



# City Combo insurance terms and conditions

No. LV-089/01

Valid from 05.05.2023

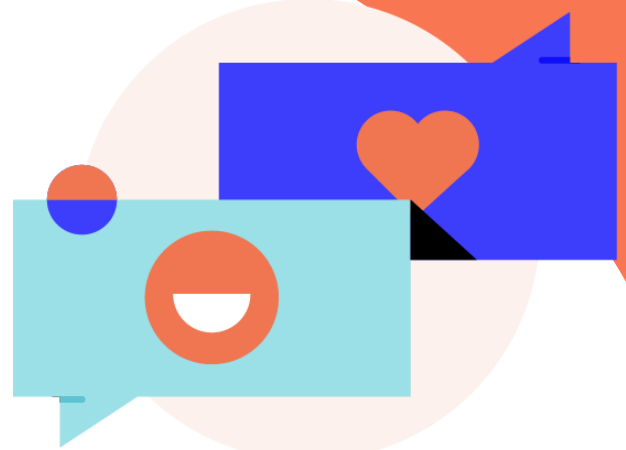
**If You have any questions,  
please contact Us at:**

- 📍 82222
- 📞 (+371) 206 82 222 (When calling from abroad)
- ✉️ [balcia@balcia.lv](mailto:balcia@balcia.lv)
- 🌐 [www.balcia.lv](http://www.balcia.lv)
- 📱 Balcia insurance App ([App store](#) & [Google play](#)).

Insurance territory: Republic of Latvia

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

- ✉️ [atlidzibas@balcia.lv](mailto:atlidzibas@balcia.lv)
- 🌐 [www.balcia.lv](http://www.balcia.lv)
- 📱 Citadele insurance App ([App store](#) & [Google play](#)).



## DEFINITIONS

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

**Insured or You or Customer** – at least 18 years old natural person, who has an Account and who is specified in the insurance contract by the Bank, having an insurable interest and who purchase insurance coverage in Citadele mobile application.

**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 favor. Sum insured – the amount of money specified in Annex 2 of these Terms and Conditions which cannot be exceeded by the sum of the insurance indemnity (inc. the total amount of several insurance indemnities). Account – Your existing account in Bank.

**Accident** – a sudden and unexpected event occurring during the term of the insurance contract, independently of the person's will and resulting in damage to the person's life or health.

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

**Relative** – Your spouse or partner with whom You share the same household, also Your children and grandchildren up to and including 21 years of age, as well as Your parents.

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

**Vehicle** – a vehicle owned or legally used by you or a Relative that is not subject to mandatory registration, incl. with which to move in winter. Construction, agricultural or logging equipment, including grass cutting and loading equipment, is not considered a vehicle in the sense of these Terms and Conditions.

**Professional sports competitions and training** – engaging in a sport that is your main occupation, incl. preparation for and participation in sports competitions.

## VEHICLE INSURANCE

### 1. What is insured

We will pay insurance indemnity for damage to or loss of the Vehicle if it happens due to the following reasons:

- **Fire** – unexpected and uncontrolled open flame combustion, including the effects of smoke, soot and fire-fighting equipment (water, foam, etc.).
- **Explosion** – sudden flare-up of gas or vapor.
- **Lightning strike** – the effect of a direct lightning strike on the Vehicle.
- **Fall of manned aircraft, its parts or cargo** – Vehicle direct exposure to the fall of a manned aircraft or unmanned aerial vehicle, its parts or cargo.
- **Storm** – losses incurred to the Vehicle due to a storm are covered, incl. freely falling trees, poles, building structures and other objects.
- **Hail** – atmospheric precipitation in the form of ice granules.
- **Snow impact** – Damage to the Vehicle due to the effects of snow, provided that the effects of the snow are caused by continuous, heavy snow or damage to the roof or structure due to the effects of snow.
- **Damage done by third parties** – Illegal acts or omissions of a third party, as a result of which the Vehicle is damaged, becomes partially or completely unusable or loses its value.
- **Theft** – secret or overt theft of the Vehicle, if it has been committed illegally by Third Parties:
  - by entering enclosed spaces with obvious signs of intrusion - breaking, mechanically damaging obstacles or damaging locks installed to restrict unauthorized access to the premises;
  - by breaking, mechanically damaging or disengaging the security locks by which the Vehicle is attached to a fixed object connected to the ground or a building.
- **Robbery** – Hijacking a Vehicle if it involves violence or a threat of violence to You or a Relative.
- **Collision** – During the insurance period, we will pay the insurance indemnity if the Vehicle is damaged in the event of a collision with another vehicle, obstacle, pedestrian, animal or other object.

