



MULTI-TRIP TRAVEL INSURANCE TERMS AND CONDITIONS

Terms No. LV-18/05-01
Valid from 01.09.2023

**If you have any questions,
please contact Us:**

- 📍 82222
- 📞 (+371) 206 82 222 (Calling from abroad)
- ✉ balcia@balcia.lv
- 🌐 www.balcia.lv
- 📱 Balcia insurance lietotne ([App store & Google play](#))

**We will pay everything due from Us, all You need
is to submit documents certifying expenses:**

- ✉ atlidzibas@balcia.lv
- 🌐 www.balcia.lv
- 📱 Balcia insurance lietotne ([App store & Google play](#))
- 📱 Citadele mobile App



DEFINITIONS

Insurer or We, or Balcia – Balcia Insurance SE, Reg. No. 40003159840, K. Valdemara street 63, Riga, LV-1010, Latvia.

Insured or You – the Customer and/or other natural person, who is specified in the insurance contract by the Bank and having an insurable interest. Depending on Insurance type, Insurance coverage shall also apply to Your Relatives and/or other persons indicated by the Customer. The Insured shall not be older than 80 (including) years old.

Depending on the Insurance type, the Insured will be the following:

Insurance type	Insured
Individual	You and/or other persons indicated by You traveling with You or separate
Family	You and Your Relatives traveling together or separate

Customer – natural person, who has an Account and who purchase insurance coverage via Citadele mobile application.

Insurance Period – the period during which our insurance coverage is in force in accordance with the insurance contract concluded between Us and the Bank under these Terms and conditions.

Policyholder or Bank – insurance intermediary, Akciju sabiedrība "Citadele banka", Reg. No. 40103303559, Republikas laukums 2A, Riga, LV-1010, Latvia, who has concluded an insurance contract in Your favour.

Sum insured – the amount of money specified in the Annex 1 to these Terms and conditions, which cannot be exceeded by the sum of the insurance indemnity or the sum of several insurance indemnities, depending on the chosen Insurance type.

Baggage – Baggage items belonging to You and their contents, checked in, handed over and in the Carrier's custody.

Account – the Customer's existing account in Bank.

Citadele mobile application – a software on mobile device maintained by the Bank through which the Customer can purchase and managed insurance protection.

Trip – Your trip for a fixed period, outside Your Home country. The Trip starts when You leave Your Home country (cross the border of Your home country) and ends when You return from the Trip (cross the border of Your Home country).



For the purposes of Medical Expenses Insurance, Accident Insurance and Trip Cancellation, Interruption and Delay Insurance, Your trip within the Home Country is also considered a Trip if You stay in a pre-booked and pre-paid Accommodation for at least 1 night (the Accommodation must be at least 80 kilometres from Your actual place of residence and paid for or booked 2 days before leaving). In this case your Trip starts when You leave Your actual place of residence and ends when You return to it.

Deductible – the amount specified in these Terms and Conditions as a fixed sum or as a percentage of the amount of the loss calculated in accordance with these Terms and conditions to be deducted from the insurance indemnity payable.

Trip connection place - the place where You intend to change to the next Public transport after the start of the Trip to continue it.

Home country – the country of Your nationality or the country that issued Your residence permit.

Foreign country – any country in the world other than Your Home country.

Accident – a sudden and unexpected event during the Trip which occurs independently of Your will and which results in damage to Your life or health.

Relative – Your spouse or partner if he/she shares the same household, also Your children and grandchildren up to and including 21 years of age, and the parents.

Extreme sports activities – high-risk or alternative sports, sporting events or activities characterised by high speed and high risk, such as, mountaineering, motor sports, boxing, BMX, sailing more than 24 miles from shore, downhill, hang gliding, parachuting, downhill skiing, kitesurfing, flying aeroplanes, recreational or ultralight aircraft and hot air balloons, motorsports, diving if the diving depth exceeds 30 metres, gliding, paragliding, hiking in mountains without special mountaineering equipment at altitudes above 2500 metres, skijoring, snowboarding, cycling, speleology, etc.

Sports activities – any type of sporting activity, except Professional sports competitions or training and Extreme sports activities.

Professional sports competitions or training – playing a sport which is Your main occupation, including preparation for and participation in sports competitions.

