

# IJSC BALTA TRAVEL INSURANCE TERMS AND CONDITIONS FOR AS CITADELE BANKA CUSTOMERS NO. 4101.201



The Latvian text of these Terms and Conditions shall prevail over the translation of these Terms and Conditions in any other language.

## TERMS USED IN TERMS AND CONDITIONS

**Accident (ACC)** – sudden, unforeseen event, independent from your will, as a result of which you have tissue and/or traumatic damage to organs due to direct external (mechanic, thermic, chemic, electric) effect and as a result of which there is necessary emergency medical assistance. Not treated as an accident are abortion, childbirth, surgery, its consequences, medical mistakes and infectious diseases.

**Acute condition** – a rapid, unexpected deterioration of the Customer's health condition, which threatens the Customer's life, and of which prevention there is provided emergency medical assistance.

**Assistance company** – our partner, which helps organize the assistance in case of occurrence of an insurance event and whose contact details are mentioned in the website of the Bank.

**Bank payment card** – a valid payment card issued by the Bank, its affiliate of Estonia or AB Citadele Bankas, for which the card service agreement is in force and for which in accordance with the Annex No.1 of these terms and conditions an insurance coverage is provided.

**Car rental company** – a company, which is licenced and entitled to offer car rental services in a country where a Rental car is received.

**Car rental agreement** – Car rental agreement, which is concluded between you and a Car rental company.

**Chronic disease** – internal and during a long period of time gradual deterioration of physiological processes and body functions, independently from that, if such health condition has been or not diagnosed before the start of the Insured travel. In the context of these insurance Terms and Conditions coronary heart disease, atherosclerosis, hypertension, stroke, osteochondrosis, spondylosis, asthma, thrombosis etc. shall be treated as chronic diseases.

**Country of residence** – the country of your citizenship, country of your permanent residence and a country which has issued you a permanent or temporary residence permit, as well as any kind of legal status, which allows you to reside officially in another country.

**Carrier** - airline, shipping company, railway company, which on a legal basis for commercial purposes performs as a carrier of passengers and luggage.

**Connected flights** – several connecting, consecutive flights in one direction to reach a destination.

**Deductible** – an amount of money, which in the Car rental agreement is stated as a limit of your liability in the event of car damages and/or losses.

**Exacerbation of a chronic disease** – a rapid deterioration of a chronic disease, resulting in a need for emergency medical assistance for a Customer.

**Emergency medical assistance** – a set of medical services, which must be provided to prevent a danger to your life.

**European health insurance card or EHIC** – a document, which confirms a right to receive necessary or emergency health care to the same extent as it is provided for the citizens of the appropriate country.

**Family members** – American Express Gold, MasterCard Gold, Visa Gold, X Platinum, American Express Platinum, Visa Platinum or X Infinite Bank payment card holder's spouse or a cohabiting partner, as well as biological or adopted child or grandchild, if children or grandchildren are under the age under 22 years or they are full time students. The family members are insured with a condition that they travel together with you and you have the same travel route, times, mode of transport and places of accommodation (in the event of cohabiting partners – a common hotel room or apartment).

**Hotel** – a hotel, apartment or other kind of accommodation with a condition that the accommodation services are provided observing

the requirements of legislation and the accommodation provider or booking intermediary is a legal person

**Sum insured** – an amount of money, stated in the insurance agreement, for which there is insured your interest not to incur losses, and within which, in the event of occurrence of the insured event, we will pay the insurance indemnity. In the Civil liability event an insured sum shall be considered an indemnity limit stated in these Terms and Conditions.

**Insurance indemnity** – an amount, payable in connection with an insurance event, or a payment for services, according to an insurance agreement.

**Insurance contract** – the contract concluded between Bank and Insurer in favour of Customer.

**Insurance policy** – the document which verifies the conclusion of the insurance contract.

**Losses (expenses)** – Your direct material losses as a result of the occurrence of the insured event.

**Medical and repatriation expenses** – unforeseen medical, transport and repatriation losses, which occurred to you in connection with a sudden illness, accident or exacerbation of a chronic disease during the travel.

**Natural disasters** – volcanic eruption, flood, earthquake, whirlwinds, tornadoes, tsunamis, avalanches or other natural phenomenon, about which as a natural disaster has been published information in the mass media.

**Physical job** – a job, for which execution is necessary active skeletal muscle work. Within the meaning of these Terms and Conditions it is work in a construction site, agriculture, typography, in mechanical engineering, metallurgy, work at height, work which is related to the lifting or movement of weights, etc.

**Professional sports** – sport activity, if it is your principal activity or one of your income sources, as well as if you participate in European or World championships.

**Policy holder or Bank** – AS Citadele Banka, which concludes an insurance agreement for the benefit of AS Citadele Banka or AB Citadele Bankas payment card users.

**Rental car** – a vehicle which is rented in accordance with a Car rental agreement from a Car rental company and which is received from a Car rental company.

**Senior** – A customer at or above the age of 80 years; a person, who is not insured in accordance with these insurance Terms and Conditions. The insurance for Seniors is also not valid if they are valid Bank payment card holders.

**Sudden illness** – before the start of travel unexpected, sudden and rapid deterioration of the health condition due to illness, including due to exacerbation of chronic disease, resulting in a need for emergency medical assistance. TA – a traffic accident within the meaning of the traffic Terms and Conditions of the Republic of Latvia.

**Travel** – your travel outside of your country of residence, which starts and ends, accordingly crossing the border of the country of your residence.

**Travel in a country of residence** – Customer's travel in the country of residence, when Customer stays in previously booked and/or paid hotel for not less than 2 days and with a condition that the destination of the trip is in a distance of 95 km from the Customer's permanent and/or declared place of residence. The hotel must be booked and/or paid 2 days before departure. The period for insurance protection is equal to the period, for which a Customer has booked and/or paid a hotel.

**Travel organizer** – travel agency, travel operator, carrier, company of transport/hotel services, internet booking system or other legal person, which is a provider of a service related to a travel.

**Transit point** – foreign airport, port, train or bus station, ferry terminal, where you are supposed to move to another mean of transport to carry traveling.

**Terrorist act** – any individual person's or a group of person's action, preparation for action or threat to take an action to intimidate a society or a part of a society, with an aim to affect any government or political organization, or to realize political, religious, ideological or similar targets. The terrorist act has happened, if in accordance with the mentioned above as a result of there occurred one of the conditions listed below and about it as a terrorist act is information in the website of the Ministry of the Foreign Affairs of the Republic of Latvia:

- Physical violence against one or more persons;
- There is threatened the life of a person, who is not directly involved in organization and execution of a terrorist act;
- There is threatened the health or safety of society or its part.

**Work colleagues** – not more than two American Express Business Gold, MasterCard Business Gold, Visa Business Gold business payment card holder's colleagues, which are going to a business trip together with an appropriate Bank card holder. With a condition that in this business trip not more than 2 Bank payment card user's colleagues are going, for them insurance conditions shall be applied, insurance amounts and restrictions as for Family members.

**We** – insurance joint stock company BALTA, unified registration number 40003049409, legal address: Raunas street 10, Riga, LV-1039, insurer in accordance with the law "About Insurance Agreement".

**You or Customer** – natural person, who is Bank payment card(-s) user, who has an insurable interest and for whose benefit the insurance agreement is concluded, the Insurant in accordance with the law "About Insurance Agreement".

## GENERAL CONDITIONS

### 1. Validity of the Insurance Agreement

- 1.1. The Insurance agreement shall be valid all over the World, except your country of residence. With a condition that there is a special clause in these Terms and Conditions, the insured risk is valid in a country of residence or during Travel in the country of residence.
- 1.2. You are and insurant, as long as your Bank payment card is valid, with which the insurance for you is provided. The insurance protection ends when the validity term of the insurance policy, which in your favour has been concluded by the Bank, expires.
- 1.3. The Insurance protection shall be valid during repeated trips, when each individual trip does not exceed 90 consecutive days, i.e. the insurance is not in force for events, which happen on the 91st day of trip or later. The total amount of insured days abroad within one year is not limited.
- 1.4. If the insured risk has already occurred at the time when the insurance agreement enters into force, then the insurance agreement is not valid for this insurance risk.
- 1.5. If the insurance for your benefit is executed during your travel, then the insurance protection enters into force after 48 hours from the insurance execution time according to Latvian time

### 2. Insurance conditions for sports and other increased risk

- 2.1. Leisure activities. For any Customer the insurance protection includes aerobics, bowling, badminton, distance skiing, fitness, board games, ping-pong, classes in the gym, Nordic walking, orienteering, hiking in the mountains with a height up to 3000 meters and without special equipment (for Visa Platinum and X Infinite payment card users – for a height up to 4500 meters), paintball, archery, darts, water polo, gymnastics, volleyball, beach volleyball, floorball, basketball, yoga, cricket, flying a hot-air balloon (as a passenger), fishing, and running, skating on public skating rinks, dancing, road cycling (excluding marathons), swimming, snorkeling, entertaining rides with rickshaw, elephant, camel; activities in

water attractions parks, including on the territory of hotels; ISUP-boarding, riding a water bike, scooter, canoe, catamaran or yacht (as a passenger) in coastal or inland waters. The insurance is not valid when participating in competitions or being engaged in all mentioned sports at a professional level.

- 2.2. Sports. If you have a valid American Express Gold, MasterCard Gold, Visa Gold, X Platinum, American Express Platinum, Visa Platinum or X Infinite Bank payment card, then the insurance protection is valid, for you and your family members being engaged only in: downhill skiing or snowboarding on officially designated trails, diving, rafting, hockey, roller skating, riding a quad bike, golf, curling, driving a snowmobile (with special equipment and observing a speed limit), diving with scuba up to 8 metres being accompanied by the certified diving instructor, up to 30 meters deep with a condition that you have valid PADI or CMAS certificate or internationally acknowledged equivalent and you are not engaged in this sport in the Arctic Ocean or its adjacent seas, as well as all sports mentioned in article 2.1.

If you have a valid American Express Platinum, Visa Platinum or X Infinite Bank payment card, then the insurance protection is valid also for you and your family members being engaged in surfing, windsurfing in coastal or inland waters.

Insurance is not valid when participating in competitions or engaging in all sports mentioned in this article at a professional level.

- 2.3. If in any of the sports mentioned in articles 2.1 and 2.2 include elements of curve, manoeuvres, acrobatics, obstacle or height point clearance, and execution elements of jumps and other tricks, then this sport or activity shall not be included in the insurance protection.
- 2.4. In accordance with articles 2.1-2.3 sports and other increased risk activities are insured also in travel in the residence country.
- 2.5. Sports and other physical activities that are not mentioned for a certain Bank cards category are not included in the insurance coverage.

