

This Insurance Product Information Document provides an overview of the Private Property Insurance Product. This Document does not outline the special Terms and Conditions of a quote developed for a particular client. Full information about the product, exceptions and associated payments can be found in other documents, e.g. Card Insurance Terms and Conditions.

What type of insurance is this?

Card Insurance is voluntary insurance in which Travel and Purchase Insurance is included. Travel Insurance provides coverage from losses arising from falling ill during your travel, suffering an accident, having complications with your luggage or other personal belonging or having unexpected changes in the travel plan. Purchase Insurance provides coverage for purchases paid in full with the card against various sudden and unexpected damages and losses.



What is insured?

Travel Insurance

- ✓ Medical expenses and repatriation / transportation in case of a sudden and unexpected accident or in case of falling in (including Covid-19)
- ✓ One-time indemnity if in case of irreversible mutilation or death occurs due to sudden and unexpected accident
- ✓ Civil liability
- ✓ Loss or damage of your baggage due to the fault of the carrier
- ✓ Theft or robbery of personal belongings
- ✓ Delay of your baggage
- ✓ Travel cancellation, interruption and delay (including Covid-19)
- ✓ Being late for transit
- ✓ Expenses caused by flight delay
- ✓ Covid 19 Insurance
- ✓ Skiing Insurance
- ✓ Payments for phone calls
- ✓ Covering the deductible under the vehicle rental agreement
- ✓ Theft or robbery of cash
- ✓ Legal assistance

Purchase Insurance

- ✓ Property damage and loss in case of theft, robbery, destruction or warranty
- ✓ Extended warranty - any defect covered by the manufacturer's or seller's warranty after the warranty period
- ✓ Delivery risk
- ✓ Card purchase warranty
- ✓ Price protection

! Full information about non-insured events is specified in Card Insurance Terms and Conditions and depends on the type of the Card.



What is not insured?

Travel Insurance

- ✗ Damage caused by infectious diseases for which preventive vaccination is recommended when staying in a certain region but You have not received it
- ✗ Being in active military service or training in any kind of military formation
- ✗ Persons with mental health disorders or persons with necessity for permanent care
- ✗ Professional sports

Purchase Insurance

- ✗ Damages due to repairs

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- × Damages due to mechanical deterioration or breakage without the influence of external forces, except during the extended warranty insurance period
 - × Purchase was transferred for use to a third party
 - × Purchase has been left unattended

! Full information about non-insured events is specified in Card Insurance Terms and Conditions and depends on the type of the Card.



Are there any coverage restrictions?

- ! Event did not occur during the period of insurance protection validity term or did not arise as a result of the occurrence of the insured risks.
 - ! An insurance indemnity shall not be paid for events where the insured intentionally caused or contributed to the occurrence of the insured event.
 - ! Sum insured differs depending on the type of the Card.

 - ! Full information about non-insured events is specified in Card Insurance Terms and Conditions and depends on the type of the Card.
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What is the geographical coverage of my insurance?

- ✓ Whole World
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What are my obligations?

- To provide the Insurer with true information during the validity period of the Insurance contract
 - To familiarize yourself with the Card Insurance Terms and Conditions
 - Act in accordance with the Card Insurance Terms and Conditions
 - To submit claim to the Insurer in case of insurance event
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When and how should I make payment?

Insurance services for Authorized Card users are paid by AS "Citadele banka"



When does the coverage start and end?

Insurance coverage is valid throughout the entire period of the use of the Card



How can I terminate the contract?

Insurance coverage ends if the period of the use of the Card is terminated, or in the event of termination of the contract between the Insurer and AS "Citadele banka"