Carrier – any undertaking entitled to provide paid services for the carriage of passengers and luggage on predetermined routes by land, water or air.

Repatriation – Transfer of Your remains to the airport in Your Home Country if carried by plane, or to the morgue if carried by other means of transport. Repatriation also includes the transportation of Your remains to a mortuary if death occurs in the Home Country following an Accident during the Trip.

Illness – an unforeseeable illness that did not manifest itself before the start of the Trip, or an exacerbation of a chronic illness that requires emergency medical attention during the Trip.

In relation to Trip cancellation, interruption or delay insurance, Illness is a sudden unexpected acute illness, the first symptoms of which appeared after full or partial payment of the Trip.

Third person – a person other than Bank, You or a Relative.

Accommodation – a place where You booked and Your stay during the Trip, e.g., a hotel, hostel, room, other similar accommodation place.

Trip destination – Your final destination to which You are traveling (e.g., specific accommodation at Your final Foreign country).

Public transport – the type of people carrying transportation (e.g., plane, train, bus, ferry, etc.) which is being carried out under the approved and disclosed schedule.

MEDICAL EXPENCES INSURANCE

1. What is insured

If Your health deteriorates as a result of an Accident or Illness during the Trip, We will reimburse:

- Medically justified expenses related to Your emergency treatment in a Foreign country, (also in Home country when Your Trip is in Home Country);



If the insured event occurs in the USA, Bulgaria, Greece, Egypt, Russia, Belarus, Spain, Thailand or Turkey, You must consult Us or Our partner before choosing a medical facility, otherwise We have the right to refuse to pay the indemnity.

- Reasonable transport costs for:
 - Your transport to and from the treatment facility to Your Accommodation;



Transport from the Accident site to Your Accommodation is also reimbursed if this is necessary before transporting You to a medical facility.

- Your early return to Your Home country or Your actual place of residence when Your Trip is in Home Country (if Your health condition allows such transport);
- Repatriation, and the purchase of a coffin for Repatriation;



At the request of the Relatives, cremation of the remains may be arranged in the Foreign country where the insured event occurred and transportation of the urn to Your Home Country.

- The return of the children who went on the Trip with You to the Home Country if You are unable to return from the Trip at the scheduled time because of an Accident or Illness;
- The cost (as well as a maximum of 100 EUR per night for meals and hotel expenses) of transport for one of Your Relative's trips to You (and return to Your Relative's Home country) if You are unable to return from the Trip on time and the Accident or Illness requires You to spend at least ten days in hospital;



In the event of transportation to a Home Country other than the Republic of Latvia, We will not reimburse any transportation expenses described in Chapter 1 from/to the Relative's or Your Home Country in excess of the transportation expenses from/to the Republic of Latvia.

- The cost of extending Your Trip if, You are unable to return from the Trip at the scheduled time, for reasons beyond Your control.



If any of the expenses described in Chapter 1 exceed 1000 EUR, we kindly ask You or a Relative to contact Us before You provide payment for these expenses. We will inform You how to proceed and provide You with information on what to do next.

2. What is not insured

We will not reimburse expenses incurred:

- for treatment in a Foreign Country if You had planned it before You started Your Trip;
- any preventive tests, diagnostics or vaccinations;
- for pregnancy (from the 32nd week of pregnancy) or childbirth, except if it is for emergency treatment following an Accident;
- due to Illnesses or injuries for which symptoms had already appeared before the Trip;
- in connection with rehabilitation, cosmetic treatment, plastic surgery, psychotherapeutic treatment, psychiatric treatment, treatment with non-traditional methods of treatment, prosthetics, cardiovascular surgery, organ or tissue transplantation, prosthetics.

ACCIDENT INSURANCE

3. What is insured

If an Accident during the Trip results in a risk covered by Your insurance, We will pay compensation for:

- **Death** – We will pay the insurance indemnity in amount of Accident insurance Sum insured to the heirs, if the Insured has died as a result of bodily injury no later than 1 year after the Accident.
- **Trauma** – Your physical injury resulting in anatomical defects with marked, stable limitations of functioning after the Accident.

The Insurance indemnity will be calculated by multiplying the Accident Sum Insured by the percentage set out in the table in Annex 2 for a particular bodily injury.

4. What is not insured

We will not pay the Insurance indemnity if the Accident is due to a chronic, congenital, degenerative or other disease or to a congenital or acquired physical defect.