### 3. Insured risks and insured amounts

- 3.1. In accordance with the insurance agreement for the appropriate Bank payment card category there shall be insured only those risks which are provided in Annex No.1 of these Terms and Conditions.
- 3.2. The total insured amount is a maximum payable amount of money for all insured events during all the insurance policy validity term. The total Sum insured and insurance amounts for individual insured risks are defined in Annex No.1 of these Terms and Conditions according to each category of the Bank payment card.
- 3.3. In the event of the insurance protection is valid for the insured risk for Travel and Travel in the country of residence, then if this risk occurs in Travel in the country of residence, the Sum insured shall be determined in accordance with Annex No.1 of these Terms and Conditions. This amount as a sub-limit is included in the Sum insured provided for this risk occurrence on Travel.
- 3.4. The Customer's Family members and Work colleagues are insured within the Sum insured stated for you, which is a total Sum insured for all insured persons, as well as for all individual risk within the stated insurance amount, while it is also a total Sum insured for all insured persons. For Family members and Work colleagues shall be applied all exceptions, restrictions and other insurance conditions, which are mentioned in the insurance Terms and Conditions.
- 3.5. If for you have been issued two or more Bank payment cards, our liabilities shall be limited only with an insurance protection and total insurance amount, which is provided for one payment card. In the event of the insurance event has occurred, the insurance indemnity shall be paid by calculating it from the highest insurance amount, which is determined for a specific kind of payment card.

#### **4. Your Liabilities**

- 4.1. At the occurrence of the insured event, immediately, as soon as it is possible, you must notify us or our Assistance company about the occurrence of the insured risk and must perform all possible reasonable activities to possibly reduce the volume of losses and to avoid additional expenses.
- 4.2. As soon as it is possible, you must submit to us an insurance application for your losses, which are caused by a result of an occurrence of the insured risk, and as soon as it is possible, you must submit to us documents, which confirm the occurrence of the insured risk, its circumstances and volume of losses.
- 4.3. If you are a citizen of the European Union, then, receiving emergency medical assistance in medical institutions of the European Union, European Economic Area or Swiss Confederation countries, you must provide your EHIC card. If you don't have an EHIC card, upon our request you or your authorised person must request for it in the National Health Department or an institution of your country of residence, which issues EHIC cards, and must submit it to the relevant medical institution.
- 4.4. You are obligated to authorise us to get familiarized with the submitted information, including medical documentation, if necessary to request additional documents and to invite an expert commission. Your obligation is to perform a health check-up at the doctor-expert chosen by us, if it is relevant to the insured event.
- 4.5. The execution of obligations mentioned above is a precondition for payment of an insurance indemnity.

#### **5. Our rights and liabilities**

- 5.1. In the event of Customer's death, we have right to request an autopsy, where in the event of refuse to do so, we shall have a right to reduce the amount of an insurance indemnity or to refuse to pay an insurance indemnity.
- 5.2. We or our Assistance company shall have a right to request of you documents which confirm the degree of relatedness with your family member, documents which confirm your marriage or cohabiting with a person, for which the accident is declared and which we must treat as your family member, or documents, which confirm that a threatened person is your Work colleague.  
In the event if we or our Assistance company has issued payment warranties to a service provider (medical institution, carrier company, etc.) in connection with an accident, which is declared as an accident with your family member or Work colleague, but it is discovered that this person is not your family member or Work colleague, you shall become responsible for all losses and our expenses.

#### **6. Documents for reception of insurance indemnity and general exceptions**

- 6.1. In each descriptive part of specific insured risks there are stated documents, which you must submit to us for a reception of indemnities. Additional lists of documents, which is equal for occurrence of any risk, is stated in article 62.
- 6.2. In each descriptive part of a specific risk there are stated exceptions, which shall be applied to this risk, but additionally to that for all insured risks shall be applied general exceptions, which are stated in article 63.

#### **INSURANCE OF MEDICAL AND REPATRIATION EXPENSES**

Insurance of medical and repatriation expenses is valid, when during the Travel you have an accident, sudden disease or exacerbation of chronic disease (including due to virus, epidemic or heart problems), as well as in the event of pregnancy complications when there is necessary emergency medical assistance, including dental assistance.

#### **7. Medical expenses**

- 7.1. We shall compensate all medical expenses for in-patient or outpatient received emergency medical assistance.
- 7.2. The medical assistance provided in hospital (including charge for bed days) shall be compensated until the day, when is possible a patient's repatriation to the country of residence, but not longer than for 30 calendar days from the hospitalization.
- 7.3. The medical expenses for surgery shall be compensated only with a condition that this surgery was urgent and could not be executed after the patient's transportation to the country of residence, i.e. when the a failure to perform an immediate surgery can threaten the Customer's life.
- 7.4. Expenses for emergency medical assistance, which are related to pregnancy complications, shall be covered not exceeding EUR 1500 in the insurance period and with a condition that the duration of pregnancy does not exceed 32 (thirty-two) weeks and a pregnant woman can provide abroad a statement issued by the doctor of the country of residence with a permission to travel, which is issued not before one week prior to the beginning of the planned travel.
- 7.5. For exacerbation of one and the same chronic disease the medical expenses shall be covered once in the insurance period.
- 7.6. If the insured event occurs in Turkey, Egypt, Greece, Spain, Bulgaria, Thailand or Russia, you must use our Assistance company services for organization of assistance, considering the Assistance company recommendations for the selection of medical institution. Otherwise the mentioned expenses shall be covered only in the amount that we would compensate them in the medical institution recommended by the Assistance company.

#### **8. Dental treatment**

We shall compensate expenses for the first emergency dental assistance in the event of acute tooth ache or tooth injury, including doctor's consultation, x-ray for precision of diagnosis (except orthopantomogram), local anaesthesia, root canal opening and cleaning, insertion of temporary seal, tooth extraction, and pain relief medication.

#### **9. Medical transport**

We compensate transport expenses, including for services of emergency medical assistance and rescue services, to the medical institution, if it is where the first emergency medical assistance is provided for you.

#### **10. Patient's repatriation**

- 10.1. We cover expenses for your transportation from a hospital abroad to a hospital in the country of residence for continuation of a treatment, which within the meaning of these Terms and Conditions shall be treated as a patient's repatriation.
- 10.2. In the event of, in accordance with the expert conclusion of a treating physician, during the repatriation it is necessary an accompaniment of a medical specialist, we shall compensate expenses for his transport and accommodation.
- 10.3. If, in accordance with the expert conclusion of a treating physician, an accompaniment during the patient's repatriation is necessary, but it can be executed by your family member (or friend), who travels together with you, then we shall compensate his/her expenses for refunding of a previously purchased ticket or purchase of new economy class ticket, if the refund is not possible.
- 10.4. If in connection with an accident, acute illness or exacerbation of chronic disease you are not able to return to the country of residence, using the previously purchased ticket, we shall cover expenses for refunding of the ticket or the purchase of new economy class ticket for the equivalent kind of transport, if the refund is not possible.

- 10.5. If during a Travel in the country of residence the Customer is hospitalized in connection with an accident, acute illness or exacerbation of chronic disease and according to doctor's forecasts the hospitalization will be for more than 3 days, we shall cover his transportation expenses to the hospital in the place of his residence.
- 10.6. If the transportation mentioned in article 10 is organized by you, not using services of our Assistance company, then all expenses shall be prior written (by e-mail) arranged with us. In such case we compensate expenses within the limits of such amount, for which the patient's repatriation could be organized by our Assistance company

#### **11. Medical transport in the country of residence**

We shall compensate the expenses for your medical transportation from the airport of your country of residence to the nearest medical institution which provides a medical assistance according to your health condition. The expenses shall be covered with a condition that the hospitalization in the country of residence has been assigned by the attending physician of the foreign hospital and it follows your transportation to the country of residence.

#### **12. The traveling expenses for arrival of relatives**

- 12.1. If the hospitalization of the Customer lasts more than 24 hours and according to forecasts of the attending physician it is necessary for a time period longer than for 10 calendar days until it is possible to transport the Customer to the country of residence, or in accordance with a conclusion of the attending physician the Customer's health condition is critical, we shall compensate for one or two family members a return ticket in economy class, hotel and catering expenses within the Sum insured provided for this risk.
- 12.2. The reimbursable costs for accommodation for one relative (child, grandchild, spouse, parent, cohabitation partner) shall not exceed EUR 50 per day; the hotel expenses and catering expenses shall be compensated for not more than for 10 calendar days
- 12.3. If tickets and hotel services are organized by you or your family members, not using our Assistance company services, then all expenses must be prior written agreed with us (by e-mail).

#### **13. Child's evacuation**

If in connection with your hospitalization a child under age of 16, who was traveling together with you, remains without adult's assistance, we shall compensate expenses for his delivery to the country of residence.

#### **14. Medical aids**

We shall compensate expenses for repair of medical aids, damaged as a result of accident, or purchase or hire of medical aids assigned by a doctor after an accident, if you are not able to return to the country of residence without them.

#### **15. Repatriation in the event of death**

We shall compensate all expenses related to the transportation of the Customer's remains to the country of residence, if a death occurs in the Travel; or to the mortuary in the country of residence, if the death occurred in the Travel in country of residence. In the event of this transportation is executed by your relatives, not using our Assistance company services, then all expenses must be prior written agreed with us (by e-mail). In such event we shall compensate expenses in the limits of such amount, for which the patient's repatriation could be provided by our Assistance company.

#### **16. Exceptions**

- Losses shall not be compensated and insurance events shall not be recognized events, which are related to:
- 16.1. preventive and elective medical assistance, as well as to medical manipulations, which are executed after prevention of an acute condition;
- 16.2. self-treatment and self-diagnosis; losses shall not be compensated for medication, which are purchased without doctor's assignment or without a doctor's prescription;
- 16.3. Cosmetic treatment, plastic or reconstructive surgery;
- 16.4. Heart and vascular surgeries, coronarography, tissue and organ transplantation, vision correction, rehabilitation (physio-procedures, manual therapy, therapeutic exercises, etc.), appliance of complementary medicine (unconventional medicine) methods provided in legislation of the Republic of Latvia, prosthetics and prostheses;
- 16.5. sudden illness or exacerbation of chronic disease, which has begun before the start of the insurance policy or before the start of travel, as well as to events if before the trip doctors recommended for you not to travel;
- 16.6. for services of increased comfort and service;
- 16.7. oncological diseases, dialysis, cirrhosis, multiple sclerosis, tuberculosis, regardless of disease stage and health condition;
- 16.8. diseases or health conditions caused by HIV or AIDS;
- 16.9. family planning, infertility treatment, post-natal care;
- 16.10. any psychiatric, psychotherapeutic and sex-pathological treatment;
- 16.11. sexually transmitted diseases;
- 16.12. hereditary diseases;
- 16.13. health problems, which are caused by the interference of psychic condition, psychic disease, acute stress reaction, hysteria, epilepsy and other delirium;
- 16.14. medical assistance, which is provided by a Customer's transportation to another country. For example an accident or disease happened in Russia, but the Customer is transported to Byelorussia, where he is provided medical assistance.
- 16.15. Losses shall not be compensated and an insurance event shall not be treated as a case, if during an accident the Customer was intoxicated by alcohol, narcotic, psychotropic or other intoxicating substances or a presence of these substances was detected during the first medical examination.

