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**Translation. The text in Estonian language prevails over the translation.**

„**BTA Baltic Insurance Company**” **AAS** concludes travel insurance contracts on the basis of these terms and the General Insurance Terms that are in force at the time of conclusion of the contract and are published on [www.bta-kindlustus.ee](http://www.bta-kindlustus.ee).

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## 1. What is what?

**We are** „BTA Baltic Insurance Company“ AAS branch in the Republic of Estonia and an Insurer in terms of the Law of Obligations Act.

**You are** an individual who is included in the insurance policy, who has insurable interest and who is the subject of the insurance contract, insured in terms of the Law of Obligations Act.

**Country of residence** – your country of citizenship, a country of permanent residence and/or a country that issued your temporary or permanent residence permit.

**Emergency aid** – medical assistance that is critically important for an individual. Failure to provide such assistance puts individual's life to danger.

**Emergency dental care** – dental care limited with use of pain relievers and provisional measures (X-ray, dental medications, temporary filling or tooth removal, local anesthesia, root canal opening and drug administration).

**Physical work** – according to these Terms physical work is the work in the following areas: construction, mechanic engineering, metal industry, chemical industry, working at height, any work related to moving or lifting objects, work with electricity, truck driving, agricultural work and any other activity requiring manual work.

**Losses** – your direct losses at the occurrence of an insured event. Losses do not include indirect losses, non-pecuniary damage and unearned profit.

**Injury** – permanent bodily injury caused by an accident and mentioned in the Appendix 2.

**Insured amount** – maximum compensation paid out by our company at the occurrence of an insured event. Insurance amount is specified on the insurance policy for every insured individual and per every selected insurance risk.

**Chronic disease** - a persistent or recurrent health condition or disease you were aware of before concluding the insurance contract.

**Acute exacerbation of a chronic disease** – expression of acute systems of a chronic illness that requires emergency aid.

**Medical evacuation** - medically essential transportation conducted from a hospital abroad to a hospital in the country of residence for further treatment approved by a doctor. In case if the evacuation is arranged to your permanent place of residence that is outside of the Republic of Estonia we pay out only the compensation in the amount necessary for medical evacuation of the Republic of Estonia.

**Minimum connection time** – requirement concerning the minimum time between flights that should be followed when booking or purchasing plane tickets.

**Deductible** – a part of losses in terms of percentage or sum of money deducted from the compensation amount. The deductible specified in an insurance contract is applied to every individual included in the insurance policy.

**Family member** – according to these Terms a spouse, parents, children, adopted children and adopting parents are included into this category.

**Sudden acute disease** – unexpected and unforeseen illness the first symptoms of which expressed during the trip within the insurance period and led to emergency medical aid.

**A transport vehicle with regular route** – a plane, bus or ship operating flights/voyages according to the schedule (including public transport).

**Trip** – your temporary stay outside of the country of residence. A trip starts from the moment you leave the country and cross the border and finishes when you cross the border and return to your country of residence.

**Repatriation** – transportation of remains to an airport of a country of residence in case of plane transportation or to a mortuary in case of transportation by other means of transport. On the instruction of relatives repatriation of remains may be done not to the Republic of Estonia but to the actual country of residence on condition that we pay out compensation in the amount necessary for repatriation of remains to the Republic of Estonia.

**Senior** – a person aged 75 years or older.

**Terroristic act** – an act of violence or threat of violence coming from any person or group of persons acting solely or in cooperation with an organization or authorities or on their behalf and carried out with politic, religious, ideological or ethnic purposes with the intention to influence government or to intimidate society or parts of the society.

**Injury** – temporary injury caused by accident and mentioned in the Appendix 2.

**Theft** – according to these Terms theft is taking another person's movable property without person's permission or consent.

**Carrier** – an air carrier, a ship operator using a ferry or a ship for commercial purposes, a rail carrier, a bus carrier providing passenger and cargo transportation on legal grounds.

**Accident** – according to these Terms it is a sudden occurrence beyond your reasonable control that was caused by external interference and that led to bodily injury or harm to life.

Artificial termination of pregnancy, act of delivery, surgical operations and their consequences, medical errors and infectious diseases are not considered as an accident.

## 2. How to conclude an insurance contract and how insurance coverage operates

**2.1.** According to these Terms an insurance contract can be concluded:

**2.1.1.** to provide insurance coverage for a single trip. In this case start and end dates of the insurance plan are specified in the insurance policy.

Medical expenses coverage per each insured accident is limited to 30 (thirty) days from the day of the insured accident;

**2.1.2.** to provide insurance coverage for multi trips during the period of insurance if there is a proper mark in the policy. In this case insurance coverage is valid for every trip within first 30, 45, 60 or 90 days in a row according to the special mark in the policy starting from the first day of a trip.

Medical expenses coverage per each insured accident is limited to 30 (thirty) days from the day of the insured accident;

**2.1.3.** to provide insurance coverage during transit if there is a proper "transit" mark in your policy. In this case insurance coverage works as follows: the first half of insured days is applied to the beginning of a trip and the second half of the insured days is applied to the end of a trip – within the insurance period.