CIVIL LIABILITY INSURANCE

5. What is insured

if You cause damage to a Third person's life, health or property during the Trip, We will indemnify the Third person for the following types of damages and expenses:

- material damages related to the treatment or death of a Third person;
- the repair or mitigation of damage to Third person property;
- the loss of income that the Third person would have received if it had not suffered the damage;
- the legal costs previously agreed with Us in relation to the Third person claim against You.



We will compensate for losses If, during the Trip, that You may have incurred in connection with the payment of legal aid if You have inadvertently failed to observe the customs, laws, regulations or standards of behaviour of the country concerned.

6. What is not insured

The following will not be considered as Insured events and We will not reimburse any loss or expense incurred or damage was caused:

- to You, a Relative or other persons with whom You share a household;
- to the legal person You represent, directly or indirectly;
- without establishing Your liability for damages under the relevant laws and regulations (including the traditions or standards of behaviour of the country concerned);
- using land or water vehicles (except non-motorized and electric vehicles, which have a maximum possible speed, according to the manufacturer's specification, of up to 25 km/h);
- from a contractual or guarantee obligation;
- due to penalties, interest for late payment or claims arising from their application;
- infection, contagious disease, mental reaction, state of affect, mental injury/illness or other mental disorder or disturbance of consciousness, epileptic or apoplectic seizure, chronic neurological disorder with incoordination or due to muscular weakness;
- if no claim for damages or expenses has been made against You or You have not notified us within 3 years;
- as a result of any damage caused by hunting or shooting;
- damage, loss or destruction of any media or information, cash, jewellery, precious stones, precious metals, art, antiques.

BAGGAGE AND PERSONAL PROPERTY INSURANCE

7. What is insured

If Your Baggage is delayed by more than 2 hours upon arrival at Your Trip destination, We will reimburse Your expenses for the purchase of essential goods for the Trip.

If included in Your insurance coverage and during the Trip Your personal belongings are damaged or lost during the transportation of the Baggage, or if they are stolen or robbed, We will reimburse the actual value of the belongings up to the amount for which the lost (incl. stolen or robbed) belongings could have been purchased immediately before the Insured event, applying depreciation of 15% per year for items more than one year old.

We will also reimburse You for losses related to the theft or robbery of Your cash if it occurs within 4 hours of withdrawal from an ATM.



You must immediately notify the relevant Carrier of any damage to or loss of Baggage and provide Us with the relevant certificate from that Carrier.

We will also reimburse the costs incurred by You during the Trip to restore Your only travel document, driving licence, vehicle passport or payment card if damaged, lost or stolen during the Trip.



We will pay compensation for damage caused by theft, robbery or unlawful damage to personal belongings (including travel documents, driving licence, vehicle passport or payment card), You only need to notify the police in accordance with the procedure laid down by law.

8. What is not insured

We will not reimburse expenses:

- for damage of Baggage with sharp objects, liquids, adhesives or dyes if it is causally related to Your actions or omissions;
- for damage to or loss of jewellery (including watches), food and alcohol, precious metal, antiques, tobacco, cheques, travel tickets, securities of any kind, vouchers (including theft or robbery);
- for minor cosmetic damage (surface damage, wear and tear, scratches, paint defects) which does not interfere with the continued functional use of the Baggage or possessions;
- for depreciation of property during normal use;
- on a publicly accessible place for theft of unattended property (except during transportation of Baggage);
- for damage to or destruction of property unsuitable for transport (carriage);
- if the police does not confirm, or You cannot provide justification (e.g. email, phone call records, etc.), that the theft, robbery or unlawful damage to personal property (including travel documents, driving licence, vehicle passport, cash or payment card) has been reported to them.

TRIP CANCELLATION, INTERRUPTION AND DELAY INSURANCE

9. What is insured

We will reimburse Your expenses for:

- **Trip cancellation** – prepayments paid for the Trip that have not been reimbursed by Third persons (e.g. tour operators, Accommodation, airlines, etc.) if You cannot go on the Trip for the following reasons:
 - due to an unexpected serious injury or unexpected acute illness of You, Your Relative or Your other travel companion, the first symptoms of which appear after the insurance cover has taken effect and the hospital treatment is applied;
 - Death of a Relative, Your brother, sister, grandparent or other travel companions;
 - due to an act of terrorism, if the services intended for tourists are disrupted at the Trip destination;



Losses will only be reimbursed in cases if the terrorist act has occurred and the scheduled Trip has been cancelled no earlier than 30 calendar days before the scheduled start date of the Trip.

