



Balcia  
I N S U R A N C E

# AS Citadele banka CARD INSURANCE TERMS AND CONDITIONS

No. LV-18/04-02  
Valid from 01.06.2023

We offer You comprehensive Card Insurance to provide You and Your loved ones with security and support in case of unexpected events.

If You have any questions, please contact Us:

 [www.balcia.lv](http://www.balcia.lv)

 (+371) 65818365

 [citadele@balcia.lv](mailto:citadele@balcia.lv)

*Stay safe!*

Your Balcia

## DEFINITIONS

**Insurer or We** – Balcia Insurance SE.

**Insured Person or You:**

- ☑ In case of Travel insurance a person under 80 years of age who is an authorised user of the Card and, taking into account the type of Card issued to You and the insurance cover applicable, Your travelling companions - Relatives, or up to two of Your work colleagues if they are travelling with an authorised user of the Card, i.e. they share the same travel dates, itinerary and accommodation.
- ☑ In case of Card Purchase insurance - the authorized user of the Card who has purchased the Purchase with the Card.

**Insurance Period** – the period during which our insurance protection is in force in accordance with the insurance contract concluded between Us and the Policyholder and these terms and conditions.

**Policyholder** – Citadele banka - has concluded an insurance contract with Us for Your insurance.

**Sum insured** – the amount of money specified in (Annex 1 to these Terms), which may not exceed the sum of the insurance indemnity or the sum of several insurance indemnities, depending on the particular Card.

**Baggage** – Baggage items belonging to You and their contents, checked in, handed over and in the Carrier's custody.

**Card** – A payment card issued (valid) by the Policyholder. The types of Cards, the applicable insurance cover and the Sum Insured are set out in Annex 1 hereto.

- ⚠ In the event of an insured event, if You have been issued with two or more Cards, the insurance indemnity will be paid subject to the conditions and amounts of cover specified for the type of Card of Your choice. Issuing more than one Card does not increase Our liabilities and insurance cover

**Authorised Card user** – a customer (individual) of the Policyholder who, as a payment card user, has been issued at least one Card by the policyholder.

**Trip** – Your trip, for a fixed period, outside Your Home country. The Trip starts when You leave Your home country (cross the border of Your home country) and ends when You return from the Trip (cross the border of Your home country).

- ⚠ For the purposes of Medical Expenses Insurance, Accident Insurance and Trip Cancellation, Interruption and Delay Insurance, Your trip within the Home Country is also considered a Trip if You stay in a pre-booked and pre-paid tourist accommodation (hotel, guest house, etc.) for at least 2 days (the tourist accommodation must be at least 80 kilometres from Your actual place of residence and paid for or booked 2 days before departure). The journey starts when You leave Your actual place of residence and ends when You return to it.

**Purchase** – Movable property belonging to You which has been acquired during the period of insurance cover anywhere in the world using the Card (including by transfer from the account to which the Card is linked), excluding current assets, cash, animals, plants, travellers' cheques, airline tickets, second-hand items and vehicles subject to compulsory registration.

**Deductible** – the amount specified in the contract of insurance as a fixed sum or as a percentage of the amount of the loss calculated in accordance with these Conditions to be deducted from the indemnity payable.

**Intermediate stage of the Trip** – the place where You intend to change to the next transport after the start of the Trip to continue the Trip.

**Home country** – the country of Your nationality or the country that issued Your residence permit.

**Foreign country** – any country in the world other than Your home country.

**Accident** – a sudden and unexpected event during the Trip which occurs independently of Your will and which results in damage to Your life or health.

**Relative** – the spouse or common-law partner of the Authorised Card User if he/she shares the same household, the children and grandchildren of the Authorised Card User up to and including 21 years of age, and the parents.

**Extreme sports activities** – high-risk or alternative sports, sporting events or activities characterised by high speed and high risk, such as, mountaineering, motor sports, boxing, BMX, sailing more than 24 miles from shore, downhill, hang gliding, parachuting, downhill skiing, kitesurfing, flying aeroplanes, recreational or ultralight aircraft and hot air balloons, motorsports, diving if the diving depth exceeds 30 metres, gliding, paragliding, hiking in mountains without special mountaineering equipment at altitudes above 2500 metres, skijoring, snowboarding, cycling, speleology, etc.

**Sports activities** – any type of sporting activity, except Professional Sports Competitions and Extreme Sports Activities.

**Professional sports competitions or training** – playing a sport which is the insured person's main occupation, including preparation for and participation in sports competitions.

**Carrier** – any undertaking entitled to provide paid services for the carriage of passengers and luggage on predetermined routes by land, water or air.

**Repatriation** – Transfer of Your remains to the airport in Your Home Country if by plane, or to the morgue if by other means of transport. Repatriation also includes the transportation of Your remains to a mortuary if death occurs in the Home Country following an Accident during the Trip.






**Illness** – an unforeseeable illness that did not manifest itself before the start of the Trip, or an exacerbation of a chronic illness that requires emergency medical attention.