Medical expenses coverage per each insured accident is limited to 30 (thirty) days from the day of the insured accident.

**2.2.** If an assured – an employer or a lending institution – concludes an insurance contract to insure their employees/customers going for a trip there is no need to specify employees by name. In this case all sums insured per each insured risk are the total insured amount for all employees/customers regardless on the number of employees/customers and trips.

Medical expenses coverage per each insured accident is limited to 30 (thirty) days from the last day of a certain trip; in case if the last day of a trip was not reported to us in writing 30 days period is counted from the first day of a trip.

### Does the insurance cover sport activities?

**2.3.** When participating in sports or risky activities you are insured on the following conditions:

**2.3.1.** You are automatically insured when: training in a gym, doing aerobics and its variations, swimming, snorkeling, playing water polo, going rafting, fishing, playing tennis, playing floorball, playing volleyball, driving a motorbike or a scooter having engine up to 125 cm<sup>3</sup> or being a passenger on these vehicles, playing soccer (football), playing basketball, playing golf, playing curling, playing bowling, participating in orienteering, riding a bicycle, roller skates or ice skates, being a passenger on an hot air balloon – provided you do not take part in competitions and do not act as a professional sportsman;

- 2.3.2.** If you take part in competitions specified in the paragraph 2.3.1 kinds of sport are covered with the insurance only on the condition that there is "Sport Insured" mark in the insurance policy;
- 2.3.3.** When going snowboarding or downhill skiing (hereinafter referred to as winter sports) you are insured only on the condition that you have one of the following marks in your insurance policy – "Snowboard insured" or "Sport insured". However you are not insured when going downhill skiing or snowboarding outside of properly equipped ski trails;
- 2.3.4.** When going scuba diving at the depth down to 30 m you are insured only on the condition that you have one of the following marks in your insurance policy – "Diving insured" or "Sport insured". However insurance does not cover scuba diving or diving at the depth of over than 30 (thirty) meters.
- 2.3.5.** Ice hockey, water sports (excluding those mentioned in the paragraph 2.3.1.), hiking (including high altitude trekking without special climbing equipment up to 3000 meters), quad driving, horseback riding and other physical activities not mentioned in these Terms as "Extreme sports" or "Specific sports" are covered by insurance if there is the proper "Sport insured" mark in the insurance policy. Furthermore, you are insured even if you participate in competitions including also sports mentioned in the paragraph 2.3.1 (hereinafter referred to as Sport);
- 2.3.6.** Extreme kinds of sport (hereinafter referred to as Extreme sports): parachuting, gliding, hang gliding, paragliding, motorsport, kickboxing, boxing, hot air balloon flights (as a pilot), bobsleigh, rugby, surfing, expedition are covered by insurance only on the condition that there is "Extreme sports" mark in the insurance policy.
- 2.3.7.** Insurance does not cover sports and amateur or professional activities related to jumping from height, making steep turns, maneuvers and figures with acrobatic elements or without them, and obstacle climbing (hereinafter referred to as Special sports). In case if any of sports mentioned in paragraphs 2.3.1 – 2.3.4 were completed with elements of steep turns, maneuvers and acrobatics, jumping from height this kind of sport is considered as special and is not covered by insurance even if there is "Sport", "Extreme sport" or "Snowboard, downhill skiing" mark in the insurance policy.  
Insurance does not cover such sports and physical activities like: climbing, caving, heli-board, motorcycling, downhill, driving a bike with engine capacity of over 125 cm<sup>3</sup> or being a passenger of such a bike, flights in flying vehicles and machines (excluding being a passenger in an airplane), unless otherwise provided in an insurance policy.

### **3. Area of validity of your insurance policy and your insured amount**

- 3.1.** You are insured on a territory specified in your insurance policy. Definitions "Europe" and "Whole world" are used and:
- 3.1.1.** if it is specified in a policy that it is valid in Europe then insurance is valid for all countries geographically situated in Europe. Additionally your insurance is then valid in Turkey, Egypt, Israel and Tunisia, United Arab Emirates, Armenia, Azerbaijan and Georgia excluding cases specified in paragraphs 17.2.7, 17.4.2 and 39.1.1;
- 3.1.2.** if it is specified in a policy that it is valid in the whole world it means that your policy is not valid in Arctic and Antarctic regions;
- 3.1.3.** if it is specified in a policy that it is valid in a country or territory that is unreachable without a transfer in a transfer area then insurance is valid for all transfer stations;
- 3.1.4.** a policy is not valid on your country of residence. However if it is issued for applying for a residence permit in the Republic of Estonia then your insurance policy is valid on the territory of the Republic of Estonia if there is the proper mark – "Insurance policy for residence permit".
- 3.2.** Total insured amount is the maximum amount payable for all insured events by all the risks included in your insurance policy within the entire insurance period. It is equal to the insured amount specified in your policy for medical expenses.

### **MEDICAL EXPENSES INSURANCE**

#### **4. What is insured?**

- 4.1.** An insured risk is appearance of medical expenses, repatriation expenses or expenses on medical evacuation caused by:
- 4.1.1.** Your sudden serious disease;

**4.1.2.** Acute exacerbation of your chronic disease;

**4.1.3.** An accident.

**4.2.** In accordance with this section of Terms we apply a compensation principle where medical and transport expenses incurred during a trip are compensated if medical and transportation services are provided because of your sudden serious disease, acute exacerbation of your chronic disease or an accident.