- due to complications arising from Your or Your spouse's pregnancy, provided that the pregnancy occurs after the Trip has been paid in full or in part;
- due to Your being summoned to appear as a witness or victim in a court hearing in accordance with the procedure laid down by law, of which You are informed after the issue of the travel voucher/reservation of tickets and hotel;
- due to cancellation of a theatre performance, concert or similar event if the main purpose of the Trip was to attend the event;
- because Your travel documents have been stolen or robbed before the start date of the Trip and it is not possible to recover them within the required time limit;
- because damage has been caused to movable or immovable property belonging to You (damage of more than 5000 EUR, Your presence is strictly necessary to repair the damage or because of an ongoing investigation).



We will also reimburse the ticket price for a theatre performance, concert or similar event in the Home Country if the purpose of the cancelled Trip was to attend an event in the Home Country.

- **Trip interruption** – exchange or purchase of new economy class tickets (including airport transfers to return You to Your Home Country) and the cost of the Accommodation booked and paid for before the start of the Trip (the Insurance indemnity is calculated for the number of nights You could not spend in the hotel booked and paid for at the Trip destination), if the started Trip is interrupted due to:
 - Illness, serious injury or death of You, Your Relatives, Your brother, sister, grandparent or other Your travel companions during the Trip;
 - Theft or robbery of documents necessary for Your travel during the Trip, if it is not possible to recover them within the required time limit and it is not possible to continue the Trip as a result;
 - natural disaster due to which the public transport used during the Trip is cancelled and due to which it is not possible to continue the Trip;
 - damage to movable or immovable property belonging to You (damage of more than 1000 EUR, Your presence is strictly necessary to repair the damage or in connection with an ongoing investigation).
- **Being late for the Trip** – We will reimburse You for the costs of changing or purchasing new travel tickets in economy class, and We will also compensate the costs for prepaid but unused nights (up to EUR 100 per night) at the Accommodation of the Trip destination, if You are late for the Public transport (plane, ferry, train, bus), by which You had to go on the Trip, due to the following reasons:
 - Public transport, by which You were going to the airport, railway station or another similar place from which You planned to leave for a Trip, is delayed due to bad weather, natural disasters, road traffic disruptions (if these directly influenced the delay), vehicle technical failure;
 - the vehicle You are going to the airport, railway station or another similar place from which You planned to leave for a Trip, has been involved in a road traffic accident (registered in accordance with the laws and regulations) or due to a technical defect in the vehicle which did not exist or which You could not have known existed before the journey, or due to a natural disaster (storm, flood, earthquake);
 - You've been the victim of a crime.



The insurance coverage also applies to delays of the Public transport during the Trip by which You were supposed to return to Your Home country.



If there is a delay to the place from which the return to Your Home country is planned and the nearest Public transport is arranged only on the next day, We will also compensate the hotel costs (no longer than three nights and no more than EUR 100 per night).

- **Being late for transit** – exchange or purchase of new tickets in economy class and the cost of Accommodation during the intermediate part of the Trip (up to a maximum of three nights and a maximum of €100 per night) if You miss a transfer to other Public transport during the intermediate part of the Trip because:
 - The Public transport You used is delayed due to bad weather, natural disasters, traffic accident, vehicle technical fault;
 - You've been the victim of a crime.



Insurance coverage shall not apply if You did not take into account the minimum timeframe needed to reach the Public transport at the Trip connection place, e.g., less than 2 (two) hours are left between scheduled Public transport trips.

FLIGHT DELAY

10. What is insured

If, during the Trip at the Foreign country, the flight for which You have checked in is delayed by more than 2 hours or cancelled, we will reimburse Your expenses for:

- meals at the point of flight delay or cancellation;
- transport services from the airport where the delay or cancellation occurred to the hotel and back, including other hotel costs;



We will reimburse expenses up to a limit of 100 EUR per day and only in cases if they are incurred during the period between the scheduled departure and the actual departure.