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

## MEDICAL EXPENSES INSURANCE

### 1. What is insured

If Your health deteriorates as a result of an Accident or Illness during the Trip, We will reimburse:

- ☒ medically justified expenses related to Your emergency treatment in a Foreign country;
  -  If the insured event occurs in the USA, Bulgaria, Greece, Egypt, Russia, Belarus, Spain, Thailand or Turkey, You must consult Us or Our partner before choosing a medical facility, otherwise We have the right to refuse to pay the indemnity.
- ☒ reasonable transport costs for:
  - Your transport to and from the treatment facility to Your accommodation;
    -  Transport from the accident site to Your accommodation is also reimbursed if this is necessary before transporting You to a medical facility.
  - Your early return to Your Home country (if Your health condition allows such transport);
  - Repatriation, and the purchase of a coffin for Repatriation;
    -  At the request of the Relatives, cremation of the remains may be arranged in the Foreign country where the insured event occurred and transportation of the urn to Your Home Country.
  - the return of the children who went on the Trip with You to the Home Country if You are unable to return from the Trip at the scheduled time because of an Accident or Illness;
  - the cost (as well as a maximum of 100 EUR per night for meals and hotel expenses) of transport for one of Your Relative's trips to You (return to Your Relative's Home country) if You are unable to return from the Trip on time and the Accident or Illness requires You to spend at least ten days in hospital;
    -  In the event of transportation to a Home Country other than the Republic of Latvia, We will not reimburse any transportation expenses described in Chapter 1 from/to the Relative or Your Home Country in excess of the transportation expenses from/to the Republic of Latvia.
- ☒ the cost of extending Your Trip if, You are unable to return from the Trip at the scheduled time, for reasons beyond Your control.
  -  If any of the expenses described in Chapter 1 exceed 1000 EUR, we ask You or a Relative to contact Us before You provide payment for these expenses. We will inform You how to proceed and provide You with information on what to do next.

## 2. What is not insured

We will not reimburse expenses incurred:

- ☒ for treatment in a Foreign Country if You had planned it before You started Your Trip;
- ☒ any preventive tests, diagnostics or vaccinations;
- ☒ for pregnancy (from the 32nd week of pregnancy) or childbirth, except if it is for emergency treatment following an Accident;
- ☒ due to Illnesses or injuries for which symptoms had already appeared before the Trip;
- ☒ in connection with rehabilitation, cosmetic treatment, plastic surgery, psychotherapeutic treatment, psychiatric treatment, treatment with non-traditional methods of treatment, prosthetics, cardiovascular surgery, organ or tissue transplantation, prosthetics.

## ACCIDENT INSURANCE

### 3. What is insured

If an Accident during the Trip results in a risk covered by Your insurance, We will pay compensation for:

- ☒ **Death** - Accident within the amount of the Sum Insured to the heir in accordance with laws and regulations, if the Insured's death has occurred as a result of an Accident not later than 1 year after the date of the Accident.
- ☒ **Permanent disfigurement** – Your physical injury resulting in anatomical defects with marked, stable limitations of functioning after the Accident. The Insurance indemnity will be calculated by multiplying the Accident Sum Insured by the percentage set out in the table in Annex 2 for a particular Permanent disfigurement.


### 4. What is not insured

We will not pay the Insurance indemnity if the Accident is due to a chronic, congenital, degenerative or other disease or to a congenital or acquired physical defect.

## CIVIL LIABILITY INSURANCE

### 5. What is insured

If You cause damage to a Third person's life, health or property during the Trip, We will indemnify You for the following types of damages and expenses:

- ☒ material damages related to the treatment or death of a Third person;
  - ☒ the repair or mitigation of damage to Third person property;
  - ☒ the loss of income that the Third person would have received if it had not suffered the damage;
  - ☒ the legal costs previously agreed with Us in relation to the Third person claim against You.
-  We will compensate for losses If, during the Trip, You may have incurred in connection with the payment of legal aid (Legal Aid Insurance) if You have inadvertently failed to observe the customs, laws, regulations or standards of behaviour of the country concerned.

### 6. What is not insured

The following will not be considered as Insured events and We will not reimburse any loss or expense incurred:

- ☒ You, a Relative or other persons with whom You share a household;
- ☒ the legal person You represent, directly or indirectly;
- ☒ without establishing Your liability for damages under the relevant laws and regulations (including the traditions or standards of behaviour of the country concerned);

- ☑ using land or water vehicles (except non-motorized and electric land and water vehicles, which have a maximum possible speed, according to the manufacturer's specification, of up to 25 km/h);
- ☑ from a contractual or guarantee obligation;
- ☑ due to penalties, interest for late payment or claims arising from their application;
- ☑ infection, contagious disease, mental reaction, state of affect, mental injury/illness or other mental disorder or disturbance of consciousness, epileptic or apoplectic seizure, chronic neurological disorder with incoordination or due to muscular weakness;
- ☑ if no claim for damages or expenses has been made against You or You have not notified us within 3 years;
- ☑ as a result of any damage caused by hunting or shooting;
- ☑ damage, loss or destruction of any media or information, cash, jewellery, precious stones, precious metals, art, antiques.

## BAGGAGE AND PERSONAL ITEM INSURANCE

### 7. What is insured

If Your Baggage is delayed by more than 2 hours upon arrival at Your Trip final destination, we will reimburse Your expenses for the purchase of essential goods for the Trip.