**4.3.** In case of death we apply a compensation principle where repatriation expenses are compensated if death was caused by an accident, a sudden serious disease or acute exacerbation of your chronic disease.

## **5. What do we cover and how do we pay out?**

**5.1.** We cover:

**5.1.1.** medical expenses for emergency aid delivered during your trip until the moment when your transportation to your country of residence became possible in compliance with the limitation specified in the paragraph 2.1;

**5.1.2.** cost of medical supplies and drugs prescribed by a doctor;

**5.1.3.** medical expenses for dental emergency aid within the amount specified in your policy;

**5.1.4.** expenses caused by your transportation to a medical facility on the condition that you were given emergency aid;

**5.1.5.** your medical evacuation expenses. In case if the evacuation is arranged by a third party who did not coordinate the process and the expenses with us in writing we will compensate the expenses within the limits of the minimum possible amount we could arrange a medical evacuation for. In case if you refuse medical evacuation offered to you and stay abroad in order to continue or to stop your treatment process we are exempted from liability to provide healthcare for you;

**5.1.6.** transportation expenses and the costs of services provided by a health worker escorting you if this escorting is arranged during medical evacuation. By permission of the doctor a medical health worker may be replaced by a member of your family traveling with you. In such case we cover transportation costs caused by exchanging a ticket or buying a new ticket if it is impossible to exchange your ticket;

**5.1.7.** your transportation costs for return to your country of residence if you cannot use previously purchased tickets due to hospital admission for reasons specified in the paragraph 4.1 and if the tickets cannot be cancelled or exchanged.

We compensate only the equivalent mode of transportation and cover only economy class tickets. If it was possible to cancel or exchange previously purchased tickets we pay out only the sum necessary for such exchange.

**5.1.8.** pursuant to written agreement with us expenses for purchasing economy class tickets for minor unaccompanied children in case of your hospital admission caused by an accident specified in the paragraph 4.1;

**5.1.9.** expenses for emergency services in case of pregnancy complications in the amount up to 1500 (one thousand five hundred) euro if duration of gestation is less than 32 (thirty two) weeks;

**5.1.10.** repatriation expenses in case of client's death. If repatriation is arranged by a third party who did not coordinate the process and the expenses with us in writing we will compensate the expenses within the limits of the minimum possible amount we could arrange repatriation for;

On the basis of written agreement with us repatriation expenses may be substituted by funeral expenses abroad or cremation. The maximum compensation amount in this case cannot exceed the amount that would be paid out for repatriation.

**5.1.11.** emergency and reasonable expenses for transport there and back and accommodation of a person accompanying the insured customer in a foreign country in case of insured event specified in paragraphs 4.1.1 – 4.1.3 that led to hospitalization for no less than 2 days. The compensation amount is up to 950 (nine hundred fifty) euro is possible on the condition that it was preliminary agreed with BTA in writing;

**5.1.12.** repair expenses or expenses related to purchasing a prosthesis, a hearing kit or prescription glasses that got broken or damaged because of an accident. We pay out medical expenses caused by such an accident up to 70 (seventy) euro per each insured event;



- 5.1.13.** on necessary purchase or lease of temporary medical auxiliary aids prescribed by a doctor (crutches, bands etc) in case if these expenses are connected to an insured event;
- 5.1.14.** your expenses on phone conversations connected to occurrence of the insured event with us or our partner on the amount up to 150 (one hundred fifty) euro.
- 5.2.** We cover medical expenses for surgical operations only on the condition that it was an emergency operation that could not be conducted in your country of residence, i.e. in case if refusal of surgery created threat to your life or a possibility for serious health problems.
- 5.3.** We cover medical expenses provided by medical centers, clinics and private physicians in Turkey, Egypt, Greece and Bulgaria we do not have a partnership agreement with only in the amount we pay out for our partners' services. The list of our partners' phone numbers is published on our website [www.bta-kindlustus.ee](http://www.bta-kindlustus.ee).
- 5.4.** If it is specified that this policy is valid on the territory of Russian Federation it means that we do not cover expenses on visits to private health care facilities and to American, German, French health care facilities and joint Russian-American and other medical facilities.
- 5.5.** When compensating the Senior expenses specified in the paragraph 4.1 per each insured event we apply the deductible part in the amount of 100 (one hundred) euro.