- For paid and unused nights (up to EUR 100 per night) at the booked Accommodation of the Trip destination, as well as other reasonable expenses for services booked and paid for by You before the Trip at the Trip destination, for example, transfer from the airport to the hotel;
- For changing travel tickets - We will compensate 50% of the difference between Your previously purchased tickets and newly purchased tickets, but not exceeding EUR 200.



Don't forget to keep documents proving that Your flight has been delayed or cancelled, bills for meals and refreshments, hotel and transport costs.

COVID 19 INSURANCE

11. What is insured

The pandemic and epidemic exclusion in these Conditions does not apply to Covid-19, subject as follows.

- You have a document proving one of the following:
 - You have received a full course of vaccination with approved (Authorized by the European Medicines Agency (EMA) vaccine against Covid-19;
 - You have had a Covid-19 test (for SARS-CoV-2 RNA or antigen) within 72 hours before the start of the Trip and have received a negative result. In this case, Covid-19 insurance is only provided for the first 30 days of the Trip;
 - You have had Covid-19 in the last 6 months before the start of the Trip and have fully recovered from it.
- Under the Medical Expenses Insurance, We will reimburse expenses for hospital treatment for a maximum of 3 months per insured event.
- If it is included in Your insurance protection losses to be covered under Trip cancellation, interruption and delay insurance will be covered if:
 - You will be prevented from boarding Public transport due to symptoms of Covid-19 (e.g. increased body temperature, fever);
 - Cancellation, interruption or delay of Trip because You have contracted Covid-19 or because You are a contact person (designated as such by an epidemiologist, family doctor, person in charge of a work team, educational institution or other team) who must be isolated or quarantined in accordance with national procedures.

SKIING INSURANCE

12. What is insured

If it is included in Your insurance protection and if an Accident occurs while You are skiing (including snowboarding) during the Trip and You suffer bodily injury as a result:

- We will pay for the damage to Your skiing (including snowboarding) equipment.
- We will also indemnify You for any loss due to inability to use a ski pass You have previously purchased, or due to a sudden illness or injury during the Trip for which You received emergency medical treatment.

All You have to do is provide us with documents proving that You have needed medical attention, and We will need to know about the damage to Your equipment - You must send us good quality photos from which We can objectively assess the damage, as well as detailed information about Your equipment (make, model, year of manufacture).

If the ski slope of Your choice is closed due to a thaw, avalanche or storm during Your Trip, We will pay You an insurance indemnity of 30 EUR for each day skiing and snowboarding is not possible due to the slope closure.

PAYMENT FOR TELEPHONE CALLS

13. What is insured

We will reimburse You for telephone calls made during the Trip to contact Us or Our business partners.

COVERING THE DEDUCTIBLE UNDER THE VEHICLE RENTAL CONTRACT

14. What is insured

If included in Your insurance protection, We will reimburse You for the deductible (under a separately concluded vehicle insurance contract) charged to You by the short-term rental company for sudden and unexpected physical damage to the vehicle You are renting during the Trip.

We will also reimburse the cost of replacing a stolen key to such a vehicle, but:

- the total sum insured and the amount of cover in each individual case is set at 500 EUR; and
- the deductible per occurrence is set at 100 EUR.

INSURANCE CONTRACT

15. Conclusion of the contract

We and the Bank have concluded an insurance contract that allows the Customer to purchase Travel insurance protection by Citadele mobile application.

The Customer are entitled to become insured and/or insure You under the insurance contract by submitting a request via Citadele mobile application, therefore, the insurance coverage for Insured person shall enter into force on the date indicated in the Citadele mobile application.

If the Customer is not the Insured, the Customer must inform Insured about the insurance coverage and the rights and obligations.

During the term of the insurance coverage, You and the Customer shall inform Us immediately of any changes in the information provided to Us.

We may supplement or amend the insurance contract by written agreement with the Bank.

Approaching the expiration date of the insurance, Bank have the right to prepare and send to the Customer a new insurance offer.

We will be honoured if you also want to continue the started cooperation. Therefore, for your convenience, we have created an opportunity to extend the insurance coverage by paying the sent offer in the specified order.

16. Insurance premium

Customer is required to pay an insurance premium for insurance coverage provided by Us, on the dates specified in the Citadele mobile application in accordance with the agreement on the provision of the regular payment service concluded between the Policyholder and the Customer.