#### **17. In order to receive an indemnity you shall submit to us:**

- 17.1. statement from a medical institution, which confirms an event of accident or disease, providing a full diagnosis, applied treatment, results of examinations, which confirms diagnosis, and other received medical services related to the insured event;
- 17.2. prescription or its copy, in accordance with which were purchased medication or medical supplies;
- 17.3. proof of payment, issued by institution/organization, which provided You assistance (for example rescue service or hospital), where is provided information about service recipient (name, surname, date of birth) and service provider (name, registration number, bank details), detailed transcript of the service, amount of expenses, date of service or period (in the event of treatment in hospital).

#### **PAYMENT FOR TELEPHONE CONVERSATIONS**

#### **18. Payment for telephone conversations**

- 18.1. We shall compensate your expenses for phone calls executed with an aim to get in touch with us and/or our Assistance company during the trip in connection with an insurance event.

- 18.2. In order to receive compensation, you shall submit a telephone conversation printout to us together with documents of the insured event.

## **INSURANCE OF TRAVEL DOCUMENTS**

### **19. Travel documents**

- 19.1. In the event of during the Travel there is stolen or lost your passport or personal ID card (eID), we shall compensate expenses for:
- 19.1.1. obtaining of new document instead of stolen or lost;
  - 19.1.2. necessary additional transport costs (a ticket in economy class) and hotel, which are occurred for you in connection with obtaining of new travel documents.
- 19.2. Additionally we compensate your losses for renovation and/or obtaining of replaced documents of your land vehicle driving licence or a registration certificate for a vehicle, which is owned or held by you, if you were traveling with this vehicle, and the driving licence or vehicle registration certificate were stolen or lost during the Travel.
- 19.3. Losses mentioned in articles 19.1.1 and 19.2 shall also be covered in the events of a passport, personal identity card, land vehicle driving licence or vehicle registration certificate stolen or lost during a Travel in the country of residence.

### **20. Exceptions**

Losses shall not be compensated for:

- 20.1. if within 24 hours from the theft or loss it was not announced to the law enforcement authority of the relevant country and there is not a received a written statement for this announcement, issued by the law enforcement authority;
- 20.2. whose cause is an inappropriate storage of documents (including failure to use a safe, if there is such possibility in an accommodation) or leaving unattended in a vehicle, beach and any other place, which is publicly accessible, unguarded, or its depositing to other person (except the case, if insurant is a child under the age of 16);
- 20.3. which are related to renovation of certificates attached/included with the personal identity card (eID), as well as any kind of losses, which are related to renovation of electronic service operations, which are attracted to the card;
- 20.4. for purchase or refund of tickets for a way to the country of residence;
- 20.5. for obtaining of new travel documents in the country of residence in an accelerated procedure.

### **21. In order to receive an indemnity, you must submit to us:**

- 21.1. Confirmation issued by the law enforcement authority that within 24 hours from the time of theft or loss of travel documents that this fact was announced to the law enforcement institution;
- 21.2. A copy of return certificate or temporary travel document issued by the diplomatic or consular representation of your country of residence;
- 21.3. Proofs of payments for producing of new travel documents, payment of state duty, hotel and/or transport services abroad.

## **INSURANCE OF LEGAL EXPENSES**

### **22. Legal expenses**

We shall compensate your expenses, which occurred during the travel using legal assistance in connection with a third party's claim against you, if you have inadvertently violated the legislation of the travel country, as a result there are caused losses to the third party.

### **23. Exceptions**

Legal expenses shall not be compensated if they are occurred in relation with:

- 23.1. driving, rental, use, parking, storage etc. of a land vehicle, due to a violation of road traffic rules, or in occurrence of the driver's civil liability;
- 23.2. legal proceedings in arbitration;
- 23.3. Your professional activities, employment relationship or failure to execute any other contractual liabilities;
- 23.4. legal proceedings of marriage, inheritance or employment claim;
- 23.5. Your or your representative's absence in court, failure to comply with a court order or intentional prolongation of the trial, or gross negligence, or otherwise increasing costs;
- 23.6. they have occurred in connection with insolvency or bankrupt.
- 23.7. shall not be compensated expenses for legal assistance, which was provided by a person without appropriate qualification or legal assistance provided by a company where you are an owner of shares, where you are employed or with which you have concluded an agreement of cooperation.

### **24. In order to receive an indemnity you shall submit to us:**

- 24.1. A copy of the claim brought against you;
- 24.2. An agreement with a legal assistance provider, in which there is stated a reason, in connection with which the legal assistance was provided;
- 24.3. Proof of payment for service of legal assistance.

## **INSURANCE OF ACCIDENTS**

### **25. Accidents**

- 25.1. If due to an accident within one year from the date of an accident occurrence you have permanent damage (disability), we shall pay an insurance indemnity, which shall be calculated as a percentage of (according to the chart provided below) the amount, which is provided for the Accident insurance risk in Annex No.1 of these Terms and Conditions:

N. p.k.	PERMANENT DAMAGE TO HEALTH (DISABILITY)	AMOUNT OF INDEMNITY,%	
		RIGHT *	LEFT *
1.	Amputation of an upper limb at the level of shoulder joint	65	60
2.	Amputation of forearm at the level of an elbow joint	60	55
3.	Amputation of palm	55	50
4.	Amputation of hand thumb	15	10
5.	Amputation of any other finger on the hand	7	5
6.	Amputation of a lower limb at the level of thigh	65	60
7.	Amputation of a lower limb at the level of a knee joint	60	60
8.	Amputation of foot	40	40
9.	Amputation of big toe	3	3
10.	Amputation of any other toe on the foot	2	2
11.	Complete and permanent loss of vision with one eye	50	
12.	Complete and permanent loss of vision with both eyes	100	
13.	Complete and permanent loss of hearing with one ear	25	
14.	Complete and permanent loss of hearing with both ears	100	
15.	Complete and permanent loss of speech	50	
16.	Traumatic loss of tongue at the level of root	50	
17.	Traumatic damage to the nervous system – monoparesis	25	
18.	Traumatic damage to the nervous system – paraparesis, hemiparesis	50	
19.	Traumatic damage to the nervous system – tetraparesis	100	

\* for left-handed respectively vice-versa

- 25.2. If as a result of an accident there occurred several permanent damages for parts of body, then the specified percent of indemnity shall be added up, but not above 100% in total.
- 25.3. If the consequences of an accident and permanent damages have been in causal relation with your disease, injury or physical defect, which are not related to the accident and they existed before an accident, the insurance indemnity for permanent damage (disability) or death shall be paid in such amount, as it would be caused by an insurance event, if other disease, injury or physical defect would not exist.
- 25.4. If due to an accident within one year from the accident date occurs the Customer's death, we shall pay to the beneficiary or Customer's heirs, who are confirmed in the inheritance rights in the procedure stated in legislation of the Customer's country of residence, 100% of an amount, which is specified for the Accident risk in Annex No.1 of these Terms and Conditions.
- 25.5. In the event an Accident has occurred, when you or your insured family member is driving a motorcycle, the payable Sum insured shall be calculated as one tenth from the insurance amount, which is specified for the Accident risk in Annex No.1 of these Terms and Conditions and an insurance indemnity shall be paid with the principles stated in this chapter.
- 25.6. The Accident insurance shall be valid also during the Customer's Travel in the country of residence, with an insurance amount, which is specified in Annex No.1 of these Terms and Conditions.

## 26. Exceptions

- The insurance indemnity shall not be paid and as an insurance event shall not be treated cases, which:
- 26.1. occur if you are driving a vehicle without an appropriate category driving licence;
- 26.2. occur, if you are in a country where are mass riots (regardless if a war is officially announced or not), and occur as a result of mass riots. However, if you arrived to this country before the beginning of riots or war, then the insurance protection is valid for the first 5 days from the beginning of such events.
- 26.3. Mentioned exceptions stated in article 16 or as a result of diseases mentioned in article 16, including a result of chronic diseases, sudden illnesses, as a result of their consequences or exacerbation;
- 26.4. Occur as a result of any attack or as the consequences of the attack.

## 27. In order to receive an indemnity you must submit to us:

- 27.1. Statement issued by a medical authority, which confirms the fact of injury and diagnosis;
- 27.2. Death certificate, statement of the cause of death and a document confirming the inheritance right in the event of the Customer's death

## CIVIL LIABILITY INSURANCE

### 28. Civil liability

- 28.1. There shall be insured your civil liability, which occurs during a travel as a result of your action or inaction or as a result of your child's conscious or unconscious action (with a condition that the child is under the age of 12), in connection with which there are caused losses to a third party's health or life, or there is damaged the third party's property, with a condition that the third party's claim for compensation of losses has been submitted to you in written during the insurance term or within 6 months after the last day of the insurance policy validity.

- 28.2. We shall pay an insurance indemnity for:

- 28.2.1. Medical assistance provided for the third party within the meaning of these Terms and Conditions, which is documented;
- 28.2.2. Damage or loss of the corporeal property owned by the third party in amount of the actual value;
- 28.2.3. Your legal expenses agreed in written with us, including for legal assistance received abroad after an accident, which was provided during the same travel, when the accident occurred (by e-mail), as well as your legal expenses exacted by a court order in a total amount up to EUR 1500 (one thousand five hundred euro). These expenses shall be covered within the limit provided for this insurance risk, in accordance with Annex No.1 of these Terms and Conditions.

