

## Legal Literature

### Legal Literature Details

**Member State:** Estonia

**Title:** The Definition and Use of the Term Insured Risk in Standard Terms of Insurance Contracts

**Subtitle:**

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### Directive Articles

Unfair Contract Terms Directive, [link](#)

### Headnote

The article first analyses the meaning of the term 'insured risk' as defined in the Estonian Law of Obligations Act and the specification thereof in insurance contracts. The article summarises the most important principles with regard to the term 'insured risk'.

Standard terms in insurance contracts are discussed with regard to risk exclusion which is closely connected to the term 'insured risk'. The article analyses which terms in insurance contracts can be considered unfair and, hence, void. The authors base their analysis on the case law of the Estonian Supreme Court and provisions of the Law of Obligations Act which implement the Directive 93/13/EEC.

### General Note

### Related Cases

No results available