17. Termination of insurance

Through the Citadele mobile application, the Customer have the right to submit a request for termination of insurance coverage. Insurance coverage will be terminated on the next insurance premium payment date, specified in the Citadele mobile application.

The Customer can terminate the insurance coverage within 14 days after it comes into effect, by announcing it in through the Citadele mobile application. Insurance coverage will be terminated from its starting date. Upon termination of the insurance coverage, We will refund the Customer the unused part of the insurance premium in proportion to the remaining Insurance Period.

The insurance coverage is valid for one year and shall be automatically prolonged for each subsequent insurance year, except in cases when:

- The Customer have not chosen automatic prolongation when applying for insurance,
- The Customer have refused to that,
- Bank has notified the Customer within 30 days prior to the prolongation of the insurance that the insurance is not prolonged,
- Bank has notified the Customer of the termination of the Insurance Contract with Us.

INSURANCE INDEMNITY

18. If an insured event occurs

Immediately report the accident to the competent authorities (the police in case of theft, robbery or traffic accident; the fire and rescue service in case of fire; the emergency services in case of explosion, etc.), take measures to prevent and reduce damage, ensure that the circumstances of the accident and the damaged objects have been photographed or filmed, and contact Us as soon as possible, and comply with Our instructions, if any have been given. We will advise You on how to proceed and agree on the next steps.

We will calculate the insurance indemnity according to the amounts of Sum insured set out in Annexes 1 and 2 of these Terms and Conditions.

By purchasing the insurance coverage, You authorize Us to establish the circumstances of the insured event by requesting and obtaining all necessary documents and information from authorities and Third persons.

Provide Us with all the information about the accident and the costs associated with it. Upon the occurrence of an event which may give rise to a civil liability claim:

- send us a written request if You have received one;
- do not admit Your fault in causing the damage without Our consent (except to a court or law enforcement authority);
- do not offer or promise any indemnity without Our consent.

19. Reduction of the insurance indemnity

We have the right to reduce the amount of the insurance indemnity payable if:

- You, Relative have received full or partial compensation from the person responsible for the damage (including the tour operator or the Carrier) or have been reimbursed by another person, including another insurance company;
- You, Relative are entitled to an Indemnity for the same insured risk under other insurance contracts - We are entitled to pay an Indemnity in proportion to sum insured or limit specified in the Annex 1 of these Terms and Conditions to the sum insured under the other contracts;
- the Sum insured, the number of claims or the limit for one or more risks occurring during one calendar year has reached the Sum insured, the number of claims or the limit for that risk.

20. Exceptions

We have the right to refuse to pay the insurance indemnity if:

- costs and losses occurred not in the Insurance Period or is not related with an insured event;
- You, the Relative, or the Bank intentionally or due to gross negligence caused or encouraged the occurrence of the insured event;
- the losses occurred as a result of You driving without a license in the relevant category, or You being banned from driving and this has a connection with the accident;
- due to the cancellation/delay of a journey (including a flight), either temporarily or permanently, by the airport authority, the aviation commission or any public authority;
- as a result of pandemics and epidemics, except in the case of Covid-19;
- You, the Relative were under the influence of alcohol, narcotic, psychotropic or other intoxicating substances and this is causally related to the prohibited event, unless the alcohol concentration in the body does not exceed the established norm, and the alcohol concentration is clearly determined and presented in the documents confirming the inspection;

- due to infectious diseases for which preventive vaccination is recommended when staying in a certain region but You have not received it;
- as a result of You training or taking part in vehicle competitions or trials;
- as a result of You engaging in (and this has a causal link to the Accident) Extreme Sports activities, if this is not included in Your insurance protection;
- as a result of You taking part in Professional sports competitions or training;
- as a result of You not reporting an Insured event on time and therefore We cannot determining the exact amount of expenses or damages incurred;
- outside the Insurance Period or Trip;
- as a result of You deliberately providing Us with false information or documents which materially affect the assessment of the insured risk or potential loss or having unlawfully increased the amount of loss;
- as a result of You deliberately failing to comply with the obligations set out in these Terms and Conditions.

21. Decision

A decision on the payment of the insurance indemnity will be taken and sent to You no later than 5 (five) days from the date of receipt of all documents relevant for determining the causes, circumstances and consequences of the insured event and for calculating the amount of the insurance indemnity.