If included in Your insurance protection and during the Trip Your personal belongings are damaged or lost during the transportation of the Baggage, or if they are stolen or kidnapped, We will reimburse the actual value of the belongings up to the amount for which the lost belongings could have been purchased immediately before the Insured event, applying depreciation of 15% per year for items more than one year old.

We will also reimburse You for losses related to the theft or robbery of Your cash if it occurs within 4 hours of withdrawal from an ATM.

- ⚠ You must immediately notify the relevant Carrier of any damage to or loss of Baggage and provide Us with the relevant certificate from that Carrier.

We will also reimburse the costs incurred by You during the Trip to restore Your only travel document, driving licence, vehicle passport or payment card if damaged, lost or stolen during the Trip.

- ⚠ We will pay compensation for damage caused by theft, robbery or unlawful damage to personal belongings (including travel documents, driving licence, vehicle passport or payment card), You only need to notify the police in accordance with the procedure laid down by law.

### 8. What is not insured

We will not reimburse expenses:

- ☑ for damage of Luggage with sharp objects, liquids, adhesives or dyes if it is causally related to your actions or omissions;
- ☑ for damage to or loss of jewellery (including watches), food and alcohol, precious metal, antiques, tobacco, cheques, travel tickets, securities of any kind, vouchers (including theft or robbery);
- ☑ for minor cosmetic damage (surface damage, wear and tear, scratches, paint defects) which does not interfere with the continued functional use of the Baggage or possessions;
- ☑ for depreciation of property during normal use;
- ☑ on a publicly accessible place for theft of unattended property (except during transportation of Baggage);
- ☑ for damage to or destruction of property unsuitable for transport (carriage);
- ☑ if the police do not confirm, or You cannot provide justification (e.g. email, phone call records, etc.), that the theft, robbery or unlawful damage to personal property (including travel documents, driving licence, vehicle passport, cash or payment card) has been reported to them.

### 9. What is insured

We will reimburse Your expenses for:

- ☑ **Trip cancellation** – prepayments paid for the Trip that have not been reimbursed by third parties (e.g. tour operators, hostels, airlines, etc.) if You do not go on the Trip:
  - due to an unexpected serious injury or unexpected acute illness of You, Your Relative or any travellers with You, the first symptoms of which appear after the insurance cover has taken effect and require hospital treatment;
  - Death of a Relative, Your brother, sister or other travelling companions;
  - due to an act of terrorism, if the services intended for tourists are disrupted at the final destination of the Trip;
    - ⚠ Losses will only be reimbursed in cases if the terrorist act has occurred and the scheduled trip has been cancelled no earlier than 30 calendar days before the scheduled start date of the Trip.
  - due to complications arising from Your or Your spouse's pregnancy, provided that the pregnancy occurs after the Trip has been paid in full or in part;
  - due to Your being summoned to appear as a witness or victim in a court hearing in accordance with the procedure laid down by law, of which You are informed after the issue of the travel voucher/reservation of tickets and hotel;
  - due to cancellation of a theatre performance, concert or similar event if the main purpose of the Trip was to attend the event;
  - because Your travel documents have been stolen or misplaced before the start date of the Trip and it is not possible to recover them within the required time limit;
  - because damage has been caused to movable or immovable property belonging to You (damage of more than 5000 EUR, Your presence is strictly necessary to repair the damage or because of an ongoing investigation).
    - ⚠ We will also reimburse the ticket price for a theatre performance, concert or similar event in the Home Country if the purpose of the cancelled Trip was to attend an event in the Home Country.
- ☑ **Trip interruption** – exchange or purchase of new tickets (including airport transfers to return You to Your Home Country in economy class) and the cost of the hotel booked and paid for before the start of the Trip (the Insurance indemnity is calculated for the number of nights You could not spend in the hotel booked and paid for at the final destination), if the start of the Trip is interrupted due to:
  - Illness, serious injury or death of You, Your Relatives, Your brother, sister or other travellers with You during the Trip;
  - Theft or robbery of documents necessary for Your travel during the Trip, if it is not possible to recover them within the required time limit and it is not possible to continue the Trip as a result;
  - natural disaster due to which the public transport used during the Trip is canceled and due to which it is not possible to continue the Trip;
  - damage to movable or immovable property belonging to You (damage of more than 1000 EUR, Your presence is strictly necessary to repair the damage or in connection with an ongoing investigation).
- ☑ **Being late for the Trip** – exchange or purchase of new economy class tickets, as well as up to 100 EUR per night for hotel expenses incurred as a result of not being able to arrive on time at the final destination of Your booked and paid-for hostel (The insurance indemnity is calculated for as many days as, for the number of days You were unable to stay at the booked and paid-for hotel at the final destination of the Trip) if You are late arriving at the place of departure of the Trip or the place from which You are scheduled to return to the Home Country because:
  - public transport is delayed due to bad weather, natural disasters, road traffic disruptions (if these directly caused the delay), vehicle technical failure;
  - the vehicle You are using has been involved in a road traffic accident (registered in accordance with the laws and regulations) or due to a technical defect in the vehicle which did not exist or which You could not have known existed before the journey, or due to a natural disaster (storm, flood, earthquake);
  - You've been the victim of a crime.



