

1. TERMS

Authentication – The process of user identification.

BTA – AAS „BTA Baltic Insurance Company“.

User – any natural or legal person who uses the e-office under valid terms of use.

Services – Insurance services available via BTA website <https://e-kontor.bta.ee/>, including conclusion of insurance contracts and submission of applications to receive an insurance indemnity.

E-office – The website of BTA <https://e-kontor.bta.ee/> that allows access to services and other options supported by the e-office.

2. GENERAL TERMS

2.1. The e-office terms of use are binding to all e-office users.

2.2. Upon registration as an e-office user, the user undertakes to fully observe the valid e-office terms of use.

2.3. Upon registration as an e-office user, the user confirms that he or she will neither use e-office to commit a fraudulent or any other offence nor to cause damage to other persons or to the functioning of the e-office.

2.4. Registration as an e-office user requires disclosure of personal data and the user will be responsible for the accuracy of such information.

2.5. The user can identify himself in the e-office with their online banking login, ID card or Mobile-ID.

2.6. All disputes between BTA and the user in regards to valid e-office terms of use shall be resolved by negotiations. If a dispute cannot be settled by negotiations, it shall be solved by Harju County Court according to the legislation of the Republic of Estonia.

3. USER RIGHTS, OBLIGATIONS AND RESPONSIBILITY

3.1. The user has the right to notify BTA by e-mail bta@bta.ee about ambiguities and/or deficiencies that occur in the process of using the system or of any inaccuracies regarding personal data of the user.

3.2. The user must keep safe and not disclose to third parties their ID card and Mobile-ID passwords and assure that third parties will not have access to said information.

3.3. In case of any changes to its personal data, the user undertakes to update such data on their e-office account.

3.4. For authentication, the user must use only means of authentication belonging to them.

3.5. In case of misuse of an ID card or a Mobile-ID, the user shall be responsible for any damage caused by third parties to BTA.

3.6. The user will be responsible for all obligations undertaken via the e-office.

4. BTA'S RIGHTS, OBLIGATIONS AND RESPONSIBILITY

4.1. BTA has the right to unilaterally change the terms of use and such changes will enter into force from the moment of publication on the e-office platform.

4.2. BTA has the right to unilaterally change the e-office functions, its visual solution, the volume of information services and the procedures for the provision of information and services.

4.3. BTA has the right to suspend the e-office or the provision of services to the user if said user utilises the e-office in a manner that significantly differs from its regular use habits or if BTA has substantiated concerns regarding the identity of the user.

4.4. BTA must assure the confidentiality of the personal data of the user. Confidential information can be disclosed to third parties only in cases stipulated by the legislative acts of the Republic of Estonia or with the consent of the user.

4.5. BTA shall not be held liable for any damages that the user has suffered as a result of a third person having logged in or having used the e-office with the personal means of authentication at the disposal of the user.