### 29. Exceptions

- Losses shall not be compensated which occurred:
- 29.1. if the corporeal property is owned, is in possession or held by you or your family, or it is at their disposal, under their supervision, responsibility, or which is taken over by you or your family members for renting, accepted for sale, etc.;
- 29.2. in connection with an injury caused to the health or life of you or your family members;
- 29.3. if it is caused by an animal which is in your possession, or is under your supervision, or is owned by a person, for which you are responsible according to procedure stated in legislation;

- 29.4. when you or your child is doing sports or exposing yourself to the increased risk in another way, which is not insured in accordance with a coverage of your payment card;
- 29.5. when you are performing official, economical, professional or commercial activities, as well as being in any kind of employment relation;
- 29.6. when you are using some property other than for its use stated in the user manual;
- 29.7. when you are performing construction or assembly works;
- 29.8. when you or your child is using a motorised land, water or air vehicle, as well as any other motorised appliance, which according to its design is provided for carriage of persons or goods, as well as performing loading/unloading in any land, water or air vehicle;
- 29.9. due to transmission of infectious diseases;
- 29.10. in connection with any penalties, interests, legal interests, penalties imposed by municipal, government or other authorities, unpaid taxes or fees and other payments, which payment obligation arises from legislation or legal transaction.

### **30. In order to receive an indemnity you must execute the following obligations:**

- 30.1. Your obligations are:
  - 30.1.1. to notify us in written (by e-mail) immediately, as soon as it is possible, for each event, whose consequences might be a taking of action against you in the court in connection with your illegal action during the travel;
  - 30.1.2. if in connection with the event mentioned in article 28 there is launched an investigation, issued a summons, performed other legal actions, or you have received a claim or demand – immediately, as soon as it is possible, to submit to us a relevant information and copies of all received documents;
  - 30.1.3. to take care of a prevention or reducing of losses and to do everything that would promote the clarification of the event circumstances, as well as to submit correct and complete information about the insured risk and circumstances of loss occurrence, information and necessary documents for loss assessment;
  - 30.1.4. partially or fully not to accept and discharge claims of third parties for your civil liability during the travel without our prior written consent.
- 30.2. If you haven't executed or haven't executed properly any of conditions mentioned in article 30.1, we shall have a right to reduce the amount of insurance indemnity or reject it completely.

## **LUGGAGE INSURANCE**

### **31. Luggage insurance**

- 31.1. The luggage, within the meaning of these Terms and Conditions is: Your suitcases, travel bags, hand bags, as well as your property, which it contains, if it is clothing, footwear or personal hygiene goods, child or special prams, souvenirs, if the carrier has registered the luggage on your name.
- 31.2. Remuneration for each group of goods (for example, overdresses, footwear, underwear, souvenirs, child pram, etc.) is restricted with a limit of EUR 250; for X Platinum, American Express Platinum, Visa Platinum or X Infinite payment card category users the limit is determined in amount of EUR 400.
- 31.3. Compensating your losses for luggage risks, we shall apply the compensation principle, defining the amount of insurance indemnity as the difference between your losses and compensation paid by an airline.
- 31.4. The insurance of luggage loss, damage or delay shall be valid with a condition that the risk has occurred as a fault of a carrier, which is confirmed by an issued statement.
- 31.5. The luggag

- 31.6. e insurance is also valid when the Customer returns from the Travel to the country of residence, except the chapter "Theft of luggage during the trip".
- 31.7. Sports equipment shall be insured only for American Express Gold, MasterCard Gold, Visa Gold, X Platinum, American Express Platinum, Visa Platinum or X Infinite payment card category users, applying for them a limit of EUR 400. The sport equipment is insured only if the certain kind of sport is specified in articles 2.1-2.2 of these Terms and Conditions.

### **32. Damage, loss of luggage**

- 32.1. In the event of luggage loss we shall compensate your losses in connection with the replacement of lost goods with an equal, or shall pay an indemnity of the actual value of the luggage, not exceeding the limits of each group of goods and Sum insured provided for this risk.
- 32.2. In the event of luggage damage we shall compensate your documented losses for repairing and cleaning of damaged luggage, or, if the damaged luggage is not possible to repair, we shall pay an indemnity of an actual luggage value.
- 32.3. The actual value of damaged or lost luggage shall be stated according to the market price level at the moment of the occurrence of risk, applying the depreciation in an amount of 20% a year for each year from the moment of its purchase, but not exceeding a depreciation of 70%.
- 32.4. Paying the insurance indemnity for damage or loss of luggage, in accordance with this insurance agreement from that shall be deducted the previously paid insurance indemnity for the luggage delay, luggage theft during the travel and the compensation paid by the carrier.
- 32.5. The procedure for each event of Luggage loss or damage stated in this article shall also be applied for the events of loss or damage of sports equipment.

### **33. Luggage delay**

- 33.1. The luggage delay shall be considered as an insurance event, if upon your arrival at the destination the delay of luggage is for more than 3 hours. In such case we shall compensate documented reasonable expenses for basic necessities, toiletries, clothing appropriate for the local climate of the country of destination, which are purchased with an aim to replace the belongings which are in the luggage, and are purchased up to the moment, when the delayed luggage is returned.
- 33.2. Delaying the sports equipment in the destination for more than 12 hours, we shall compensate the documented reasonable expenses for a hire of the relevant sports equipment until the moment of the return of the sports equipment, but not for more than 5 days.
- 33.3. If the delay of luggage occurs when you come to your country of residence country from travel for more than 10 hours, we shall pay to you a compensation for an occurrence of this fact.

### **34. Luggage theft during the travel**

- 34.1. Luggage theft during the travel, within the meaning of these Terms and Conditions, is an event, when during the travel your luggage has been abducted (as a result of theft or stealing within the meaning of the Criminal Law of the Republic of Latvia), while it is in your responsibility.
- 34.2. In such event we shall compensate documented purchases, which are made abroad within 48 hours from the moment when the theft was detected with an aim to preplace stolen/abducted luggage goods.
- 34.3. You shall be obligated to inform the law enforcement authority of the corresponding country within 24 hours from the moment of detection the theft/abduction and to receive from it written confirmation of this fact.
- 34.4. The compensation for the theft of luggage shall be paid, if the following requirements are not violated:
  - 34.4.1. in the accommodations the luggage is kept in provided lockers or in a locked hotel room;

- 34.4.2. the luggage was not left in a public place unattended;
  - 34.4.3. the luggage was not left in unlocked vehicles. The luggage in the vehicle must be placed in a way so it is not visible for the passers-by and would not attract attention.
- 34.5. The risk of "Luggage theft during the travel" shall be provided a sublimit of the Sum insured in the amount of EUR 300. This sublimit is included in the total insurance amount, which in accordance with Annex No.1 of these Terms and Conditions is provided for risk "Damage, loss of a luggage".

### 35. Exceptions

The following losses shall not be compensated related to luggage:

- 35.1. for a legal delay of luggage, forced detention, seizure or confiscation, committed by the customs and/or other competent national body;
- 35.2. caused by the Customer himself, regardless the reason;
- 35.3. caused by moth, insects or other vermin;
- 35.4. occurred due to wear or a gradual deterioration of the property;
- 35.5. for scratched items, including scratching of suitcase, sports equipment or other visual natural damages;
- 35.6. occurred as a result of cleaning, painting, repairing or renovation;
- 35.7. for jewellery, ore, fragile goods including porcelain, glass, sculptures, works of art, for hardware, video, audio, photo, mobile phone or other communication equipment, glasses, contact lenses, sunglasses, hearing aids, prosthesis, medicine, musical instruments, fur, carpet and other high-quality material goods, for food, alcohol and perfume, for plants and animals;
- 35.8. related to damage, theft or any loss of value of any documents, money, travel tickets, securities, any cards, coupons, data carriers, software, which are carried in luggage;
- 35.9. for any liquids carried in luggage and damage caused to other goods in the luggage, related to their leakage;
- 35.10. in connection with the damage, loss or delay of a luggage during possession by a carrier, if the responsible carrier has not been informed immediately;
- 35.11. in connection with the theft of luggage during a travel, if from the moment of theft or robbery within 24 hours has not been announced to the law enforcement authority of the corresponding country and/or there has not been received a written confirmation about the fact of luggage theft or robbery;
- 35.12. for luggage theft or robbery, if the requirements and obligations for a storage of luggage are not observed, as stipulated in these Terms and Conditions;
- 35.13. for luggage theft from ski boxes, luggage boxes and bicycle holders, which are provided for carriage of luggage with an auto transport;
- 35.14. for luggage or personal belongings, which are sent as freight with an invoice or in the vehicle, in which you are not going yourself;
- 35.15. for luggage, which does not belong to you or is not provided for your personal use (except events, when luggage is provided for needs and usage of your minor child);
- 35.16. for damage or theft of hired sports equipment;
- 35.17. for illegally carried luggage;
- 35.18. for damage, loss or theft of sports equipment accessories or utilities (for example, electronic device, photo/video camera, care products, etc.).

### 36. In order to receive an indemnity you must submit to us:

- 36.1. In the event of luggage damage or loss:
  - 36.1.1. copy of ticket or booking document, boarding pass, luggage tag;

- 36.1.2. document issued by a carrier, which confirms the damage or loss of luggage, paid compensation and its amount or refusal to pay;
- 36.1.3. in the event of luggage loss – a list of lost luggage with time of purchase;
- 36.1.4. In the event of luggage damage additionally:
  - 36.1.4.1. description of the luggage damage;
  - 36.1.4.2. damaged luggage, or its photo in a quality which allows to assess the damage;
  - 36.1.4.3. proof of payments for cleaning and repairing of damaged luggage, or purchase of new equivalent luggage, if it is impossible to repair.
- 36.2. In the event of a luggage delay:
  - 36.2.1. copy of ticket or booking document, boarding pass, luggage tag;
  - 36.2.2. document issued by a carrier, which confirms the delay of luggage for the time of more than for 3 hours (in the event of sports equipment – for more than 12 hours), with a note about the luggage delivery time and date;
  - 36.2.3. proof of payment for purchases;
  - 36.2.4. documents for sports equipment hire.
- 36.3. In the event of luggage theft during a travel:
  - 36.3.1. A statement from law enforcement authority of the corresponding country, which confirms the fact of the luggage theft
  - 36.3.2. Proof of payment for purchases.

## TRAVEL CHANGE INSURANCE

### 37. Regarding all risks mentioned in this chapter, except a delay of Travel due to TA

- 37.1. We shall compensate only those expenses, which you can't recover in accordance with the Terms and Conditions of the travel organizer agreement or legislation. The compensation for non-received services or additional expenses you shall request from the travel organizers;
- 37.2. The amount of the insurance indemnity shall be determined in the amount of difference between your losses and the compensation paid by the travel organizer/-s or other third parties.