- ☑ **Being late for transit** – exchange or purchase of new tickets in economy class and the cost of accommodation during the intermediate part of the Trip (up to a maximum of three nights and a maximum of €100 per night) if You miss a transfer to other public transport during the intermediate part of the Trip because:
  - The public transport You used is delayed (by at least 1 hour) due to bad weather, natural disasters, traffic accident, vehicle technical fault;
  - You've been the victim of a crime.
- ⚠ If the minimum time needed to reach the transit vehicle is not taken into account (e.g. according to the airline's recommendations), the insurance cover will not be valid;

## FLIGHT DELAY

### 10. What is insured

If, during the Trip, the flight for which You have checked in is delayed by more than 2 hours or cancelled, we will reimburse Your expenses for:

- ☑ meals at the point of flight delay or cancellation;
- ☑ transport services from the airport where the delay or cancellation occurred to the hotel and back;
- ⚠ We will reimburse expenses up to a limit of 100 EUR per day and only in cases if they are incurred at a Foreign country airport during the period between the scheduled departure and the actual departure.
- ☑ failure to arrive at the final destination of the Trip at the hotel booked and paid for (the Insurance indemnity is calculated by multiplying the cost of one night's stay by the number of nights You do not stay at the hotel, up to a maximum of 100 EUR per night), as well as other reasonable expenses related to services booked by You before the start of the Trip at the final destination, such as transfers from the airport to Your hotel.

If a flight delay or cancellation makes it necessary for You to exchange Your tickets during the Trip, We will refund 50% of the price difference between Your previously purchased tickets and the new tickets, but not exceeding 200 EUR.

- ⚠ Don't forget to keep documents proving that Your flight has been delayed or cancelled, bills for meals and refreshments, hotel and transport costs.

## COVID 19 INSURANCE

### 11. What is insured

If it is included in Your insurance protection and You have received the Card for the first time not less than 3 days before the occurrence of the insured risk, the pandemic and epidemic exclusion in these Conditions does not apply to Covid-19, subject as follows.

- ☑ You have a document proving one of the following:
  - You have received a full course of vaccination with approved (Authorized by the European Medicines Agency (EMA))) vaccine against Covid-19;
  - You have had a Covid-19 test (for SARS-CoV-2 RNA or antigen) within 72 hours before the start of the Trip and have received a negative result. In this case, Covid-19 insurance is only provided for the first 30 days of the Trip;
  - You have had Covid-19 in the last 6 months before the start of the Trip and have fully recovered from it.
- ☑ Under the medical expenses insurance, We will reimburse expenses for hospital treatment for a maximum of 3 months per insured event.
- ☑ Losses to be covered under Trip cancellation, interruption and delay insurance will be covered if:

- You will be prevented from boarding public transport due to symptoms of Covid-19 (e.g. increased body temperature, fever);
- Cancellation, interruption or delay of travel because You have contracted Covid-19 or because You are a contact person (designated as such by an epidemiologist, family doctor, person in charge of a work team, educational institution or other team) who must be isolated or quarantined in accordance with national procedures.

## SKIING INSURANCE

### 12. What is insured

If it is included in Your insurance protection and if an Accident occurs while You are skiing (including snowboarding) during the Trip and You suffer bodily injury as a result, we will pay for the damage to Your skiing (including snowboarding) equipment.

We will also indemnify You for any loss due to inability to use a ski pass You have previously purchased, or due to a sudden illness or injury during the Trip for which You received emergency medical treatment.

All You have to do is provide us with documents proving that You have needed medical attention, and we will need to know about the damage to Your equipment - You must send us good quality photos from which we can objectively assess the damage, as well as detailed information about Your equipment (make, model, year of manufacture).

If the ski slope of Your choice is closed due to a thaw, avalanche or storm during Your Trip, We will pay You an insurance indemnity of 30 EUR for each day skiing and snowboarding is not possible due to the slope closure.

## PAYMENT FOR TELEPHONE CALLS

### 13. What is insured

We will reimburse You for telephone calls made during the Trip to contact Us or Our business partners.

## COVERING THE DEDUCTIBLE UNDER THE VEHICLE RENTAL CONTRACT

### 14. What is insured

If included in Your insurance protection, We will reimburse You for the deductible (under a separately concluded vehicle insurance contract) charged to You by the short-term rental company for sudden and unexpected physical damage to the vehicle You are renting during the Trip.

We will also reimburse the cost of replacing a stolen key to such a vehicle, but:

- ☒ the total sum insured and the amount of cover in each individual case is set at 500 EUR;
- ☒ the deductible per occurrence is set at 100 EUR.

## CARD PURCHASE INSURANCE

### 15. What is insured

If included in Your insurance protection, We will pay an insurance indemnity to the Authorised Card User for damage to or loss of a Purchase if caused by:

**Theft** – theft, whether secret or open, if committed unlawfully by third parties:


- ☒ by entering a confined space with visible signs of an intruder - by breaking or mechanically damaging barriers or breaking locks installed to restrict unauthorised access;
- ☒ breaking, mechanically damaging or disabling security locks securing the Purchase to an immovable object, the ground or a building.



