

Bike Insurance Policy

Terms and Conditions

For Insurance of Users of Citadele Banka AS Payment Cards

Effective as of 01.06.2020.

1 INSURANCE COVER

1.1 The insurance cover is provided under these terms and conditions and:

1.1.1 Travel risk insurance terms and conditions for the insurance of users of Citadele Banka AS payment cards;

1.1.2 Personal accident insurance Terms and Conditions No. 8-2, approved on 11.07.2017, available at <https://www.bta.lv/en/private/private-accident-insurance#-insurance-terms-and-conditions>.

1.1.3 BTA Third Party Liability Insurance Terms and Conditions No. 21.01 approved on 31.01.2012 and BTA Third Party Liability Insurance Terms and Conditions for Natural Persons No. 21.01.-1 approved on 28.08.2013 available at <https://www.bta.lv/en/private/general-civil-liability-insurance-of-individuals#-insurance-terms-and-conditions>.

1.1.4 Private Property Insurance Terms and Conditions Nr.3F-2, approved on 11.07.2015, available at <https://www.bta.lv/en/private/private-property-insurance#-insurance-terms-and-conditions>.

1.2 BTA provides the insurance coverage referred to in Article 1.3 of these terms and conditions to the Bank's payment card user and its Family members according to the Bank's payment card type and the provisions defined in the Travel Risk Insurance Terms and Conditions for Insurance of Users of Citadele Banka AS Payment Cards. The insurance coverage will be applicable to Family members of the Bank's payment card user, when they go for a bicycle ride together with the Bank's payment card user.

1.3 BTA provides the following insurance protection:

1.3.1 Property insurance - the insurance object is a bicycle of the Bank's payment card user and its Family member. The insurance object shall be insured against the following risks: fire risk, leakage of liquid or steam, natural disasters, illegal activity of third parties, moveable property outside home, damages risk. BTA Private property insurance Terms and Conditions No. 3F-3 shall include Article 2.2.9, reading as follows:

"2.2.9. Damages risk:

a) BTA will compensate for losses due to harm to the Insurance object, when the reason of harm has been a sudden, unexpected occasion, occurring as a result of circumstances, e.g., collision with another bicycle, other vehicle, obstacle, pedestrian, animal or another object.

b) Once in an insurance period, BTA will compensate for losses due to occurrence of damage risk with a sublimit specified for the particular Insurance object.

c) Insurance indemnity for damages risk will be granted on the basis of photo pictures of the damage, and payment documents, such as receipts, registered receipts, specifying information regarding received bicycle repair services and the price paid for the received services.

d) BTA will not compensate for losses regarding abrasion or scratches to the painting or metallic parts of the Insurance object, as well as damage or destruction of accessories of the Insurance object, such as lights, video equipment, child seats, bicycle computers, holders, etc."

1.3.2 Personal accident insurance - the insurance object is an Injury, sustained by the Bank's payment card user or its Family member while riding a bicycle. Personal accident insurance shall include the following insurance cover types: Death, Loss of Labour Capacity - according to Personal accident insurance Terms and Conditions No. 8-2, Annex 3, Injuries - according to Personal accident insurance Terms and Conditions No. 8-2, Annex 2, Medical expenses according to insurance cover option Medical expenses I.

1.3.3 Third party liability insurance - the insurance object is the third party liability of the Bank's payment card user or its Family member as a bicycle rider. BTA will compensate for losses to a third party inflicted to it by the Bank's payment card user or its Family member while riding a bicycle. BTA will compensate for losses to a third party inflicted to it by a minor child of the Bank's payment card user also in the case, when Family members are not insured together with the Bank's payment card user. Losses subject to compensation:

a) Harm incurred to life or health - death of a third party, loss of working ability, temporary incapacity to work, physical injury or illness, sustained by a Third party.

b) Property damage - damage incurred to material moveable or immoveable property possessed by a Third party or legally operated by a third party, or a total loss of that property.

c) Litigation expenses - litigation and case administration related expenses, coordinated with BTA in writing, occurring from investigation and adjustment of the claim brought by a Third party against the Bank's payment card user or its Family member.

d) Rescue expenses – reasonable minimum expenses in relation to immediate damage prevention and reduction measures, even in those cases, when these measures have not been successful.