### 38. Cancellation, interruption of travel

- 38.1. The cancellation of the travel within the meaning of these Terms and Conditions is your losses in connection with the cancellation of travel due to following reasons:
  - 38.1.1. accident related to you, your parents, children or spouse (a cohabiting partner if you have a common child with), due to which there is provided emergency medical assistance with a consequent out-patient treatment– not less than for 10 days or treatment in hospital for not less than 48 hours with a condition that the mentioned treatment continues until the start date of the planned travel;
  - 38.1.2. occurrence of your or your parents, child's or spouse's death;
  - 38.1.3. Your summoning to a hearing as a witness or victim in the procedure stipulated in legislation, for which you are informed after the completion of the voucher/booking of tickets and hotel;
  - 38.1.4. necessity of your presence due to caused material damage to property owned by you as a result of fire or natural disasters or as a result of a third party's illegal action, if damages are not less than EUR 2000;
  - 38.1.5. cancellation of concert, if the main target of the travel was the attendance of a concert.
  - 38.1.6. act of terrorism in the destination of your travel, with a condition that it is officially recognized by a law enforcement authority of the corresponding



country. This risk shall not be valid for travel, whose destination is a country, where are mass riots or a war (regardless if it is officially announced or not), as well as if the travel destination is a city or its suburb within 200 radius, where during the last 6 months before the start of your travel there already was an act of terrorism;

- 38.1.7. Your injury or sudden illness, due to which there is provided emergency medical assistance with a consequent out-patient treatment– not less than for 10 days or treatment in a hospital for not less than 48 hours with a condition that the mentioned treatment continues until the start date of the planned travel. This risk is valid for your Travels, whose main destination is to participate in a sports competition. In this case as an insurance event shall also be an injury, which is obtained during any sports activities.
- 38.2. The interruption of travel within the meaning of these Terms and Conditions is your necessity to interrupt the started travel and to return to the country of your residence in connection with your spouse's, child's, or parent's death or hospitalization due to infarction or stroke.
- 38.3. An event shall be recognized as an insurance event and the insurance indemnity shall be paid only if all conditions listed below are met: Gadījums tiek atzīts par apdrošināšanas gadījumu un apdrošināšanas atlīdzība tiek izmaksāta, tikai izpildoties visiem zemāk minētajiem nosacījumiem:
- 38.3.1. the reason travel cancellation/interruption has occurred after a completion and full payment of a voucher or travel tickets and it could not be foreseen before;
- 38.3.2. In the event of cancellation of the travel, the cancellation of the planned travel was when you were in the territory of your country of residence, i.e. not starting the travel and all planned travel is cancelled, which was previously paid for or the payment is obligatory in accordance with the conditions of reservation.
- 38.4. We shall compensate:
- 38.4.1. In the event of cancellation of the travel: transport and accommodation expenses, which you have paid for in accordance with the agreement between you and a travel organizer, or you must inevitably pay in accordance with the purchase/reservation conditions of the service provider (a penalty for refusal to use previously booked services); additionally, if the main travel target was an attendance of a concert - the price of the cancelled concert ticket; if the only one travel target was an attendance of a seminar or course – then the price of this course;
- 38.4.2. In the event of interruption of the travel: expenses for the refund of ticket or purchase of new economy class ticket, or a car hire, assessing which of the mentioned options is financially more advantageous to return to the country of residence.
- 38.5. The cancellation of travel shall be valid also in regard to the travel in the country of residence due to the reasons mentioned above, observing all the above listed conditions. In such case we shall compensate the losses mentioned in article 38.4.1, as well as the price of the cancelled theatre, if the destination of a travel was an attendance of this theatre.

### 39. Travel delay due to TA

- 39.1. We shall compensate the losses stated below, if you arrive at the airport with a delay (i.e. at the time, when a registration for the corresponding flight is ended) or you are delayed by other public transport due to the following reasons:
- 39.1.1. the vehicle, with which you were going to the departure point has got in a traffic accident on the way, which is confirmed by a traffic police statement;
- 39.1.2. previously unannounced traffic movement disorders for a public transport, with which you were going to

the departure point, which are caused by a vehicle technical problems.

39.1.3. In such case the technical reasons must be officially approved.

- 39.2. We shall compensate the losses for refund of a ticket or purchase of a new economy class ticket for the transport, which is equal to the delayed, to the travel destination, which was planned before and delayed.

### 40. Delay of flight, connecting flight and refusal of a seat in an airplane

- 40.1. In the event your flight delays for 4 and more hours due to bad weather conditions, airplane technical condition or due to refusal of a seat in the airplane. We shall compensate the following losses, if they are not covered by any other person:
- 40.1.1. For catering and soft drinks, hotel and transport from airport to the hotel and back, if these losses are caused to you outside the country of residence in an intermediate stage of a travel and are caused to you in the time period from the scheduled departure time of the actual departure, not exceeding EUR 100 per day. These losses shall be compensated if due to objective reasons, regardless from you, it is not possible to fly to the destination immediately with an another flight;
- 40.1.2. cancellation of a hotel in the travel destination – for those days, which you could not arrive there in connection with the changes of the travel schedule, not exceeding EUR 100 per day;
- 40.1.3. which are caused to you regarding the ticket refund or purchase of a new economy class ticket for the transport, which was scheduled for you at the intermediate stage of a travel and which you delayed due to delay of the first or next flight to reaching of destination.
- 40.2. The daily limits mentioned in article 40.1 are defined for you together with your family members, if the insurance is applied for them.
- 40.3. The risk is valid for the following conditions:
- 40.3.1. Flights are performed by registered airlines, whose lists of regular flights are officially published. In the event of disputes, for clarification of flight date, time and place of transfer "Amadeus" or other similar airline ticket booking system shall be used.
- 40.3.2. If the previous flight arrives and the next flight departures from the same airport, the insurance indemnity shall be paid only if the time between the scheduled arrival in the transit point and departure from the same transit point is more than 2 hours.
- 40.3.3. If the previous flight arrives and the next flight departs from different airports, the insurance indemnity shall be paid only if the airports are located within one city or in its neighbourhood and the time between these flights is more than 10 hours, as well as shall be observed the mutually connected flights between the airport of arrival and the airport of departure, nor requirements regarding the minimum necessary time for transfer.
- 40.3.4. If in the intermediate stage of a travel there is a changed mode of transport, i.e. after a flight reaching of the destination was scheduled by a passenger ship, ferry, train or bus, then the minimum time, which you must observe at the booking of tickets, is 4 hours.

### 41. Exceptions

- The following losses shall not be compensated:
- 41.1. if the risk occurs as the event of cancellation or interruption of Travel:
- 41.1.1. You haven't informed in writing the travel organizer/-s within 24 hours for a necessity to cancel the service and a request to compensate the expenses related to cancellation;

- 41.1.2. the travel is cancelled due to conditions mentioned in article 16 of the Terms and Conditions;
- 41.1.3. the travel is cancelled due to an accident, which happened to you or your family member, performing any sports activities, except the one specified in article 2.1 of these Terms and Conditions.
- 41.2. If the risk occurs in the event of Travel delay due to TA, if:
- 41.2.1. the flight, which you delayed, is not performed by a registered airline or other public transport carrier, whose time schedules and routes are published;
- 41.2.2. You haven't tried to arrive to the airport with another vehicle.
- 41.3. If the risk occurs in the event of Flight delay, the delayed connected flight and a refusal of a seat in airplane, if:
- 41.3.1. You haven't been registered on the specified flight;
- 41.3.2. Delay was due to natural disasters;
- 41.3.3. You delayed the registration for flight in the airport at the specified time due to your own fault;
- 41.3.4. A flight is cancelled or delayed by the management of the airport, aviation commission or any national entity;
- 41.3.5. Regarding charter delay or its substitution;
- 41.3.6. For the delay of flight was announced or could be known before the scheduled time of departure.
- 42. In order to receive an indemnity you must submit to us:**
- 42.1. In the event of the travel cancellation:
- 42.1.1. supporting documents for travel transport and accommodation expenses, which you have paid before the start of a travel or which payment is obligatory according to booking conditions;
- 42.1.2. if a travel was purchased through the tourism agency/operator – an agreement of concluded tourism service and additional documents (if applicable), where are stipulated sanctions for travel cancellation;
- 42.1.3. statement from the travel organizer about an amount of paid compensation for losses or a refusal to pay;
- 42.1.4. when an accident occurs to you or your spouse, child, parent statements from medical institutions (extractions, epicrisis). In the extraction must be provided the patient's name, surname, date of accident, date/-s of provision of medical assistance, or a period if emergency medical assistance was provided repeatedly or a diagnosis stated in a hospital, as well as a document which confirms the degree of relatedness (in the event of occurrence of the accident for a relative);
- 42.1.5. in the event of the Customer's or his relative's death: death certificate, a document on our request, which confirms the cause of death and occurrence circumstances, as well as document, which confirms the degree of relatedness (in the event of occurrence of the accident for a relative);
- 42.2. In the event of interruption of a travel:
- 42.2.1. original of your unused tickets or proof of purchase of these tickets;
- 42.2.2. a copy of purchased new ticket or a boarding pass;
- 42.2.3. subsidiary documents for transport ticket expenses to return to the country of residence;
- 42.2.4. at the occurrence of your spouse, child, parent's accident: statements from medical institutions (extractions, epicrisis). In the extraction must be provided the patient's name, surname, date of accident, date/-s of provision of the medical assistance, or a period if emergency medical assistance was provided repeatedly or a diagnosis stated in a hospital, as well as a document which confirms the degree of relatedness (in the event of occurrence of the accident for a relative);
- 42.2.5. in the event of the Customer's or his spouse, child, parent's death: death certificate, a document on our request, which confirms the cause of death and occurrence circumstances, as well as document which confirms the degree of relatedness (in the event of occurrence of the accident for a relative);
- 42.3. In the event of travel cancellation, additionally:
- 42.3.1. if you are invited to attend a hearing: a document of approval, issued by a law enforcement authority; if there are caused damage to your property, a statement issued by a competent authority, which confirms the caused damages and its amount to your property;
- 42.3.2. if there are caused damage to your property, a statement issued by a competent authority, which confirms the caused damages and its amount to your property;
- 42.4. Travel delay due to TA in the event of:
- 42.4.1. if a vehicle, by which you were going to the departure point, on the way has been involved in traffic accident – traffic police statement;
- 42.4.2. if the public transport, by which you were going to the departure point, had traffic movement disorders, which occurred due to vehicle technical problems – official approval for this fact;
- 42.4.3. a ticket original for a flight which was delayed, and a proof of its payment;
- 42.4.4. a copy of redrawn or new airline ticket (or a boarding pass), which is purchased to reach a destination of flight, or other ticket of alternative transport and proof of its payment;
- 42.4.5. proof for payment of expenses for a refund of a ticket or a purchase of a new economy class airline ticket, or other alternative transport ticket to the destination of the previously scheduled and delayed flight;
- 42.4.6. traveling by own or hired vehicle, suffering in TA – traffic police statement;
- 42.5. In the event of flight delay:
- 42.5.1. statement issued by an airline about the fact of delayed flight;
- 42.5.2. approval of the ticket registration for the specific flight (boarding pass);
- 42.5.3. supporting documents for expenses of catering, drinks, transport from an airport to the hotel and back, and a hotel, which was used by you in the time period from the moment of the scheduled flight until the actual departure;
- 42.6. In the event of delayed connected flight:
- 42.6.1. a boarding pass to the flight, which was late and an original ticket to the delayed flight;
- 42.6.2. statement issued by an airline about the fact of delayed flight;
- 42.6.3. proof for payment of expenses for a refund of a ticket or a purchase of a new economy class airline ticket, or other alternative transport ticket to the destination of the previously scheduled and delayed flight;
- 42.6.4. proof of payment for additional expenses for a hotel in the transit point, where the flight was delayed;
- 42.7. In the event of a refusal of a seat in the airplane:
- 42.7.1. statement issued by an airline about the fact of the refusal of a seat in the airplane and paid compensation or refusal to pay;
- 42.7.2. a proof of the ticket's re-registration to a flight, in which the seat was refused;
- 42.7.3. supporting documents of expenses for refunding of ticket or purchase of a new economy class airline ticket to the destination of the previously planned and delayed flight.