**Robbery** – the taking of movable property if it involves violence or a threat of violence against You.

**Destruction** – damage to the Purchase as a result of a sudden and unforeseen external event.


**Warranty case** – damages for any defect in the Purchase covered by the manufacturer's or seller's warranty.

 Insurance protection for each Purchase starts from the moment You receive the Purchase and continues for the next 180 days. If it is not possible to determine the specific moment of receipt of the Purchase, the Purchase is deemed to be insured for 180 days from the moment of payment for the Purchase. If the Purchase is paid for in instalments, the insurance will commence from the time of the first Card payment and the indemnity will be paid in proportion to the part of the Purchase paid for.

Insurance protection also includes:

**Extended warranty** – We will pay an insurance indemnity for any defect in the Purchase covered by the manufacturer's or seller's warranty that occurs during the extended warranty insurance period. The period of extended warranty insurance will be set at 1 year after the expiry of the manufacturer's or seller's warranty, but not more than 3 years from the date of purchase of the Purchase.

**Delivery risk** – We will refund the Purchase fee if Purchase was paid for and ordered but not delivered to You within 90 days of purchase.

 We must receive written confirmation that the Purchase was sent to You, and confirmation that the Seller refuses to refund the Purchase fee.

**Card purchase warranty** – We will indemnify You for damages related to the unlawful use of the Card by third parties if the Card was stolen or hijacked until the Card is blocked. The insurance indemnity will be paid in the amount of money misused by third parties from an account linked to the Card during the period from the time the theft or robbery occurred until the Card is suspended (blocked).

**Price protection** – if within 30 days after the purchase of the Purchase, the price of the same product is reduced at the same seller and the price difference is equal to or exceeds 20 EUR, We will compensate the price difference.

The following cannot be used to establish a price difference:

- ☒ Gift cards, vouchers, savings programme cards or vouchers, vendor bonus programmes;
- ☒ Prices that are bundled with a service contract, special financing or additional benefit (transportation, installation, etc.);
- ☒ Prices set where the seller is insolvent, in liquidation or has gone into liquidation, the sale is linked to the reconstruction of the shop or the price is set for cash payment;
- ☒ Prices fixed for specific categories of customers (members of clubs or associations, etc.).

## 16. What is not insured

We have the right to refuse to pay the claim if:

- ☒ The damage or loss of the Purchase did not occur during the period of insurance cover or did not result from the occurrence of the insured perils;
- ☒ The Purchase was not made during the period of insurance protection;
- ☒ The damage or loss of the Purchase occurred while You were under the influence of alcohol, drugs, psychotoxic or other intoxicating substances and is causally linked to the insured event;
- ☒ the accident has occurred due to force majeure as provided for in the laws and regulations of the Republic of Latvia;
- ☒ Damage to the Purchase occurred due to repairs;
- ☒ Damage to the Purchase due to its regular maintenance, cleaning, routine or emergency maintenance, including replacement of worn parts;
- ☒ Damage to the Purchase due to mechanical deterioration or breakage without the influence of external forces, except during the extended warranty insurance period;

- ☒ Damage to the Purchase is due to scratches on the surface of the object, such that the glass does not break completely, or if the scratches do not impede the use of the Purchase;
- ☒ Damage to the purchase has been caused by violation of the requirements for use set out in the manufacturer's instructions or in the laws and regulations of the Republic of Latvia;
- ☒ The purchase was transferred for use to a third party;
- ☒ The damage to the Purchase is the result of defects, spare parts or work covered by the manufacturer's recall;
- ☒ The damage to the Purchase is due to the corruption or loss of computer files or software, as well as data stored on the device (images, documents, contact list, programs, etc.);
- ☒ Damage to the Purchase due to unauthorised modification of the Purchase, such as installation of non-certified spare parts;
- ☒ The Purchase has been left unattended.

## INSURANCE CONTRACT

### 17. Conclusion of the contract and insurance protection

We and the Policyholder enter into an insurance contract which provides You with insurance protection while You are outside Your Home Country for a maximum of 90 consecutive days in any one Trip, provided that during that period You are an Authorised Card User, Colleague of the authorized user of the card or a Relative, and which provides You with insurance protection for Purchases made with the Card.

## INSURANCE INDEMNITY

### 18. If an insured event occurs

Immediately report the accident to the competent authorities (the police in case of theft, robbery or traffic accident; the fire and rescue service in case of fire; the emergency services in case of explosion, etc.), take measures to prevent and minimize damage, ensure that the circumstances of the accident and the damaged objects are photographed or filmed, and contact Us as soon as possible.


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

By concluding the insurance contract, You authorize Us to establish the circumstances of the Insured Event by requesting and obtaining all necessary documents and information.

Give Us full details of the accident and the costs involved. Upon the occurrence of an event which may give rise to a civil liability claim:

- ☒ send us a written request if You have received one;
- ☒ do not admit Your fault in causing the damage without Our consent (except to a court or law enforcement authority);
- ☒ do not offer or promise any indemnity without Our consent.

In the event of damage or loss of the Purchase, You must provide Us with:

- ☒ Purchase receipt, as well as POS terminal printout or bank confirmation of payment with the Card;
- ☒ a valid Card to verify its owner, expiry date and type of Card.
-  For Price Protection insurance, You must provide us with proof of the price change: the trader's notice in print (brochure, magazine, newspaper, etc.), a printout from the trader's website, etc. Prices are compared for identical goods (manufacturers, models, years of manufacture, dimensions, colour, etc. details that may affect the price of the goods must be the same).