DISPUTE AND COMPLAINTS HANDLING PROCEDURE

All disputes, which arise or might arise between Us and the Policyholder or You, shall be settled through negotiation. If it is not possible to settle a dispute through negotiation, You are entitled, for the purposes of protecting Your interests, to take Your dispute to the Consumer Rights Protection Centre of the Republic of Latvia (www.ptac.gov.lv), In the ombudsman of the Association of Latvian Insurers (www.laa.lv) or in court in accordance with the laws and regulations in force in the Republic of Latvia.

- If You, or the beneficiary wish to make a complaint to Us, you may do so:
- by writing to the e-mail to address: balcia@balcia.lv or using the Balcia website www.balcia.lv;
- by calling (+371) 206 82 222;
- sending by mail or submitting a complaint to Balcia's central office, 63 K. Valdemāra iela Rīga, LV-1142, or any Balcia representative office.

More detailed information on how complaints are handled is publicly available on our website www.balcia.lv under "Legal Stuff".

OTHER TERMS

- Information about Our processing of personal data is contained in the Privacy Policy, which is publicly available on Our website www.balcia.lv.
- We are bound by national and international sanctions, so if We receive information that any of the sanctions have been applied directly or indirectly to You or the Bank, We have the right to terminate the insurance contract unilaterally and immediately. If any payment may breach the sanctions, such payment may not be made while such sanctions are in force.
- Bank receives remuneration for the distribution of insurance. Based on the information provided by You, Balcia and Bank identifies and evaluates Your needs and makes an accordingly prepared insurance offer, however, this offer should not be construed as an individual recommendation for insurance products.
- Insurance Contract Law of the Republic of Latvia shall apply to rights and obligations not provided for in these Terms and Conditions or in the Insurance Contract and to the regulation of legal relations arising out of these Terms and Conditions and out of the insurance contract;
- In the event of any inconsistency between the Latvian language text of these Terms and Conditions and the translation of these Terms and Conditions into any foreign language, the Latvian language text of these Terms and Conditions shall prevail and be binding on the parties.
- Supervision of the insurance market in the Republic of Latvia is carried out by the Bank of Latvia (address: K.Valdemāra iela 2A, Rīga, LV-1050, website: www.bank.lv, e-mail address: info@bank.lv).
- We will communicate information relating to the insurance to each other in any convenient way, whether by email, regular mail, telephone or through Our website or Citadele mobile application.



Travel insurance Extent of the protection and insurance amount in Eur

Annex 1

INSURED RISKS	TYPES OF PROGRAMMES	
	STANDART	PREMIUM
Sport activities	Yes	Yes
Extreme Sport activities	No	Yes
MEDICAL EXPENCES INSURANCE	75 000	125 000
Immediate dental help or tooth injury	350	500
Medical accessories	250	500

INSURED RISKS	TYPES OF PROGRAMMES	
	STANDART	PREMIUM
LUGGAGE AND PERSONAL PROPERTY INSURANCE	200	1 000
Video, audio, photo, computer and similar equipment, electric device, and their accessories insurance	-	500
Baggage delay	100	400
Cash theft and robbery	100	150
TRIP CANCELLATION, INTERRUPTION AND DELAY INSURANCE		
Trip cancellation		
Trip interruption		
Being late for the Trip	250	1 000
Being late for transit		
FLIGHT DELAY	250	1 000
Compensation for increased price of transport tickets due to trip cancellation by the travel company	50% of the price difference, max. 200	50% of the price difference, max. 200
ACCIDENT INSURANCE	10 000	20 000
PAYMENT FOR TELEPHONE CALLS	250	500
DEDUCTIBLE COVERAGE ACCORDING TO THE CAR RENT AGREEMENT	-	1 500

INSURED RISKS	TYPES OF PROGRAMMES	
	STANDART	PREMIUM
CIVIL LIABILITY INSURANCE	5 000	10 000
SKIING INSURANCE	-	100
COVID-19 INSURANCE Medical expences insurance	75 000	125 000
Trip cancellation or termination due to COVID-19	-	1 000



