
Disclosure			
	Special pre-contractual information	YES Law of Obligations Act § 428	YES IAA § 192, § 198
	Special information for selected products	YES	YES
	Other	YES Reports IAA § 127 (5) (FOE)	NO
Taxation			
	Indirect taxes and parafiscal charges	YES Financial Supervision Authority Act § 38, § 45 ¹ (FOE)	YES Financial Supervision Authority Act § 38, § 45 ¹ (FOE)
	Tax representative	NO	NO
	Other		
Other conduct related provisions			
	Advice	YES IAA § 221	YES IAA § 192, § 198
	Advertising & marketing	YES Advertising Act § 29	YES Advertising Act § 29
	Commissions	NO	YES IAA § 192, § 198
	Limitations to the freedom to set premium	NO	NO
	After-sales services (e.g. claims-handling, complaints-handling)	NO	NO
	Other		
Special types of insurance			
	MPTL	YES General reference to MTPLIA	YES General reference to MTPLIA
	Travel insurance	NO	NO
	Other		
Applicable law			
	Setting applicable law for certain risks	NO	NO
	Setting exclusive jurisdiction	NO	NO
	Other	Generally stated that an insurer from an EU Member State exercising the freedom to provide cross-border services by carrying on its activities in	Generally stated that an insurer from an EU Member State exercising the freedom to provide cross-border services by carrying on its activities in

		<p>Estonia has to adhere therat to the IAA, MTPLIA and other legislation - Regulations issued on the basis of the IAA and MTPLIA on the provision of services permissible for insurers and as well as the relevant guidelines issued by Finantsinspektsioon³.</p>	<p>Estonia has to adhere therat to the IAA, MTPLIA and other legislation - Regulations issued on the basis of the IAA and MTPLIA on the provision of services permissible for insurers and as well as the relevant guidelines issued by Finantsinspektsioon.</p>
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³ Finantsinspektsioon - Estonian financial supervision and resolution authority