Articles 1.3.2 and 1.3.4 through 1.3.8 of BTA General Third Party Liability Insurance Terms and Conditions of Natural Persons No.21.01.-1 shall be excluded.

The term of Article 1.3.3 of BTA General Third Party Liability Insurance Terms and Conditions of Natural Persons No.21.01.-1 shall read as follows: "when inflicted by you as a cyclist".

1.4 The insurance coverage shall be in effect in the Republic of Latvia.

2 EXCEPTIONS

Insurance indemnity will not be granted, when:

2.1 the Bank's payment card user or its Family member is engaged in downhill, freestyle or trial cycling, driving a cycle rickshaw, as well as in the case, when the Bank's payment card user or its Family member provides cycle courier services or is a Professional athlete.

2.2 the Bank's payment card user or its Family member has severely violated road traffic rules.

2.3 the Bank's payment card user or its Family member at the moment of the accident has been under the influence of medication used without prescription of the doctor, alcohol, narcotic or psychotropic substances, or if presence of such substances is established in the organism of the Bank's payment card user or its Family member, as well as when the Bank's payment card user or its Family member has refused to undergo tests to check for the presence of the referred substances in organism.

3 SUMS INSURED AND LIABILITY LIMIT

Insurance cover types	Sum insured, limit of liability (EUR)		
	X Card/X hero, Visa Classic	X Platinum, Visa Gold, X Infinite	MasterCard Gold, X Business, Visa Business, MasterCard Business, X Corporate, Visa Business Gold, MasterCard Business Gold
Card types			
Property insurance			
<ul style="list-style-type: none"> In the case of total loss (destruction) or theft of the bicycle 	500.00	1,500.00	1,000.00
<ul style="list-style-type: none"> In the case of damages 	100.00	100.00	100.00
Personal accident insurance			
<ul style="list-style-type: none"> Death 	100% of the sublimit of EUR 500.00	100% of the sublimit of EUR 1,500.00	100% of the sublimit of EUR 1,000.00
<ul style="list-style-type: none"> Loss of labour capacity 	EUR 500.00 according to Personal Accident Insurance Terms and Conditions No. 8-2, Annex 3	EUR 1,500.00 according to Personal Accident Insurance Terms and Conditions No. 8-2, Annex 3	EUR 1,000.00 according to Personal Accident Insurance Terms and Conditions No. 8-2, Annex 3
<ul style="list-style-type: none"> Injuries 	EUR 500.00 according to Personal Accident Insurance Terms and Conditions No. 8-2, Annex 2	EUR 1,500.00 according to Personal Accident Insurance Terms and Conditions No. 8-2, Annex 2	EUR 1,000.00 according to Personal Accident Insurance Terms and Conditions No. 8-2, Annex 2
<ul style="list-style-type: none"> Medical expenses I 	EUR 200.00 during the effective period of the insurance contract. BTA will compensate only for the medical expenses for services provided in medical establishments in the Republic of Latvia.	EUR 350.00 during the effective period of the insurance contract. BTA will compensate only for the medical expenses for services provided in medical establishments in the Republic of Latvia.	EUR 250.00 during the effective period of the insurance contract. BTA will compensate only for the medical expenses for services provided in medical establishments in the Republic of Latvia.
Third party liability insurance			
<ul style="list-style-type: none"> Harm incurred to life or health of third parties 	500.00	1,500.00	1,000.00

<ul style="list-style-type: none"> • Damage inflicted to property of third parties • Litigation expenses • Rescue costs 	500.00	1,500.00	1,000.00
<ul style="list-style-type: none"> • Litigation expenses • Rescue costs 	500.00	1,500.00	1,000.00
<ul style="list-style-type: none"> • Rescue costs 	500.00	1,500.00	1,000.00
Total sum insured or total limit of liability in each insurance cover type	500.00	1,500.00	1,000.00