## 19. Calculation of insurance indemnity

### In the event of risks related to the Trip

The Insurance indemnity will be calculated in accordance with the procedure set out in the specific risk description, taking into account the amount of the Sum Insured.

### In the event of damage or loss of the Purchase

We will determine the cost of purchasing the same type and similar quality of Purchase or the cost of restoring the Purchase to the same quality as it was immediately before the occurrence of the insured event.

In the event of damage to Your purchase, we will pay You the insurance indemnity or the repair costs.

You can choose any repair service provider, subject to prior agreement with Us.

If the cost of restoring (repairing) the Purchase exceeds 70% of its purchase price, We have the right to replace the Purchase with an equivalent object.

If only part of the Purchase price has been paid by Card, the insurance indemnity is determined in proportion to the part paid by Card.

After payment of the insurance indemnity, the salvageable remains of the damaged Purchase shall be transferred to Our possession or to Our repair partner, subject to prior agreement with Us.

## 20. Reduction of the insurance indemnity

We have the right to reduce the amount of the Insurance Indemnity payable if:

- ☒ You or the Policyholder have received full or partial compensation from the person responsible for the damage (including the tour operator or the Carrier) or have been reimbursed by another person, including another insurance company;
- ☒ You or the Policyholder are entitled to an Indemnity for the same Insured Risk under other insurance contracts - We are entitled to pay an Indemnity in proportion to the ratio of the Sum Insured or limit of this contract to the Sum Insured under the other contracts;
- ☒ the sum insured, the number of claims or the limit for one or more risks occurring during one calendar year has reached the sum insured, the number of claims or the limit for that risk.

## 21. Exceptions

We have the right to refuse to pay the insurance indemnity if the insured event has occurred:

- ☒ as a result of Your or the Policyholder's wilful misconduct, including malicious intent or gross negligence;
- ☒ as a result of You driving without a license in the relevant category, or You being banned from driving and this has a connection with the accident;
- ☒ due to the cancellation/delay of a journey (including a flight), either temporarily or permanently, by the airport authority, the aviation commission or any public authority
- ☒ as a result of pandemics and epidemics, except in the case of Covid-19;
- ☒ If you are under the influence of alcohol, narcotic, psychotoxic or other intoxicating substances and it is causally related to the insured event, unless the alcohol concentration in the body does not exceed the prescribed norm, and the alcohol concentration is clearly indicated in the documents certifying the performed tests;
- ☒ Due to infectious diseases for which preventive vaccination is recommended when staying in a certain region but You have not received it;
- ☒ as a result of You training or taking part in vehicle competitions or trials;
- ☒ as a result of You engaging in (and this has a causal link to the Accident) Extreme Sports activities, if this is not included in Your insurance protection;
- ☒ as a result of You taking part in Professional sports competitions or training;

- ☒ as a result of You not reporting an Insured event on time and therefore We cannot determine the exact amount of expenses or damages incurred;
- ☒ outside the Period of Insurance or Trip;
- ☒ as a result of You deliberately providing Us with false information or documents which materially affect the assessment of the insured risk or potential loss or having unlawfully increased the amount of loss;
- ☒ as a result of You deliberately failing to comply with the obligations set out in these Terms and Conditions.

## 22. Decision

A decision on the payment of the Insurance Indemnity will be taken and sent to You no later than 5 (five) days from the date of receipt of all documents relevant for determining the causes, circumstances and consequences of the insured event and for calculating the amount of the Insurance Indemnity.

## DISPUTE AND COMPLAINTS HANDLING PROCEDURE

All disputes, which arise or might arise between Us and the Policyholder, Beneficiary or You, shall be settled through negotiation. If it is not possible to settle a dispute through negotiation, You are entitled, for the purposes of protecting Your interests, to take Your dispute to the Consumer Rights Protection Centre of the Republic of Latvia ([www.ptac.gov.lv](http://www.ptac.gov.lv)), In the ombudsman of the Association of Latvian Insurers ([www.laa.lv](http://www.laa.lv)) or in court in accordance with the laws and regulations in force in the Republic of Latvia.

Everyone has the right to submit a complaint to Balcia free of charge:

- ☒ by writing to the e-mail address: [balcia@balcia.lv](mailto:balcia@balcia.lv);
- ☒ by calling (+371) 206 82 222;
- ☒ sending by mail or submitting a complaint to Balcia's central office, 63 K. Valdemāra iela Rīga, LV-1142, or any Balcia representative office;
- ☒ by sending an application using the Balcia website [www.balcia.lv](http://www.balcia.lv).

More detailed information on the procedure for handling complaints is publicly [available on our website](#).

## OTHER TERMS

- ☒ Information about Our processing of personal data is contained in the Privacy Policy, which is publicly available on Our website [www.balcia.lv](http://www.balcia.lv).
- ☒ We are bound by national and international sanctions, so if We receive information that any of the sanctions have been applied directly or indirectly to You or the Policyholder, We have the right to terminate the insurance contract unilaterally and immediately. If any payment may breach the sanctions, such payment may not be made while such sanctions are in force.
- ☒ The laws and regulations of the Republic of Latvia shall apply to rights and obligations not provided for in the Insurance Contract and to the regulation of legal relations arising out of the Insurance Contract ;
- ☒ In the event of any inconsistency between the Latvian language text of these Terms and Conditions and the translation of these Terms into any foreign language, the Latvian language text of these Terms shall prevail and be binding on the parties.
- ☒ Supervision of the insurance market in the Republic of Latvia is carried out by the Bank of Latvia (address: K. Valdemāra iela 2A, Rīga, LV-1050, website: [www.bank.lv](http://www.bank.lv), e-mail address: [info@bank.lv](mailto:info@bank.lv)).