## 2. What is not insured

The following are not considered as insured events and We shall not indemnify losses that incurred:

- due to wear and corrosion;
- due to temperature fluctuations, atmospheric conditions or chemicals;
- under the influence of pests, rodents or other animals;
- due to Vehicle repair or reconstruction work;
- due to damage to the Vehicle, the compensation of which is the responsibility of the manufacturer or supplier in accordance with regulatory enactments or the contract (for example, the manufacturer's warranty);
- as expenses for regular maintenance, repair, cleaning, routine or emergency maintenance of the Vehicle and its construction equipment, including replacement of worn parts;
- from mechanical damage or breakage of the Vehicle without the influence of external forces.


## ACCIDENT INSURANCE

### 3. What is insured

If You, Your Relatives health or life has suffered damage as a result of an Accident, We will pay an insurance indemnity for:

- **Trauma** in accordance with Annex no. 1. the Insurance indemnity will be calculated by multiplying the Sum Insured specified in the insurance policy for the Injury Risk by the percentage for the respective injury.
- **Hospital allowance** – for each day spent in a hospital due to Trauma.
- **Disability** – As a result of the Trauma, You or Your Relative have been diagnosed with a Disability no later than 1 (one) year after the date of the Accident.

The insurance indemnity will be calculated by multiplying the Sum Insured for the Disability Risk by the percentage of the functional disability restriction (Disability) specified in the table below, as established by the State Commission of Health and Capability Examiner Doctors:



Degree of disability	Percentage
Group I	100%
Group II	50%
Group III	25%



If the insurance indemnity has already been paid for the same Accident, the insurance indemnity for the occurrence of the "Disability" risk is reduced by the amount already paid for the "Trauma" risk.

- **Death** – In the amount of the Sum Insured to the Beneficiary (or the heir in accordance with the regulatory enactments of the Republic of Latvia, if the Beneficiary is not specified in the insurance contract), if the Insured died as a result of the Trauma and it occurred no later than 1 (one) year after the Accident.

### 4. What is not insured

Losses due to chronic, congenital, degenerative or other diseases, as well as due to congenital or acquired physical defects, or due to abnormal or repeated fractures or rupture of ligaments.

## CIVIL LIABILITY INSURANCE

### 5. What is insured

We will pay the insurance indemnity to the Third Party, whose life, health or property You or Relative accidentally caused the following damage or loss while travelling in any type of vehicle not subject to compulsory registration (including roller skates, onewheel, winter equipment) or while performing everyday activities not related to the performance of business, official or professional duties, as a result of an Accident: has been damaged by Your Vehicle in one of the following ways:

- material damage related to the medical treatment or death of a Third Party;
- damage to the property of a Third Party;
- litigation costs previously agreed with Us in connection with a Third Party claim against You or Relative;
- reasonable minimum rescue costs associated with urgent measures to prevent or reduce damage, even if such measures are not successful.

### 6. What is not insured

The following are not considered as insured events and We shall not indemnify losses that incurred:

- property that has been transferred for Your or a Relative's use in accordance with a contract or other legal basis;
- which You or Relative are obliged to reimburse under a contract or guarantee;
- due to loss of income or intangible/non-pecuniary damage, fines, default interest, or claims arising from their application;
- if they are not reimbursable in accordance with the regulatory enactments in force in the Republic of Latvia.