## **6. In what cases your insurance is not valid?**

- 6.1.** Expenses are not covered and an event is not considered as insured:
  - 6.1.1.** if your doctor recommended you to refrain from travelling before your trip started;
  - 6.1.2.** occurrence of an insured event is caused by alcohol, narcotic drugs or psychotropic substances or by misuse medications that were not prescribed by a doctor;
  - 6.1.3.** diagnostics and treatment of psychiatric disorders, including epileptic fits, hysterics, acute stress reactions also connected with sexually transmitted diseases, AIDS and all diseases caused by HIV infection;
  - 6.1.4.** an event associated with childbirth or artificial termination of pregnancy as well as services related to planned parenthood and infertility treatment;
  - 6.1.5.** an event associated with diseases requiring obligatory preventive immunization and health problems caused by vaccination or any other preventive measures;
  - 6.1.6.** an event associated with allergy excluding emergency cases for saving your life and cases when an insured person is a child under the age of 12;
  - 6.1.7.** an event associated with oncology diseases, diabetes, chronic renal failure (dialysis) and treatment of dysfunctions caused by them;
  - 6.1.8.** an event associated with cosmetic treatments, plastic surgery, rehabilitation activities, planned treatment, medical help after the elimination of an acute condition in the case of a sudden illness, service of high comfort and service or treatment in healthcare facilities, dispensaries and similar facilities;
  - 6.1.9.** an event associated with manipulation and correction operations, transplantation of tissues or organs, prosthetics (including production, purchase and prosthetic repair) operations on the heart, including heart valves and blood vessels, except cases of direct elimination of the consequences of an accident;
  - 6.1.10.** an event associated with treatment methods of complementary medicine, treatment without a diagnosis, the treatment, which does not correspond to the diagnosis, with the purchase of vitamins, food supplements, nutrition supplements, herbal and plant foods, homeopathic remedies;
  - 6.1.11.** expenses covered via the health insurance system (EKMC).
- 6.2.** Expenses are not covered and an event is not considered as insured if the insured risk occurred:
  - 6.2.1.** in case of attempted suicide or suicide;
  - 6.2.2.** in discharge of your duties in a military structure;
  - 6.2.3.** when doing any kind of sport, physical activity or physical work, unless there is a corresponding mark in the policy.
- 6.3.** We do not cover the expenses directly or indirectly associated with the cases specified in the paragraph 39.

- 6.4.** If the policy is valid on the territory on the Republic or Estonia we do not cover the expenses associated with acute exacerbation of chronic diseases since the term of the paragraph 4.1.2 is not applied to these contracts.

## **ACCIDENT INSURANCE**

### **7. What is insured?**

- 7.1.** Your life, health and physical state are the Insured Item. In accordance with this section the compensation principle is not applied.
- 7.2.** The insured risk is (caused by an accident):
- 7.2.1.** A permanent injury specified in Appendix 1 (hereinafter referred to as permanent injury);
  - 7.2.2.** An injury specified in Appendix 2 (hereinafter referred to as injury);
  - 7.2.3.** Death.

### **8. What do we cover and how do we pay out?**

- 8.1.** If an accident caused one or more permanent injuries, we will pay the insurance compensation the amount of which is calculated as a percentage of the amount specified in your policy for this insured event by paying in accordance with Appendix 1 a refund for one the most serious permanent injury.
- 8.2.** Upon our request, after the accident, you are required to do health examination conducted by a physician specified by us in order to verify the circumstances of occurrence of the insured risk and the size of the damage caused to your physical condition and health.
- 8.3.** If a list of insured risks in a policy included "Injuries insurance" in case of injury occurrence the compensation is paid out according to Appendix 2 as the percentage from the amount specified in the injury insurance policy on the condition that the consequences of injuries are treated for not less than 5 (five) calendar days.
- 8.4.** If the injuries sustained in an accident resulted in death occurred no later than within one year after the accident, we pay the insured amount specified in the policy in full to a person which is entitled to receive the insurance compensation in accordance with the legislation of the Republic of Estonia.
- 8.5.** In the event of the death all previously paid insurance compensations for permanent injuries and injuries are deducted from the compensation we pay out. In case if an injury compensation paid out previously is equal or above the compensation in the event of the death the insurance compensation is not paid.

### **9. In what cases your insurance is not valid?**

All exclusions specified in paragraphs 6.1.2, 6.2 and 39 of these Terms are applied to the accident insurance.

## **LUGGAGE INSURANCE**

### **10. What is insured?**

- 10.1.** Luggage is the Insured Item. Luggage is the things for personal use taken with you on a trip including sports equipment and valuable items.
- 10.2.** According to these Terms a valuable item is video, audio or photographic equipment, mobile phones, smartphones, computer equipment, electric appliances and accessories for them.
- 10.3.** In accordance with this Section of the Terms the compensation principle including compensation your direct losses associated with the risks specified in the paragraph 10.4 is applied.
- 10.4.** Insured risk is:
- 10.4.1.** delay of luggage checked by the carrier through the carrier's fault;
  - 10.4.2.** loss, theft, damage to luggage checked by the carrier due to the carrier's fault;
  - 10.4.3.** theft of luggage that is under your supervision including theft of valuable items of the luggage;
  - 10.4.4.** theft of sports equipment that is under your supervision;
  - 10.4.5.** damage to ski equipment caused by an accident occurred when downhill skiing or snowboarding.