## INSURED'S SUBSTITUTION INSURANCE

### 43. Insured's substitution

- 43.1. We shall compensate losses, which occurred to your employer in connection with the necessity to substitute you with another person, so it will continue to execute your professional duties abroad in the event you get hospitalized due to sudden illness, accident or an exacerbation of a

chronic disease, and according to forecasts of the attending physician, your hospitalization will be for more than 3 days or in the event of, according to the doctor's written instruction for you, there is organized the patient's transporting to the country of residence. The risk shall be valid also in the event of the Customer's death.

- 43.2. We shall compensate the refund of tickets or a purchase of new tickets (return ticket in economy class, if the refund is impossible) to another person, specified by you or your employer, in order that they can use the tourism services provided for you or to continue execution of your work duties. The expenses shall be compensated, if they are prior written agreed with us (by e-mail).

**44. In order to receive an indemnity you must submit to us:**

- 44.1. Statement of the corresponding medical institution (stating a diagnosis), which confirms the necessity of your hospitalization or repatriation, or if there has occurred a Customer's death – a copy of a death certificate;
- 44.2. Originals of your unused tickets or proof for purchase of these tickets;
- 44.3. For a substitute person copies of purchased tickets or boarding passes;
- 44.4. Copies of your and the substitute person's employment agreement with your employer;
- 44.5. Employer's application, where is provided the substitute person's information and a reason for substitution, providing the importance of the interrupted business trip task, unexecuted by you.

## **MONEY THEFT AND ROBBERY**

**45. Money theft and robbery**

- 45.1. We shall compensate losses, which occur to you in connection with the abduction (theft or robbery within the meaning of the Criminal Law of the Republic of Latvia) of your cash within 4 hours from its withdrawal from a cashpoint, the value of abducted money for this risk within the insurance amount.
- 45.2. The risk is valid during the Travel and during the Travel in the country of residence.

**46. Exceptions**

Losses shall not be compensated

- 46.1. if within 24 hours from the money theft or robbery moment it was not announced to the law enforcement authority of the corresponding country and consequently there is not received a written confirmation of this announcement issued by a law enforcement authority;
- 46.2. whose cause is an inappropriate storage of money (including failure to use a safe, if there is a such possibility in the accommodation), or leaving unattended in a vehicle, on a beach and any other unsecured place of public access, or its transfer to a third party for storage.

**47. In order to receive an indemnity you must submit to us:**

- 47.1. Confirmation issued by the law enforcement authority that within 24 hours from the time of money theft or robbery that this fact was announced to the law enforcement institution;
- 47.2. The bank statement confirming the fact of money withdrawal from ATM with date, time of the withdrawal and withdrawn amount.

## **WINTER SPORTS INSURANCE**

**48. Closed skiing track insurance**

- 48.1. In the event of in the destination of the travel in the planned ski resort all skiing tracks are closed due to sudden and unexpected weather conditions (thaw, snow-slide, storm), we shall pay to you an indemnity in the amount of EUR 30 for each day, when the skiing or snowboarding was impossible, not exceeding the Sum insured for this risk specified in Annex No.1 of these Terms and Conditions.

- 48.2. This risk is valid only in the time period from 1st December until 15th March of each year.

**49. Exceptions**

Losses shall not be compensated if:

- 49.1. The travel organizer compensates the transport costs to another ski resort and/or accommodation costs there;
- 49.2. Information about track closure or the reason for closing was known before the start of the travel.

**50. Skiing ticket insurance**

- 50.1. We shall compensate the losses in connection with the impossibility to use previously purchased skiing ticket because of your sudden illness or injury, due to which you have received emergency medical assistance and we have paid for it.
- 50.2. Indemnity shall be paid for the such number of skiing ticket operating days, that you could not ski or snowboard, not exceeding EUR 30 per day and a total insurance amount, which is specified for this risk in Annex No.1 of these Terms and Conditions.

**51. Exceptions**

Losses shall not be compensated if the skiing passport has been purchased after occurrence of your sudden illness (including injury).

**52. Damage of winter sports equipment as a result of ACC**

- 52.1. In the event of during skiing or snowboarding, you have an accident, due to which you receive emergency medical assistance and we have paid for it, and as a result of this accident there is damaged skiing or snowboarding equipment, which is owned by you, we shall compensate for you expenses:
- 52.1.1. for the repairing of winter sports equipment damaged in accident or,
- 52.1.2. if the damaged equipment is impossible to repair: for a hire of equal winter sports equipment or shall pay an indemnity for the actual value of the winter sports equipment.
- 52.1.3. The actual value of the winter sports equipment damaged as a result of an accident shall be stated according to market price level at the moment of occurrence of damage, considering the reduction of its value, applying the depreciation 20% per year for each year from its purchase date, but not exceeding the depreciation of 70% in total.
- 52.1.4. In the event of occurrence of the accident mentioned above, your clothing becomes dirty, we shall compensate the losses for dry cleaning of the closing worn at the moment of accident up to the amount of EUR 30.

**53. Exceptions**

- 53.1. Regarding this risk, there are valid all exceptions, which are binding to the damages of luggage or sports equipment, in accordance with Article 35 of these Terms and Conditions.

**54. Necessary documents for the reception of the insurance indemnity:**

- 54.1. In the event of damage of winter sports equipment, necessity for cleaning of clothing due to ACC:

- 54.1.1. medical documents, which confirms the fact of an accident and stated diagnosis;
- 54.1.2. quality photos of the damaged winter sports equipment, where is visible the damaged sports equipment and its damage, number of good/item, if applicable, brand, model;
- 54.1.3. proof of payment for winter sports equipment repair or hire (to replace damaged equipment);
- 54.1.4. quality photos of damaged/stained clothing;
- 54.1.5. proof of payment for the clothing dry cleaning.
- 54.2. In the event of skiing ticket insurance:
  - 54.2.1. original skiing ticket and its proof of payment;
  - 54.2.2. statement of medical authority, providing a date and diagnosis of illness/injury.
- 54.3. In the event of the closed skiing tracks insurance:
  - 54.2.3. a confirmation issued by a tourist centre or the owner of the track, that all skiing tracks have been closed (providing a precise time, and reason, when the skiing tracks were closed).

## RENTAL CAR INSURANCE

- 55.** The Rental car insurance covers risks mentioned in articles 55-56 during the Travel and for the Travel in the country of residence, and it is valid according to the following conditions:
  - 55.1. An insurance covers the damages and/or losses, stipulated in the Car hire agreement concluded between you and the Car hire company, which you have caused to the Car hire company;
    - 55.1.1. The insurance shall not be applied to the cars hired by family members and Work colleagues;
    - 55.1.2. Insurance is valid for one individual car hire agreement, not exceeding 65 consecutive calendar days, i.e. the Rental car insurance is not valid regarding the events, which occur on the 66th day of the car hire agreement or later. The total number of insured days outside the territory of the country of your residence shall not be limited;
    - 55.1.3. You must provide that in the Car hire agreement there is included the road vehicle insurance coverage (comprehensive insurance).

### **56. The coverage of deductible in accordance with the Car hire agreement**

- 56.1. We shall pay an insurance indemnity for a deductible, which is withheld from you by a Car hire company for sudden and unexpected physical damage caused to the Rental car, due to fire, theft or vandalism, or repair expenses, for which you are responsible in accordance with the Car hire agreement, and which are occurred as a result of an accident to the Rental car glazing, tyres, car body and/or its running gear.
- 56.2. The Sum insured for one event shall be stated in the amount of EUR 1500, but not more than the Deductible stipulated in the Car hire agreement. The total Sum insured shall be stated in the amount of EUR 1500.
- 56.3. The insurance protection is applicable to you only with a condition that you are older than 25 years.

### **57. Theft of car keys**

- 57.1. Shall be compensated the replacement costs of the Rental car stolen key.
- 57.2. The total Sum insured shall be stated in the amount of EUR 500.
- 57.3. An Sum insured for one event shall be stated in the amount of EUR 500. We pay the insurance indemnity for the amount higher than 100 EUR, which means that you are always responsible for the first 100 EUR of the losses amount.