Annex 2

AMOUNT OF INSURANCE INDEMNITY FOR MUTILATION CAUSED BY AN ACCIDENT

MUTILATION	INSURANCE INDEMNITY % OF THE TOTAL INSURANCE AMOUNT
Complete, permanent loss of hearing ability in both ears	100%
Amputation of the lower jaw	100%
Complete, irreversible loss of speech	100%
Complete, unilateral loss of arm and leg	100%
Complete, unilateral loss of dominant arm and foot	100%
Complete loss of dominant hand and leg	100%
Loss of both legs up to the hips	100%
Complete loss of both hands or both arms	100%
Complete and permanent loss of eyesight (both eyes)	100%
Complete and permanent loss of eyesight (one eye)	50%
Complete loss of one eye (with seeing ability)	50%
Complete loss of hand and foot	80%
Loss of both feet	80%
Partial lower jaw amputation with preserved bite function	45%
Loss of skull bone mass over the entire surface thickness:	
- up to 3 cm ² ;	10%

MUTILATION	INSURANCE INDEMNITY % OF THE TOTAL INSURANCE AMOUNT
- from 3 cm ² to 5 cm ² ;	20%
- above 5 cm ²	40%
Complete loss of hearing ability in one ear caused by injury	30%
Loss of one foot (at the ankle)	45%
Partial loss of foot (submalleolar disarticulation distal from the ankle joint)	40%
Partial loss of foot (mediotarsal disarticulation)	35%
Partial loss of foot (at the tarsometatarsal joint)	30%
Complete and incurable paralysis of the lower limb	60%
Loss of one leg up to the knee	50%
Loss of one leg up to the hip	60%
Loss of hip bone mass or both bone mass in the lower limb (incurable condition)	60%
Shortening of lower limb by at least 5 cm	30%
Shortening of lower limb by at least 3-5 cm	20%
Complete amputation of two toes	25%
Amputation of 4 toes, including the big toe	15%
Complete loss of the big toe	7%
Complete loss of 1 toe	3%

MUTILATION	INSURANCE INDEMNITY % OF THE TOTAL INSURANCE AMOUNT
Complete loss of 2 toes	5%
Complete loss of 4 toes	7%
Loss of one (dominant) hand	55%
Loss of one (non-dominant) hand	50%
Loss of one (dominant) arm up to the elbow	60%
Loss of one (non-dominant) arm up to the elbow	50%
Loss of one (dominant) arm up to the shoulder	60%
Loss of one (non-dominant) arm up to the shoulder	50%
Loss of one, dominant, arm or hand	60%
- non-dominant	50%
Complete loss of thumb, dominant hand	15%
non-dominant hand	10%
Partial loss of thumb (second, distal phalanx)	
- dominant	10%
- non-dominant	5%
Complete amputation of the index finger of the dominant hand	15%
Non-dominant	10%

MUTILATION	INSURANCE INDEMNITY % OF THE TOTAL INSURANCE AMOUNT
Complete loss of two phalanges of the index finger	
- dominant	10%
- non-dominant	5%
Complete loss of the index finger distal phalanx	
- dominant	5%
- non-dominant	3%
Complete loss of thumb and index finger	
- dominant	30%
- non-dominant	20%
Complete loss of thumb and some other finger (excluding index finger)	
- dominant	25%
- non-dominant	15%
Complete loss of two phalanges of the index finger	
- dominant	12%
- non-dominant	8%
Complete loss of 3 fingers (excluding thumb and index finger)	
- dominant	20%
- non-dominant	15%
Complete loss of 4 fingers (including thumb)	

MUTILATION	INSURANCE INDEMNITY % OF THE TOTAL INSURANCE AMOUNT
- dominant	35%
- non-dominant	25%
Complete loss of 4 fingers, excluding thumb	
- dominant	25%
- non-dominant	20%
Complete loss of middle finger	
- dominant	10%
- non-dominant	8%
Complete loss of middle finger	
- non-dominant	7%
- non-dominant	3%

Notes:

1. In the case of ankylosis of a finger (excluding thumb or index finger) or a toe (excluding the big toe), 50% of the amount granted upon the loss of these body parts shall be paid.
2. The insurance indemnity shall not be paid until the mutilation is recognised as permanent and irreversible loss.
3. The insured person's mutilation, its progress or improvement shall be confirmed by the Quality Control Inspection for Expert Examination in Health Care and Work Disability or a state institution with similar functions.