## INSURANCE CONTRACT

### 7. Conclusion of the contract

We and the Bank have concluded an insurance contract that allows you to purchase City Combo insurance protection by Citadele mobile application.

Your insurance is valid from the date indicated in the Citadele mobile application.

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

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

### 8. Termination of insurance

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

You can terminate the insurance protection 14 days after that comes into effect, by announcing it in through the Citadele mobile application. Insurance protection will be terminated from its starting date.

Upon termination of the insurance protection, will refund you the unused part of the insurance premium in proportion to the remaining insurance period.

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

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

## INSURANCE INDEMNITY

### 9. 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.

We will advise You on how to proceed and agree on the next steps.

By purchasing the insurance protection, 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 involved. 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.

### 10. Calculation of insurance indemnity

#### Vehicle insurance

We will determine the costs of purchasing a Vehicle of the same type and similar quality or the costs necessary to restore the Vehicle to the previous quality as it was immediately before the occurrence of the Insured Event.

For a Vehicle not older than 2 years, the purchase cost will be calculated without taking into account its depreciation, while for a Vehicle older than 2 years, the purchase cost will be calculated by deducting 10% (ten percent) per year from the new Vehicle purchase costs.

In case of damage to the Vehicle, we will pay the Insurance Indemnity to You or pay for the repair expenses. You can choose any repair service provider by agreeing with Us prior.

In the event of total destruction of the Vehicle (if the cost of its restoration (repair) exceeds 70% of the cost of purchasing the Vehicle), we have the rights to replace the Vehicle with an equivalent vehicle, pay the difference between the cost of purchasing the Vehicle before and after the accident, and reduce the indemnity, if the remains of the Vehicle remain in Your possession.

#### Accident insurance

Will be calculated in accordance with the procedure specified in the specific risk description (see Annex No.1), taking into account the amount of the Sum Insured.

#### Civil liability insurance

Will be calculated in accordance with the procedure specified in the specific risk description, taking into account the amount of the Sum Insured.

### 11. Reduction of the insurance indemnity

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

- You or Relative or the beneficiary (in case of civil liability insurance) have received full or partial compensation from the person responsible for the damage or have been reimbursed by another person, including another insurance company;
- You, Relative or the beneficiary (in case of civil liability insurance) are entitled to an indemnity for the same insured risk under other insurance contracts - We are entitled to pay the insurance indemnity in proportion to the ratio of the Sum insured or limit specified in the Annex 2 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.

## 12. Exceptions

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

- You, Relative, or the Bank have not reported the insured event in time, and therefore We cannot determine the exact amount of expenses or losses incurred.
- Expenses or losses have not occurred during the insurance period or have not arisen as a result of the occurrence of the insured risks.
- You, Relative, the Beneficiary or the Bank have intentionally provided Us with false information or documents that significantly affect the assessment of the insurance risk or potential loss, or have unlawfully increased the amount of the loss.
- You, Relative, the Beneficiary or the Bank have deliberately not fulfilled the obligations specified in the insurance Terms and Conditions.
- You, Relative, the Beneficiary or the Bank have intentionally caused or facilitated the occurrence of the insured event, incl. as a result of malicious intent or gross negligence.
- You, Relative or the Beneficiary were under the influence of alcohol, narcotic, psychotropic or other intoxicating substances and it is causally related to the insured event, unless alcohol concentration in the body does not exceed the prescribed norm, and the alcohol concentration is clearly specified in the documents certifying the performance of inspections.
- You or Relative used a vehicle that is not a subject to compulsory registration for commercial purposes. You or Relative participate in professional sports competitions or trainings.

## 13. 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, You or the Bank, 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](http://www.ptac.gov.lv)) or before a court in accordance with the statutory regulations in force in the Republic of Latvia. Information about the complaint's examination procedure can be found on Our website [www.balcia.lv](http://www.balcia.lv) and on the Bank website [www.citadele.lv](http://www.citadele.lv).