## ANNEX 1

### TRAVEL INSURANCE

Conditions  
for application

Extent of the protection and insurance amount in EUR

Insured risks	Types of the payment cards					
	X hero, X supreme	X Platinum, X prime	X Infinite	X Business	X Business Plus, X Corporate	
Sport activities	Yes	Yes	Yes	Yes	Yes	
Extreme Sports Activities	None	Yes	Yes	None	None	
Insurance of co-traveller	None	Relatives	Relatives	None	Yes >=2 workmates	
<b>MEDICAL EXPENDITURE INSURANCE</b>	75 000	125 000	300 000	100 000	125 000	Single occurrence limit
Immediate dental help or tooth injury	350	500	600	500	500	Single occurrence limit
Medical accessories	250	500	500	500	500	Single occurrence limit
<b>LUGGAGE AND PERSONAL PROPERTY INSURANCE</b>	200	1 000	1 500	1 000	1 000	Single occurrence limit
Baggage delay	100	400	750	400	750	Single occurrence limit
Video, audio, photo, computer and similar equipment, electric device and their accessories insurance	-	500	1 000	500	500	Single occurrence limit
Robbery or theft of cash	100	150	300	150	150	Single occurrence limit
<b>TRAVEL CANCELLATION, TERMINATION OR MISSED TRIP INSURANCE:</b>	250	1000	1500	750	1000	Single occurrence limit
Trip cancellation						
Trip termination						
Missed trip						
Missed transit						
<b>FLIGHT DELAY</b>	250	1 000	1 500	750	1 000	Single occurrence limit
Compensation for increased price of transport tickets due to trip cancellation by the travel company	50% of the price difference, max. 200	50% of the price difference, max. 200	50% of the price difference, max. 200	50% of the price difference, max. 200	50% of the price difference, max. 200	Single occurrence limit
<b>ACCIDENT INSURANCE</b>	10 000	20 000	50 000	10 000	20 000	Single occurrence limit
<b>PAYMENT FOR TELEPHONE CALLS</b>	250	500	750	500	500	Single occurrence limit
<b>DEDUCTIBLE COVERAGE ACCORDING TO THE CAR RENT AGREEMENT</b>	-	1 500	3 000	1 500	1 500	Single occurrence limit
<b>THIRD PARTY LIABILITY INSURANCE</b>	5 000	10 000	40 000	10 000	10 000	Single occurrence limit
Legal assistance insurance						
<b>SKIING INSURANCE</b>	-	100	300	-	-	Single occurrence limit
<b>COVID-19 INSURANCE</b>	75 000	125 000	300 000	100 000	125 000	Single occurrence limit
Medical expenditure insurance						
<b>COVID-19 INSURANCE</b>	-	1 000	1 500	-	1 000	Single occurrence limit
Travel cancellation, termination insurance						

## CARD AND PURCHASE INSURANCE

Conditions  
for application

Extent of the protection and insurance amount in EUR

Insured risks	Types of the payment cards					
	X hero, X supreme	X Platinum, X prime	X Infinite	X Business	X Business Plus, X Corporate	
Damage or loss of purchases	10 000 (1 000 per occurrence)	20 000 (1 500 for each case)	40 000 (1 500 for each case)	20 000 (1 000 per occurrence)	20 000 (1 500 for each case)	Within a 12-month period from the first insurance case
Price protection	300 (limit: 3 occurrences)	500 (limit: 5 occurrences)	1 500 (limit: 12 occurrences)	-	-	Within a 12-month period from the first insurance case
Risk of product delivery	-	500	500	-	500	Within a 12-month period from the first insurance case
Extended warranty	-	1 000	1 000	-	-	Within a 12-month period from the first insurance case
Insurance of card payments	150	150	150	150	150	Within a 12-month period from the first insurance case
Deductible	Deductible for damage, robbery or theft EUR 50, self-risk for electrical goods EUR 100					

## CITY COMBO\*

Conditions  
for application

Level of protection and amount insured, EUR

Insured risks	Types of the payment cards					
	X hero, X supreme	X Platinum, X prime	X Infinite	X Business	X Business Plus, X Corporate	
Property (Vehicle) insurance	1 000	2 000	3 000	2 000	2000	Within a 12-month period from the first insurance case
Collision risk	100	200	300	200	200	Within a 12-month period from the first insurance case
Accident insurance	1 000	2 000	3 000	2 000	2 000	Within a 12-month period from the first insurance case
Accident insurance during the Trip	none	none	none	none	none	Within a 12-month period from the first insurance case
Hospital allowance	EUR 10 per day	EUR 10 per day	EUR 10 per day	EUR 10 per day	EUR 10 per day	Within a 12-month period from the first insurance case
Third party liability insurance	1 000	2 000	3 000	2 000	2 000	Within a 12-month period from the first insurance case