## 11. What do we cover and how do we pay out?

- 11.1.** The maximum amount of compensation for each individual piece of luggage is determined in the amount of 50 (fifty) percent of the sum insured on the luggage insurance.  
The sum insured for the risk of loss, theft or damage to sports equipment, which is registered by the carrier as baggage, is shown separately in the policy in the list of insured risks.
- 11.2.** Valuable items of luggage are insured and insurance compensation is paid only on condition that they are under your constant supervision, including, if they are not transferred to the general luggage compartment of the vehicle (plane, bus, train, ship, in the baggage car); and in the hotel / apartment valuable items are kept in a safe or locked in another storing unit and if the valuable items are not left in the car without the personal supervision.  
The maximum amount of compensation for each valuable item of luggage is determined in the amount of 30 (thirty) percent of the sum insured on the luggage insurance.
- 11.3.** Sports and skiing equipment is insured only on the condition that the corresponding sport is specified in the policy according to the paragraph 2.3 division.
- 11.4.** In case the the carrier has compensated some of your losses due to the delay, loss, theft or damage of your baggage, we will pay the difference between your direct losses and the amount previously reimbursed to you by the carrier.
- 11.5.** Luggage delay works as follows:
- 11.5.1.** if baggage claim at the travel destination where you have planned to befor more than 24 (twenty four) hours is delayed for more than 4 (four) hours;
- 11.5.2.** We compensate the costs of the purchase of personal hygiene items and clothing urgently needed during the journey and appropriate to the local climate, purchased by you instead of things that were in your luggage in the amount of 30 (thirty) percent of the amount specified in the policy on the risk of luggage insurance; in case of delay of sports equipment we compensate the expenses on its rent;  
We compensate only the expenses incurred by you until the return of the delayed luggage. To obtain the compensation you must provide us with copies of receipts for purchases or rental of ski equipment, a reference from the carrier for baggage delay and copies of your boarding passes.
- 11.6.** In case of luggage loss or theft due to the carrier's fault we pay out a compensation in the amount of actual value of the luggage before the insured event considering the limitations specified in paragraphs 11.1 and 11.2  
If you are unable to prove documented cost of purchasing of luggage items, we will assign the compensation to the extent that a certain thing could be purchased directly before the insured event, applying depreciation in the amount of twenty (20) percent.  
For insurance claim you must provide us your luggage registration voucher, a certificate of loss from the luggage carrier and the amount of compensation paid.  
The previous payments for luggage delay will be deducted from the compensation.
- 11.7.** In case of luggage damage we pay out a compensation in the amount of the costs of its repair. If repair costs exceed the actual value of the luggage before occurrence of the insured event as well as if repair is not possible we apply the principle specified in the paragraph 11.6.  
If we take the decision to pay the compensation for the damaged baggage in the amount of its actual cost before the insured event, we may require you to hand over the damaged baggage to us.  
For insurance claim you must provide us your luggage registration voucher, a certificate of damaged luggage from the carrier, the amount of compensation paid, as well as the damaged luggage itself or its high-quality photos allowing us to objectively evaluate the damage and the extent of damage.
- 11.8.** In case of theft of the luggage while it was under your supervision we compensate the expenses for the purchase of basic necessities you had within 48 (forty eight) hours from the moment of establishing the fact of theft, if these things replace stolen from luggage, in the amount not exceeding thirty (30) percent of the luggage insurance amount specified in your policy.  
The insurance compensation for the theft of luggage left in a vehicle, shall be paid only if the luggage was locked in the luggage compartment. If there is no luggage department in a vehicle then the luggage left in such a vehicle is not considered as insured.



Insurance compensation is paid out only in case if you have reported the theft of the law enforcement agencies of the country where the theft occurred within 24 hours and got a confirming document.

To obtain insurance compensation is necessary to provide us with a document from the law enforcement agencies confirming the fact of theft and copies of receipts of your purchases.

**11.9.** In case of theft of the sports equipment while it was under your supervision we will pay compensation in the amount specified for this risk separately in the insurance policy applying the principle from the paragraph 11.5.

Insurance compensation is paid out only in case if you have reported the theft of the law enforcement agencies of the country where the theft occurred within 24 hours and got a confirming document.

To obtain insurance compensation is necessary to provide us with a document from the law enforcement agencies confirming the fact of theft, sports equipment registration voucher and precise information regarding the equipment (brand, model, year of manufacture).

**11.10.** If the ski equipment was damaged during an accident that caused injuries and occurred during downhill skiing or snowboarding we will pay compensation in the amount specified in the insurance policy for the insurance of the risk of damage ski equipment. Insurance compensation is paid out only if due to the accident you were given emergency aid. You should confirm it by providing us with a document proving the accident as well as photos of your sports equipment and the damage to the equipment allowing us to objectively estimate the damage.

**11.11.** The deductible part in case of insured risks specified in paragraphs 10.4.2 – 10.4.5 is not applied if your expenses do not exceed 70 (seventy) euro. If amounts of damage exceed 70 (seventy) euro the deductible part per each insured event is determined in the amount of 5 (five) percent from the sum of expenses.