## 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](http://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.
- Policyholder 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.
- The laws and regulations 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 street 2A, Riga, LV-1050, website: [www.bank.lv](http://www.bank.lv), e-mail address: [info@bank.lv](mailto:info@bank.lv)).

## APPENDIX NO. 1

### Fractures and Injuries

#### HEAD

##### Skull bones

30%

Fractures of the calvaria, base

50%

Fractures of the calvaria and the base

##### Facial bones

10%

Fracture of the lower jaw, the cheekbone and the upper jaw

5%

Fracture of the nasal bone

4%

Traumatic injury to a tooth (per tooth)



#### SHOULDER, THORAX

8%

Fracture of the sternum, the clavicle, the shoulder blade

#### Spine

9%

Spinal vertebra, vertebra fracture of the transverse process or spinous process, arch, articular process, fracture of the tailbone and the sacrum

25%

3 fractures or more

#### SHOULDER AND ELBOW JOINT

12%

Fracture of arm bones

#### PELVIS, THIGH

25%

Fracture of pelvic bones, fracture of the hip bone head, the femoral neck, the thighbone

#### Calf, foot

11%

Fracture of a knee,

11%

Fracture of a shinbone or calf bone, an ankle

11%

Fracture of the base of a foot and a metatarsal bone

#### TOES

4%

Regardless of the number of fractured toes

#### Forearm, palm

9%

Fractures of forearm bones, bones of the heel of the palm, fractures of metacarpal bones regardless of the number of fractured bones

12%

Fracture of two forearm bones

#### FINGERS

4%

Regardless of the number of fractured toes

## Injuries

#### Brain concussion

- in the event of out-patient treatment – 3%
- in the event of in-patient treatment – 7%

#### Joint sprains, dislocations

- dislocation of the lower jaw, upper jaw, palm, foot, fingers – 2%
- dislocation of a knee joint, elbow joint, shoulder joint, tear of a shoulder capsule – 5%
- dislocation of a pelvic joint, dislocation of spinal vertebrae – 12%

#### Tear of ligaments and tendons, injuries of peripheral nerves

- tear of any ligaments, tendons, nerve damage – 3%
- damage to the meniscus with or without surgery – 3%
- damage to the Achilles tendon without surgery – 6%
- damage to the Achilles tendon, if surgery is carried out – 9%

#### Wounds, bruises

contused, lacerated, sabre, incised, piercing wounds, extensive skin scratches, haematoma, animal bite wounds – 3%

#### Body burns

and frostbite, which have caused tissue damage or scarring – 2% till 30%



## Injuries and fractures

- Bone fractures must be confirmed by a radiologist.
- If one Accident has resulted in a multiple fracture of one bone, it shall be deemed to be a single bone fracture.
- If one Accident has resulted in the fracture of two bones or several bones of the same body part, We will compensate for each of them, summing the indemnity determined herein for each fracture, but not exceeding the Sum Insured determined in the Policy for the Injury Risk.
- If one Accident has resulted in several injuries to one body part, We will compensate for the most serious injury.
- If one Accident has resulted in injuries to several body parts, We will compensate for each of them, summing the indemnity determined herein for each injury, but not exceeding the Sum Insured determined in the Insurance Policy for the Injury Risk.
- An indemnity for the traumatic injury of teeth and/or loss of teeth shall be paid only if there are also signs of injuries to the mouth and/or soft tissues of the face. An indemnity for the injury of teeth and/or loss of teeth shall be paid only once during the validity period of the Insurance Contract. Dental injuries, which have occurred as a result of biting (chewing) or any disease (e.g. bruxism), shall not be compensated.



## Insurance coverage variants

Sum Insured, EUR	Program types	
	STANDART	PREMIUM
Property (Vehicle) insurance	1 000	2 000
Collision risk	100	200
Accident insurance	1 000	2 000
Hospital allowance	10 EUR/per day	10 EUR/per day
Third party liability insurance	1 000	2 000