### **58. Exceptions**

- The losses shall not be compensated:
- 58.1. Which occurred by a violation of terms stipulated in the Car hire agreement;
  - 58.2. Which occurred at the time when the Rental car was not driven by you;
  - 58.3. Which occurred by using a Rental car in any competition – at the time and place of vehicle competitions or training trips;
  - 58.4. Which occurred to property which was placed in the Rental car;
  - 58.5. Which occurred due to internal breakage, corrosion, vehicle wear and tear, as a result of technical waste, due to shortage of oil or other liquids in the Rental car systems, nodes and units;
  - 58.6. Which occurred, driving a rental car or training to drive the rental car to another person, being under the influence of alcoholic drinks, narcotic, psychotoxic or other drugs, or after taking of such medication, which reduce the speed of reaction and attention, in accordance with the legislation of the administrative territory where the accident has happened. We shall not compensate for losses, if a rental car driver has used alcoholic drinks, narcotic, psychotoxic or other drugs after the accident and before the inspection, which detects the alcohol concentration in blood or detects an influence of narcotic substances or other drugs, or the release from this inspection in the procedure stated in the national legislation of Rental car usage;
  - 58.7. If after a traffic accident you have refused to perform a blood test for detection of alcohol concentration or inspection of influence of narcotics or other drugs;
  - 58.8. Which occurred driving a rental car without right to drive a vehicle of corresponding category or at the time, when there was valid a prohibition of vehicle driving licence usage;
  - 58.9. Which occurred driving a rental car without a driving licence and/hire it in the country, where the Rental car has been driven and/or hired;
  - 58.10. Which occurred if the rental car conforms to at least one of the following parameters:
    - 58.10.1. the market value of the rental car exceeds EUR 100,000;
    - 58.10.2. The age of the Rental car is more than 20 years;
    - 58.10.3. the rental car is not entitled to participate in traffic (has not passed a technical inspection, or due to other reasons);
    - 58.10.4. the Rental car is a vehicle, which is provided for living (camper, trailer, etc.);
    - 58.10.5. the gross weight of the rental car is above 3.5 tons;
    - 58.10.6. the Rental car is a motorcycle, moped, quad bike or an off-road vehicle;
  - 58.11. Which occurred driving a rental car with a speed which exceeds the maximum allowed driving speed on the roads of the corresponding category, in the country where the travel with a Rental vehicle took place, by more than 20 km/h;
  - 58.12. Which must be covered within another insurance agreement regardless of the fact if the other insurer actually performs the indemnity payment;
  - 58.13. Which occurred to the Rental car coupe, unless it occurred during participation in traffic and in the event of collision with a vehicle or other obstacle;
  - 58.14. Which occurred to other third parties, except the Car hire company;
  - 58.15. Which occurred in electric and/or mechanic nodes and units (motor, transmission, gearbox, etc.) of the Rental car, by penetration of water;
  - 58.16. Which occurred by a travel with a Rental car in territories, which are not provided for road traffic;
  - 58.17. Which are related to administrative costs, penalties, administrative penalties (due to violence of the road traffic Terms and Conditions), as well as expenses, which are defined based on subjective assumptions.
  - 58.18. If within 24 hours from the key theft moment it was not announced to the law enforcement authority of the corresponding country and consequently there is not received a written confirmation of this announcement issued by a law enforcement authority.

**59. In order to receive an indemnity, you must execute the following obligations:**

Your obligation is:

- 59.1. To inform us in written (by e-mail) about each event, whose consequences can be withheld from you of a Deductible by a Car hire company, as well as Car hire company's demand to compensate for stolen Rental car keys, otherwise our possibilities to execute the assessment of an event can be restricted and an indemnity payment can be refused;
- 59.2. If in connection with an event mentioned in articles 55-56 there is commenced an investigation, issued a summons, executed other legal natural actions, or you have received a claim or demand – immediately, as soon as it is possible, submit to us the corresponding information and copies of all received documents;
- 59.3. To take care of prevention or reduction of losses and to do everything that would promote a clarification of the event's circumstances, as well as submit to us correct and complete information about occurrence circumstances of insured risk and losses, as well as necessary documents for assessment of losses;
- 59.4. Partially or completely not to recognize or satisfy third parties' demands about withholding of the Deductible by the Car hire company without our prior written consent;
- 59.5. If you haven't executed or haven't properly executed any of the conditions mentioned in articles 58.1-58.4 of these Terms and Conditions, we shall have a right to reduce the amount of the insurance indemnity or refuse it completely.

**60. Necessary documents for reception of the insurance indemnity:**

- 60.1. documents, which you must submit for reception of indemnity:
  - 60.1.1. a document, which confirms a performed payment for a purchase of a Car hire service;
  - 60.1.2. car hire agreement and its annexes;
  - 60.1.3. a copy of your driving licence;
  - 60.1.4. approval that the Car hire company has charged from you money, or you have made a payment to the Car hire company yourself in relation to an accident;
  - 60.1.5. a document from the Car hire company, where is specified the nature of damages and amount of losses caused to the Car hire company;
  - 60.1.6. if in the event of an accident, in accordance with laws of the corresponding country, there is necessary the arrival of police, a copy of a police protocol or completed act;
  - 60.1.7. any correspondence with the Car hire company, which is related to the regulation of an accident.

**INSURANCE INDEMNITY**

**61. Insurance indemnity payment**

- 61.1. We shall pay an insurance indemnity to:
  - 61.1.1. you or other your authorised person, if they have made service payments themselves;
  - 61.1.2. service provider, based on the submitted payment document; citai personai, kura ir tiesīga saņemt apdrošināšanas atlīdzību atbilstoši apdrošināšanas līguma noteikumiem vai normatīvajiem aktiem.
  - 61.1.3. other person, which is entitled to receive an insurance indemnity according to the Terms and Conditions of insurance agreement or legislation.
- 61.2. A decision about insurance indemnity payment or refusal to pay an insurance indemnity shall be made within 15 calendar days after reception of all documents requested by us.
- 61.3. Paying an insurance indemnity, except the accident insurance risk, there shall be applied a compensation principle, compensating for you losses which have occurred as a result of occurrence of an insured risk.

- 61.4. A paid insurance indemnity shall not exceed the losses caused to you in the insurance event, which applies to a property, owned by you, or to the goods or services, which are used for your personal needs, except events, when in the description of insured risk protection it is scheduled otherwise.
- 61.5. Paying an insurance indemnity for one or more events and insured risks during the agreement validity term, the indemnity shall not exceed the insurance amount, stated for you in the insurance agreement, for a risk and a total Sum insured for all insured risks in total, observing articles 3.1-3.5.

**62. Necessary documents for reception of insurance indemnity**

- 62.1. For reception of the insurance indemnity, immediately, as soon as it is possible, but not later than within 28 calendar days from the end of travel, you must submit to us the following documents:
  - 62.1.1. written indemnity application for the occurred insurance event on our request;
  - 62.1.2. all originals of receipts or invoices or their scanned copies (providing originals on our request); where is provided information about service recipient (name, surname, date of birth) and a service provider (name, registration number, bank details), a correct name of the service and amount, date of service providing or period (in the event of hospitalization);
  - 62.1.3. all document originals or their scanned copies (providing originals on our request) of the corresponding authorities, which approve the occurrence of the insurance event and an amount of losses;
  - 62.1.4. documents, which are mentioned in other appropriate chapters and articles of these Terms and Conditions and documents, additionally requested by us, for clarification of insurance event circumstances, volume of risk or losses;
  - 62.1.5. a copy of a child's birth certificate or a copy of your passport, where are visible records about your children, if the indemnity application on behalf of the child has been declared by its parents, or a document approving a guardianship, if the indemnity has been applied by a child's guardian;
- 62.2. Receiving the indemnity application by phone, we shall state the necessary documents, which must be submitted for a review of an indemnity and decision making for the indemnity reception.

**63. General exceptions, which shall be applied to the all chapters of these Terms and Conditions**

- 63.1. Losses shall not be compensated and the following events shall not be recognized as an insurance event :
  - 63.1.1. if there is not submitted any of the documents, which in these Terms and Conditions is mentioned as to be submitted or any of additionally requested;
  - 63.1.2. if the event does not conform to the definition and description of the risk, in accordance with these Terms and Conditions;
  - 63.1.3. which causally occurred due to health problems stated in article 16 of these Terms and Conditions;
- 63.2. whose direct or indirect cause is:
  - 63.2.1. war, invasion, activity of a foreign enemy (with or without a declaration of war), sedition, civil war, military or usurped power, mass riots, strike, revolution, uprising, demonstration (not valid if conflicts with articles 26.2 and 28.1.6 of these Terms and Conditions);
  - 63.2.2. ionising radiation, radioactive poisoning, radioactive pollution;
  - 63.2.3. bad faith, gross negligence or illegal activity of you, the Policy holder or other person who is interested in reception of the insurance indemnity;

- 63.2.4. if you haven't performed all necessary actions to prevent or reduce losses due to bad faith or gross negligence;
- 63.2.5. suicide, suicide attempt; self-subjection to the extraordinary danger, except for life-saving purposes;
- 63.3. which are related to:
  - 63.3.1. losses/damages caused by force majeure conditions;
  - 63.3.2. losses/damages caused by natural disasters (an exception shall not be applied to the risks of medical expenses and accident insurance);
  - 63.3.3. loss of profit;
  - 63.3.4. infectious diseases caused by unknown sources, swine flu, bird flu and diseases, which haven't been discovered and known in the world at the moment of conclusion of the insurance agreement, as well as a result of other similar causes, stated in the insurance agreement;
- 63.4. when you:
  - 63.4.1. being legally arrested or during custody, as well as being outside the country of residence illegally;
  - 63.4.2. participating in hunting, using guns, pyrotechnics or explosives;
  - 63.4.3. participating or being involved in operations of active military service or training with the use of military equipment, executing work or/and voluntary person's duties in police, border guard, fire department, national guard or any other military organization or formation;
  - 63.4.4. working outside a coast (for example, any type of platform in the sea/ocean, including oil platforms), any underground or mountain mines, ammunition or explosives factories; in nuclear reactors, decompression chambers; performing stevedoring work, or working with toxic substances;
  - 63.4.5. flying with any aircraft or flying devices (including non-motorized) other than as a passenger in an airplane owned by a licenced airline (which is registered as a mean of a passenger transport on a certain route);
  - 63.4.6. sailing other than as a passenger on a ship, which is registered as a passenger transport watercraft on a certain route;
  - 63.4.7. when you are executing physical work within the meaning of these Terms and Conditions;
  - 63.4.8. when you are participating or preparing for any sports or increased risk competitive activities (including motorized vehicles), observing, that the participation in sports competition starts the moment of registration of participants (not valid, if it is in conflict with article 38.1.7 of these Terms and Conditions).
- 64.6. You shall agree that we as a system manager and personal data operator process and/or transfer for processing your personal data to the third party (including sensitive information and personal identification (classification) codes) with an aim to provide the execution of the insurance agreement. We shall have a right to provide the information about you, obtained during the insurance, in connection with conclusion and execution of the insurance agreement to our holding company and companies which are included in its group. You shall authorise us and our Assistance company to request and receive from other legal entities (including medical practitioners, medical institutions, etc.) information about your health condition, received medical assistance and other information, which is necessary for clarification of circumstances of a possible insurance event or verification of the submitted information.
- 64.7. You shall agree to the processing of your personal data, including the transfer of the personal data to the third party if the insurance even occurs according to these Terms and Conditions.
- 64.8. The supervision of our insurer's activity shall be supervised by the Financial and Capital Market Commission in Kungu iela 1, Riga, LV-1050, Latvia.
- 64.9. All notifications and applications related to the insurance agreement you must submit in such form and type, so we can identify the applicant or a petitioner of an application.
- 64.10. We shall submit our notifications and information to you by sending it to the last known postal address which you have provided. If you change your postal address and do not inform us, all notifications shall be treated as received on the 5th (the fifth) day after the corresponding notification's transfer to the postal office. If you have informed us about your e-mail address and a phone number, we shall have a right to send our notifications to your provided e-mail address and phone number, and in this regard you are aware that the e-mail is not always to be treated as a secure way of information exchange, and you shall agree not to bring any objections against us in connection with the sending of the information (including your data and other confidential information), using an e-mail.
- 64.11. For regulation of the relationship from the insurance agreement shall be applied the law "About Insurance Agreement", the Civil Law of the Republic of Latvia and other legislation of the Republic of Latvia. In the event you are AB Citadeles Bankas payment card user or a customer of the affiliate of Estonia, then accordingly shall be applied legislation of the Republic Lithuania or the Republic of Estonia.
- 64.12. You shall have a right to submit a complaint to the Central Bank of the Republic of Lithuania, if it is provided by the regulation of the Central Bank. Contacts: Lietuvos bankas, Priežiūros tarnyba, Žirmūnų g. 151, LT-09128 Vilnius, Lithuania.
- 64.13. All disputes related to the insurance agreement shall be resolved via negotiations. If an agreement is not reached, the dispute shall be transferred for settlement in the court of the Republic of Latvia according to procedure stipulated in the legislation of the Republic of Latvia. In the event you are the Bank's subsidiary company Citadeles Bankas payment card user or a customer of the affiliate of Estonia, the dispute shall be revised accordingly in the court of the Republic of Estonia or the Republic of Lithuania in the procedure stipulated in the legislation of the corresponding country.
- 64.14. If you are Bank's subsidiary company Citadeles Bankas payment card user or a customer of the affiliate of Estonia, then if there is a reference to the legislation of Latvian Republic in these terms and conditions, accordingly legislation of the Republic of Estonia or the Republic of Lithuania will be applied to the your insurance coverage. The exclusion is the article 16.4. of these terms and conditions.