## **12. In what cases your insurance is not valid?**

We do not compensate the expenses incurred as a result of:

**12.1.** damage and spoilage of of fragile, breakable objects, including porcelain, glass objects and sculptures;

**12.2.** spoilage or damage, loss or theft of prostheses, lenses, hearing devices;

**12.3.** founded or unfounded detention, seizure or confiscation of luggage by government authorities;

**12.4.** spoilage, damage, theft or loss, late arrival, or delay of illegal luggage;

**12.5.** spoilage, damage or reducing the value of luggage as a result of activity of moths and other parasitic insects;

**12.6.** wear and depreciation of luggage, reducing value of luggage, spoilage or damage of baggage as a result of painting, renovation, repair, restoration, etc.;

**12.7.** loss, spoilage, damage, purchase, theft of jewelry, precious metal wares, leather, silk, accessories, perfumes, cosmetics, optics (including sunglasses), antiques, food and alcohol, tobacco, currency notes, credit cards, checks, travel tickets, securities of any kind, coupons, identity documents;

**12.8.** spillage of a liquid transported in luggage;

**12.9.** transportation of the luggage as cargo in a vehicle you are not transported into, except cases of fault of the carrier;

**12.10.** the fact that luggage delay occurred when returning to the country of residence;

**12.11.** the fact that a luggage item got scratched, including scratches on sports equipment and the bag itself;

**12.12.** spoilage or damage to the luggage items due to their special properties.

**12.13.** loss, spoilage, damage, theft and delay of the items that do not belong you and are not used by you personally;

**12.14.** theft of luggage during its stay under your supervision, if the luggage had been left in the vehicle or trailer during the night (21.00 - 7.00);

**12.15.** purchase or rent of things that do not correspond to the climate of the country / location that is your destination.

## TRAVEL CIVIL LIABILITY

### 13. What is insured?

Insurance risk is your action or inaction during travel, resulting in sustained injuries to third parties or damage to their property.

The insured event must occur during the insurance period. The written request from a third party in respect of which you or we received a request should be submitted within insurance period of within 30 (thirty) days from the day of the event.

### 14. What do we cover and how do we pay out?

**14.1.** We reimburse the direct expenses associated with:

- 14.1.1.** medical expenses an aggrieved third party incurred for emergency aid within the meaning of these Terms;
- 14.1.2.** restoration of damaged property of a third party to a state in which it was before the insured risk or replacement of destroyed property of a third party on equivalent, in a state in which it was before the occurrence of the insured risk.
- 14.1.3.** legal costs - legal or related to the conduct of litigation costs that were agreed in writing with us and arose in connection with the investigation and settlement of the Third party claim against you under the liability limit, but no higher than 1000 (one thousand) euro.
- 14.1.4.** the costs on search and rescue - the minimum reasonable expenses in connection with the urgent evacuation measures to save the life of a third person, even in those cases, if these measures are not successful.

**14.2.** Deductible part for each insured event is determined in the amount of 100 (one hundred) euro.

**14.3.** If you are involved in judicial proceedings, you must provide us with the information and documents promulgated during the trial.

**14.4.** If we require you to meet the demand in a certain amount, but you do not follow this requirement, we have the right not to refund the sum greater than the recommended dosage regardless of the court decision.

**14.5.** Your civil liability during sport activities is insured only if the policy has "Sport", "Extreme Sports", "Snowboard, Downhill Skiing" or "Diving" marks.

### 15. In what cases your insurance is not valid?

The insurance does not cover:

- 15.1.** losses associated with your business or economic activity;
- 15.2.** fines, forfeit penalties or other payments equated to fines, issued as a result of unlawful actions;
- 15.3.** indirect costs or missed profit;
- 15.4.** damage caused by impact of asbestos dust, asbestos, diethylstyren, dioxin, urine formaldehyde, AIDS;
- 15.5.** losses caused by your (or the Insured person's) relatives;
- 15.6.** losses caused by damage to the property:
  - a) you rented, borrowed or received for sale;  
This exception does not apply to damages that you must pay in connection with the short-term rental of premises (for example, hotels, apartments) and does not apply to damages due to damage to the equipment located in them;
  - b) that is in your jurisdiction, under your supervision, control or in your storage;
  - c) you are transporting;
  - d) or objects that you process, reprocess or make other impact on them.
- 15.7.** damage caused to third parties with a vehicle you own or use or damage to a vehicle;
- 15.8.** damage caused by animals, which are owned by you or are under your supervision, and if these animals belong to someone under the your responsibility as prescribed by law;
- 15.9.** damage caused by you while being under the influence of alcohol or drugs;
- 15.10.** damage caused to you due to the use of an object in a way unforeseen and not included in the manual;
- 15.11.** A case mentioned in paragraphs .6.1.2, 6.1.4, 6.1.7, 6.2 and 39.

## 16. What should you do in case of insurance event

In order to obtain compensation at the occurrence of the insured risk you must:

- 16.1.** notify us in writing without undue delay and in the shortest possible time about each accident, the consequences of which may lead to a claim as a result of unlawful actions taken against you. If in connection with the incident under investigation, you are given a summon or other legal action was taken or you received a claim or demand, you must immediately notify us and provide copies of relevant documents;
- 16.2.** take care to reduce the size and costs and facilitate the clarification and obtaining information and documents required to assess the damage following our instructions;
- 16.3.** not recognize partially or completely and must not meet the requirements of third parties concerning your civil liability during the trip, without prior approval from us.

