

PRIVATE PROPERTY ASSISTANCE PACKAGE

Terms and Conditions



Effective as of **01.06.2020**.

For Insurance of Users of Citadele Banka AS Payment Cards

Private Property Assistant Package Insurance is provided to Bank's Payment Card users under these Terms and Conditions and the Travel risk insurance terms and conditions for the insurance of users of Citadele Banka AS payment cards.

1 INSURANCE COVER

1.1 BTA, according to the procedure defined in these Terms and Conditions, shall provide and pay for the services specified in Article 1.2, concerning the receipt of emergency assistance, to limit of repair damages resulting from a sudden and unpredictable accident at the Private property of the Bank's Payment Card user, or to reduce further losses. For the purposes of these Terms and Conditions, the Private Property herein shall mean the Bank's Payment Card user's actual place of residence - flat, building or building's part.

1.2 BTA shall provide the following services:

1.2.1 Consulting over the phone

- a) how to act to limit of repair the damages resulting from the accident and reduce further losses,
- b) which state, municipal, service provider's emergency response teams and other competent institutions must be notified of the accident.

1.2.2 Lock service Lock picking, replacement or repair services in the case of lost keys, malfunction of the locking mechanism or damage to the key to the outer door or gates of the Private Property – when the Private Property is a private house, twin or row house, when entering or leaving the Private Property has become impossible for the Bank's Payment Card user.

1.2.3 Carpenter services To limit the damages caused to the Private Property by a sudden and unpredictable accident to reduce further losses and make temporary solutions in emergency cases, when the Private Property has been damaged, for instance, a window glass is smashed, wind damaged roof cover, the fence or building's roof damaged as a result of a fallen tree, etc.

1.2.4 Plumber services Fixing a leakage of liquid or steam as a result of a case of emergency in utility mains of the Private Property (sudden and unexpected rupture, fissure or clogging of utility mains, resulting in leakage of liquid or steam from them) and installing temporary solutions to restore the functionality of the Private Property's damaged utility mains.

1.2.5 Liquid collection services Collection of spilled water or sewerage after in a case of emergency in the Private Property's utility mains.

1.2.6 Security services Physical security services, in case after an accident there are no other possibilities of ensuring protection against free access of third parties to the Private Property, and the Bank's Payment Card user cannot himself ensure the Private Property being watched.

1.2.7 Electrician's services For the prevention of electrical damage caused by an electrical installation accident (sudden and unforeseen electrical installation damage, as a result of which a power failure has occurred) at the Private Property and for the installation of temporary solutions to ensure the operation of the damaged Private Property's electrical installation.

2 EXCEPTIONS

BTA will not provide and pay for the services specified in Article 1.2 of these Terms and Conditions:

2.1 when losses have occurred as a result of the Bank's Payment Card user's malicious intent or fault, that in terms of reimbursement for losses and other civil liability consequences is considered as malicious intent;

2.2 when the damages have occurred in a property of joint ownership and they do not cause direct damages to the Private Property;

2.3 if losses have occurred repeatedly after a previous temporary solution has been applied and an appropriate repair work has not been conducted to prevent the recurrence of the accident;

2.4 in case the cooperation partner of BTA – the service provider cannot verify the identity of the service recipient, and his rights to receive the service;

2.5 in case the provision of service is dangerous or endangers life or health of a person, or property rights of third parties may be violated without their consent;

2.6 in case the Bank's Payment Card user has provided untruthful information about the causes and circumstances of the accident;

2.7 when the Bank's Payment Card user or persons within the Private Property impede or obstruct the provision of the service;

- 2.8** when the Bank's Payment Card user has failed to follow the instructions previously given by BTA or BTA's cooperation partner – service provider, regarding activities to be done to limit or reduce the scope of consequences of the accident;
- 2.9** when the Bank's Payment Card user does not meet the obligations specified in Section 4 of these Terms and Conditions;
- 2.10** when the services have not been provided by BTA or BTA's cooperation partner – service provider;
- 2.11** when the Private Property is not permanently inhabited (is not inhabited at least 230 days a year);
- 2.12** when water or sewerage leakage has occurred due to poor quality repair of appliances (household appliances, boiler, etc.).

3 SUM INSURED

Sum Insured for the Assistance package shall be EUR 350 (three hundred fifty euros) for the entire insurance period.

4 OBLIGATIONS OF THE BANK'S PAYMENT CARD USER

The Bank's Payment Card user is obliged to:

- 4.1** immediately notify about the accident by calling the BTA Customer Support Service hotline (+371) 26121212.
- 4.2** Listen to and follow the instructions of BTA and BTA's cooperation partner – service provider, when such are given, prior to a specialist's arrival at the Private Property;
- 4.3** conduct all emergency measures as soon as possible, to limit and fix the accident's consequences;
- 4.4** at a request of BTA's cooperation partner – service provider, present an identity document;
- 4.5** after the service has been provided, sign the document of the received services prepared by the service provider;
- 4.6** as soon as possible, conduct an appropriate repair to prevent the recurrence of the accident, if BTA's cooperation partner – service provider has or has not installed a temporary solution to avoid further losses.

5 INSURANCE INDEMNITY

- 5.1** The fee for services included in the Private Property Assistance Package, in accordance with these Terms and Conditions, BTA shall pay directly to the BTA's cooperation partner – service provider.
- 5.2** The service price, service quality and compliance with the regulatory enactments of the Republic of Latvia shall be the responsibility of BTA's cooperation partner - service provider, or another service provider, who has provided a services in the case specified in Article 5.4.
- 5.3** BTA shall not be responsible for the amount of costs of services specified in Article 1.2, in excess of the Sum Insured indicated in Section 3 of these Terms and Conditions.
- 5.4** BTA will compensate to the Bank's Payment Card User for the fee paid from his own funds for services specified in Article 1.2 of these Terms and Conditions, which were provided by a provider other than BTA's cooperation partner - service provider, only in the case, if BTA's cooperation partner – service provider will have informed, incl. by phone, that he is unable to provide the necessary service. Documents confirming the provision of a service shall be submitted to BTA no later than within 1 (one) month since the service provision day. In this case, Article 2.10 of the Terms and Conditions shall ne be effective.