## OTHER TERMS AND CONDITIONS

### 64. Final Terms and Conditions

- 64.1. The Bank shall be obligated to inform you about the fact that you are insured and to inform about the Terms and Conditions of this insurance agreement.
- 64.2. You must carefully get familiarized with a term of your own risk (deductible) defined in these Terms and Conditions and in the event of confusion or doubt of the deductible's effect on your interests, please contact us.
- 64.3. Paying the insurance indemnity we take over your claim rights against the person, who is responsible for caused losses in amount of the paid insurance indemnity.
- 64.4. Your complaints or claims, which are submitted in writing, we shall revise and provide a written answer to within 30 days from the complaint or claim reception date.
- 64.5. Insured risks, which are in conflict or are incompatible with trade restrictions, prohibitions or other sanctions stated by the United Nations Organization, European Union or United States of America, shall be excluded from the insurance

64.15. The Latvian text of these Terms and Conditions shall prevail over the translation of these Terms and Conditions in any other language.



## Annex No 1 to Insurance terms and Conditions

### SUM INSURED FOR RISKS INSURED FOR TRAVEL AND PURCHASE INSURANCE APPLICABLE TO AS "CITADELE BANKA" AND AB "CITADELE BANKAS" PAYMENT CARDS USERS

RISKS INSURED	SUMS INSURED AND SUBLIMITS (EUR)									
	American Express Blue, MasterCard Standard*	Visa Classic, X karte	American Express Gold, MC Gold	Visa Gold, X Platinum	American Express Platinum	Visa Platinum, X Infinite	American Express Business, MC Business	Visa Business	American Express Business Gold, MC Business Gold	Visa Business Gold
<b>Risks insured according to Travel insurance Terms and Conditions for AS Citadele Banka customers No 4101.201</b>										
<b>1.</b>	<b>Leisure activities</b>	ir	ir	ir	ir	ir	ir	ir	ir	ir
<b>2.</b>	<b>Sports</b>	nav	nav	ir	ir	ir	ir	nav	nav	nav
<b>3.</b>	<b>Family member insurance</b>	nav	nav	ir	ir	ir	ir	nav	nav	nav
<b>4.</b>	<b>Sport for family member</b>	nav	nav	ir	ir	ir	ir	nav	nav	nav
<b>5.</b>	<b>Colleagues Insurance</b>	nav	nav	nav	nav	nav	nav	nav	nav	ir
<b>6.</b>	<b>Medical expenses</b>	75 000	75 000	100 000	125 000	200 000	225 000	75 000	75 000	100 000
<b>7.</b>	<b>Urgent Dentistry</b>	150	150	150	150	150	150	150	150	150
<b>8.</b>	<b>Medical transport</b>	75 000	75 000	100 000	100 000	100 000	100 000	75 000	75 000	100 000
<b>9.</b>	<b>Repatriation of the patient:</b>	75 000	75 000	100 000	100 000	100 000	100 000	75 000	75 000	100 000
9.1.	Accompanying person	3 000	3 000	3 000	3 000	3 000	3 000	3 000	3 000	3 000
9.2.	Repatriation of the patient "Travel insurance in the country of client's domicile"	-	3 000	-	3 000	-	3 000	-	3 000	-
<b>10.</b>	<b>Medical transport in the Accommodation country</b>	200	200	500	500	500	500	200	200	500
<b>11.</b>	<b>Traveling expenses for the arrival of close relation</b>	3 000	3 000	3 000	3 000	5 000	5 000	3 000	3 000	3 000
<b>12.</b>	<b>Medical aids</b>	200	200	300	300	500	500	200	200	300
<b>13.</b>	<b>Children evacuation</b>	20 000	20 000	30 000	30 000	30 000	30 000	20 000	20 000	30 000
<b>14.</b>	<b>Repatriation in case of death:</b>	75 000	75 000	100 000	100 000	100 000	100 000	75 000	75 000	100 000
14.1.	Repatriation in case of death "Travel insurance in the country of client's domicile"	-	3 000	-	3 000	-	3 000	-	3 000	-
<b>15.</b>	<b>Luggage damage, loss:</b>	-	-	1 000	1 000	1 500	1 500	1 000	1 000	1 000
15.1.	Luggage theft during the trip	-	-	300	300	300	300	300	300	300
15.2.	Luggage delay	-	-	250	250	500	500	250	250	250
<b>16.</b>	<b>Trip cancellation, interruption:</b>	-	-	700	700	1 500	1 500	700	700	700
16.1.	Trip cancellation, interruption "Travel insurance in the country of client's domicile"	-	100	-	300	-	700	-	100	-
16.2.	The cancellation of the concert or theatrical performance "Travel insurance in the country of client's domicile"	-	300	-	300	-	700	-	300	-
<b>17.</b>	<b>Flight delay, Missed connecting flight, Denied boarding</b>	-	-	250	250	500	500	250	250	250
<b>18.</b>	<b>Delay in a trip due to RTA</b>	-	-	500	500	1 500	1 500	750	750	500
<b>19.</b>	<b>Travel documents:</b>	-	-	200	200	300	300	200	200	1 000



RISKS INSURED		SUMS INSURED AND SUBLIMITS (EUR)									
		American Express Blue, MasterCard Standard*	Visa Classic, X karte	American Express Gold, MC Gold	Visa Gold, X Platinum	American Express Platinum	Visa Platinum, X Infinite	American Express Business, MC Business	Visa Business	American Express Business Gold, MC Business Gold	Visa Business Gold
<b>Risks insured according to Travel insurance Terms and Conditions for AS Citadele Banka customers No 4101.201</b>											
19.1	Travel documents "Travel insurance in the country of client's domicile"	-	200	-	200	-	300	-	200	-	200
<b>20.</b>	<b>Accidents:</b>	15 000	15 000	30 000	30 000	75 000	75 000	15 000	15 000	30 000	30 000
20.1	Accidents "Travel insurance in the country of client's domicile"	-	2 500	-	5 000	-	12 500	-	2 500	-	5 000
<b>21.</b>	<b>Insured's substitution</b>	-	-	500	500	1 000	1 000	-	-	500	500
<b>22.</b>	<b>Phone calls</b>	-	-	50	50	100	100	50	50	100	100
<b>23.</b>	<b>Civil liability</b>	-	-	10 000	10 000	30 000	30 000	10 000	10 000	10 000	10 000
<b>24.</b>	<b>Legal expenses</b>	1 000	1 000	1 500	1 500	3 000	3 000	1 500	1 500	2 000	2 000
<b>25.</b>	<b>Money theft and robbery:</b>	100	100	150	150	300	300	100	100	150	150
25.1	Money theft and robbery "Travel insurance in the country of client's domicile"	-	100	-	150	-	300	-	100	-	150
<b>26.</b>	<b>Closed ski slopes</b>	-	-	-	-	-	200	-	-	-	-
<b>27.</b>	<b>Skipass insurance</b>	-	-	-	-	-	200	-	-	-	-
<b>28.</b>	<b>Sports equipment damage because of an accident</b>	-	-	-	-	-	300	-	-	-	-
<b>29.</b>	<b>Motor excess insurance</b>	-	-	-	1 500	-	1 500	-	1 500	-	1 500
<b>30.</b>	<b>Vehicle key theft insurance</b>	-	500	-	500	-	500	-	500	-	500
<b>Risks insured according to Purchase insurance Terms and Conditions for AS Citadele Banka customers No. 1402.1301</b>											
<b>31.</b>	<b>Purchase insurance</b>	10 000	10 000	20 000	20 000	40 000	40 000	20 000	20 000	20 000	20 000
<b>32.</b>	<b>Non- delivery of goods</b>	-	-	-	500	-	500	-	-	-	500
<b>33.</b>	<b>Price protection</b>	-	300	-	500	-	1 500	-	-	-	-
<b>34.</b>	<b>Extended warranty</b>	-	-	-	1 000	-	1 000	-	-	-	-
<b>Total sum insured for the risks insured indicated in paragraphs 1.-34., EUR</b>		<b>75 000</b>	<b>75 000</b>	<b>200 000</b>	<b>200 000</b>	<b>250 000</b>	<b>250 000</b>	<b>75 000</b>	<b>75 000</b>	<b>200 000</b>	<b>200 000</b>

\*MasterCard Standard customers are insured in case they are the customers of Lithuanian company AB "Citadele Bankas" only.