## TRIP CANCELLATION AND INTERRUPTION INSURANCE

### 17. What is insured?

**17.1.** Insured risk is cancellation, delay or interruption of a trip.

**17.2.** Trip cancellation is a forced abandonment of a fully paid trip that took place immediately before the start of the journey for the following reasons:

- 17.2.1.** Your sudden serious illness, acute exacerbation of chronic disease that did not have any manifestations within the past three years, or an accident that caused the need in urgent help followed by outpatient treatment (minimum 5 days) or treatment in a hospital (at least 3 days);
- 17.2.2.** death of the Insured or his family members as well as his or her grandmother, grandfather, brother, sister, in-law, mother-in-law, mother-in-law, daughter in law;
- 17.2.3.** sudden serious illness, an accident occurred to your family members or your traveling companion included in your policy;
- 17.2.4.** complication of pregnancy occurred with you (or with your spouse) - on the condition that you or your spouse became pregnant after having made partial or full payment for a trip;
- 17.2.5.** theft of a car you were planning to drive in your road trip;
- 17.2.6.** the need to stay in the country of residence to settle formalities in state law enforcement or other authorities in connection with damage to property located in your country of residence at the rate of not less than 2,500 (two thousand five hundred) euro.
- 17.2.7.** Only within Gold and VIP programs we additionally compensate losses if it is not possible to go to the planned trip in connection with an act of terrorism officially recognized by authority of the country, and because of which the travel destination violated the code of services provided for tourists. In the context of this paragraph of the Terms a destination can be only a European country with the territory fully located in Europe except for the territories of unrecognized or partially recognized states. The exception also applied to the countries listed in the paragraph 3.1.1 - Egypt, Turkey, Tunisia, United Arab Emirates , Israel, Armenia, Azerbaijan and Georgia. We will reimburse the losses only in case if a terrorist act has occurred and the planned trip canceled not earlier than fifteen (15) calendar days prior to the start date of the planned trip.

**17.3.** Travel Delay - a delay in the departure or transit point of the trip for the following reasons:

- 17.3.1.** late arrival for scheduled or charter flight due to a road accident occurred with a ground vehicle in which you are traveling to the place of departure provided that you are not the culprit of the road accident or if the car accident was not caused by your violation of traffic rules;
- 17.3.2.** delay for more than 4 hours or cancellation of flight due to the delay or cancellation of departure of a vehicle, running on a regular air communication line (with the exception of aircraft or ships running on domestic Estonian lines) due to a technical failure, traffic accident with your vehicle involved or due to weather conditions (except for natural disasters);
- 17.3.3.** (double booking) changes in the schedule of regular flights by the airline company after the complete purchase of tickets, denied boarding because of the lack of space (double booking).

**17.4.** Trip Interruption - a forced return to the country of residence from a trip that has already begun for the following reasons:

- 17.4.1.** hospitalization of a family member as a result of heart attack, stroke or death;

**17.4.2.** We compensate losses only within Gold and VIP programs if it is impossible to continue a planned trip in connection with an occurred terroristic act officially recognized by authority of the country, and because of which the travel destination violated the code of services provided for tourists. In the context of this paragraph of the Terms a destination can be only a European country with the territory fully located in Europe except for the territories of unrecognized or partially recognized states. The exception also applied to the countries listed in the paragraph 3.1.1 - Egypt, Turkey, Tunisia, United Arab Emirates, Israel, Armenia, Azerbaijan and Georgia.

**17.5.** In case of written coordination with us with the occurrence of an insured event specified in the paragraph 17.2 planned trip cancellation can be replaced by compensation for expenses necessary to arrange a new trip.

In this case, we will reimburse you the cost of arranging a new trip without exceeding the cost of the original trip.

### **Additional coverage for insurance against travel interruption**

**17.6.** Additional coverage is cancellation, delay or interruption of a trip due to following reasons:

**17.6.1.** a natural disaster or a catastrophe. For example, an earthquake, a volcanic eruption, hurricane, tsunami, flood, landslide, etc.;

**17.6.2.** cancellation of the event which was the purpose of the trip. For example, a concert, a sport event, a conference, a seminar, a fair etc.;

**17.6.3.** non-creditworthiness or strike of a transport company, including an organization that serves transport company (airport, train station, port);

**17.6.4.** non-creditworthiness or strike of a transport company providing accommodation services in the planned trip;

**17.7.** Additional coverage is insured only on the condition that policy contains the mark "Additional coverage for trip interruption insurance is insured".

## **18. What do we cover and how do we pay?**

**18.1.** Compensation for trip interruption insurance is paid only if:

**18.1.1.** the trip is completely canceled while you are in the country of residence, i.e. before the start of the trip;

**18.1.2.** You have concluded an insurance contract and fully paid the insurance premium not less than five (5) days prior to the planned trip. This restriction does not apply to trips that are purchased and fully paid trips no earlier than five days before the start of the trip and the insurance contract is concluded simultaneously with the trip (trip package) purchase;

**18.2.** In case of cancellation of a scheduled trip we will pay you compensation in the amount you have paid to the organizer of the planned and then canceled trip after deduction of the amount that has been returned to you by the organizer of the trip.