\* in accordance with City combo insurance regulation No. LV-081/02



## ANNEX 2

### AMOUNT OF INSURANCE INDEMNITY FOR MUTILATION CAUSED BY AN ACCIDENT

Mutilation	Insurance indemnity % of the total insurance amount
Complete, permanent loss of hearing ability in both ears	100%
Amputation of the lower jaw	100%
Complete, irreversible loss of speech	100%
Complete, unilateral loss of arm and leg	100%
Complete, unilateral loss of dominant arm and foot	100%
Complete loss of dominant hand and leg	100%
Loss of both legs up to the hips	100%
Complete loss of both hands or both arms	100%
Complete and permanent loss of eye sight (both eyes)	100%
Complete and permanent loss of eye sight (one eye)	50%
Complete loss of one eye (with seeing ability)	50%
Complete loss of hand and foot	80%
Loss of both feet	80%
Partial lower jaw amputation with preserved bite function	45%
Loss of skull bone mass over the entire surface thickness:	
<input checked="" type="checkbox"/> up to 3 cm <sup>2</sup>	10%
<input checked="" type="checkbox"/> from 3 cm <sup>2</sup> to 5 cm <sup>2</sup>	20%
<input checked="" type="checkbox"/> above 5 cm <sup>2</sup>	40%
Complete loss of hearing ability in one ear caused by injury 30%	
Loss of one foot (at the ankle)	45%
Partial loss of foot (submalleolar disarticulation distal from the ankle joint)	40%
Partial loss of foot (mediotarsal disarticulation)	35%
Partial loss of foot (at the tarsometatarsal joint)	30%
Complete and incurable paralysis of the lower limb	60%
Loss of one leg up to the knee	50%
Loss of one leg up to the hip	60%
Loss of hip bone mass or both bone mass in the lower limb (incurable condition)	60%
Shortening of lower limb by at least 5 cm	30%
Shortening of lower limb by at least 3-5 cm	20%
Complete amputation of two toes	25%
Amputation of 4 toes, including the big toe	15%
Complete loss of the big toe	7%
Complete loss of 1 toe	3%
Complete loss of 2 toes	5%
Complete loss of 4 toes	7%
Loss of one (dominant) hand	55%
Loss of one (non-dominant) hand	50%
Loss of one (dominant) arm up to the elbow	60%
Loss of one (non-dominant) arm up to the elbow	50%
Loss of one (dominant) arm up to the shoulder	60%
Loss of one (non-dominant) arm up to the shoulder	50%
Loss of one, dominant, arm or hand	60%
Loss of one, non-dominant, arm or hand	50%

## AMOUNT OF INSURANCE INDEMNITY FOR MUTILATION CAUSED BY AN ACCIDENT

Mutilation	Insurance indemnity % of the total insurance amount
Complete loss of thumb, dominant hand	15%
Complete loss of thumb, non-dominant hand	10%
Partial loss of thumb (second, distal phalanx):	
<input checked="" type="checkbox"/> dominant	10%
<input checked="" type="checkbox"/> non-dominant	5%
Complete amputation of the index finger of the dominant hand	15%
Complete amputation of the index finger of the non-dominant hand	10%
Complete loss of two phalanges of the index finger:	
<input checked="" type="checkbox"/> dominant	10%
<input checked="" type="checkbox"/> non-dominant	5%
Complete loss of the index finger distal phalanx:	
<input checked="" type="checkbox"/> dominant	5%
<input checked="" type="checkbox"/> non-dominant	3%
Complete loss of thumb and index finger:	
<input checked="" type="checkbox"/> dominant	30%
<input checked="" type="checkbox"/> non-dominant	20%
Complete loss of thumb and some other finger (excluding index finger):	
<input checked="" type="checkbox"/> dominant	25%
<input checked="" type="checkbox"/> non-dominant	15%
Complete loss of two fingers (excluding thumb and index finger):	
<input checked="" type="checkbox"/> dominant	12%
<input checked="" type="checkbox"/> non-dominant	8%
Complete loss of 3 fingers (excluding thumb and index finger):	
<input checked="" type="checkbox"/> dominant	20%
<input checked="" type="checkbox"/> non-dominant	15%
Complete loss of 4 fingers (including thumb):	
<input checked="" type="checkbox"/> dominant	35%
<input checked="" type="checkbox"/> non-dominant	25%
Complete loss of 4 fingers, excluding thumb:	
<input checked="" type="checkbox"/> dominant	25%
<input checked="" type="checkbox"/> non-dominant	20%
Complete loss of middle finger:	
<input checked="" type="checkbox"/> dominant	10%
<input checked="" type="checkbox"/> non-dominant	8%
Complete loss of finger (excluding thumb, index finger or middle finger):	
<input checked="" type="checkbox"/> dominant	7%
<input checked="" type="checkbox"/> non-dominant	3%

### Notes:

1. In the case of ankylosis of a finger (excluding thumb or index finger) or a toe (excluding the big toe), 50% of the amount granted upon the loss of these body parts shall be paid.
2. The insurance indemnity shall not be paid until the mutilation is recognised as permanent and irreversible loss.
3. The insured person's mutilation, its progress or improvement shall be confirmed by the Quality Control Inspection for Expert Examination in Health Care and Work Disability or a state institution with similar functions.