**18.3.** If you organized a trip yourself reserving airline tickets, hotel, apartments and vehicle rent, wholly or in part to paying for these services, i.e. paying a deposit by credit card we will refund you the penalty taken by a service representative for refusing to use the previously reserved and paid service.

**18.4.** In case of trip delay we compensate:

**18.4.1.** purchase of new tickets in economy class for up to 50 (fifty) percent of the risk sum of the trip interruption insurance. You can purchase new tickets only to the previously planned destination a flights were omitted was missed due to your late arrival coordinating the purchase of a ticket with us;

**18.4.2.** the cost of the reserved and paid hotel at the travel destination in the amount of up to 100 (one hundred) euro per day for the days when you were unable to spend there, but not more than 50 (fifty) percent of the amount specified in your trip interruption policy.

**18.4.3.** expenses for meals, hotel and transport to the hotel and back incurred in the place of delay during the period from the date of registration to the actual departure.  
These expenses are reimbursed within 40 (forty) percent of the sum insured specified in the trip interruption risk policy, but not exceeding 100 (one hundred) euro per day.

**18.5.** In case of trip delay insurance compensation is paid only upon the fulfillment of all the following conditions:

- 18.5.1.** not less than 5 (five) days prior to departure you have reserved and paid for air tickets on several flights (at least 2 in one direction), and not less than 5 (five) days of partially or fully paid hotel reservation in the destination of your trip;
- 18.5.2.** the insurance contract was concluded not later than 24 (twenty four) hours prior to departure of the first scheduled flight in the series of flights;
- 18.5.3.** the requirements specified in the paragraph 18.6 are met.
- 18.6.** Connection time between scheduled flights:
  - 18.6.1.** the minimum time for transfer is fully compliant with the international rules regarding "Minimum connection time" and the requirements of the airport, which is the destination of the first flight and the place of departure for the next flight – if air tickets were purchased in a travel agency.
  - 18.6.2.** in case if tickets are purchased online transfer takes place within one airport and time between flights is no less than 2 (two) hours and provided that requirements of the airport of destination and following departure are met;
  - 18.6.3.** If you arrive at one airport and the next scheduled flight departs from another airport the time between the flights is not less than 10 (ten) hours, provided that the requirements of the airport are met - if tickets are purchased online.
- 18.7.** Trip interruption insurance compensation covers:
  - 18.7.1.** expenses for reticketing or for purchase of an economy class ticket on the condition that we are provided with:
    - a)** documents that prove kinship,
    - b)** an extract from the medical record of a family member or a copy of the death certificate,
    - c)** a copy of your unused air ticket,
    - d)** a copy of the newly purchased air ticket and the document proving the purchase,
    - e)** a document confirming hotel reservation and payment;
  - 18.7.2.** A hotel reservation paid prior to start of the trip that you were unable to use due to forced return to the country of residence – for the number of unused days. The compensation amount is limited to 30 (thirty) percent of the sum insured specified in the trip interruption risk policy. For reimbursement we need a document confirming the hotel reservation and payment.

## **19. In what cases your insurance is not valid?**

- 19.1.** Insurance compensation in case of trip cancellation is not paid out if:
  - 19.1.1.** the possibility of trip cancellation could be expected before travel reservation and payment, or before the conclusion of the insurance contract;
  - 19.1.2.** the trip was cancelled due to an event specified in paragraphs 6 and 39;
  - 19.1.3.** the trip was canceled due to your sudden illness or sudden illness of your family member in case of non-compliance with prescribed treatment your doctor which could significantly speed up the recovery process;
  - 19.1.4.** occurrence of the insured event specified in paragraph 17.2.2 due to the presence of alcohol, narcotic or psychotropic substances in your bloodstream or due to malicious use of the medication that were not prescribed by your physician;
  - 19.1.5.** you have not notified the service provider (a touristic agency, a hotel, an air carrier etc.) about necessity of trip cancellation within 24 (twenty four) hours.
- 19.2.** Expenses associated with seminars, learning courses and any other kinds of education are not compensated.
- 19.3.** Insurance compensation for trip delay is not paid out in case if:
  - 19.3.1.** You have not provided us with a copy of a ticket to a missed flight, airline confirmation of the delay or the cancellation and compensation paid to you, proof of the ticket registration or a copy of the boarding pass, vouchers for meals, hotel and transportation costs to/from the airport;
  - 19.3.2.** in accordance with the paragraph 18.4.2 you did not take the opportunity to depart to your destination with the next flight (a direct flight or a transfer flight);
  - 19.3.3.** you did not check in for your flight;
  - 19.3.4.** a flight is temporarily or completely cancelled by the airport management, an aviation commission or a government body;



**19.3.5.** your expenses are covered by another party (air carrier, touristic agency etc.).

**19.4.** We do not compensate expenses specified in the paragraph 18.5 if flight delay or cancellation takes place in your country of residence.

**19.5.** We do not compensate expenses for alcohol.

**19.6.** Insurance compensation in case of trip interruption is not paid out if:

**19.6.1.** occurrence of the insured event could have been expected before the start of the trip;

**19.6.2.** family member's death was caused by a chronic disease;

**19.6.3.** death, stroke or heart attack occurred to a family member older than 80 (eighty) years;

**19.6.4.** the insured event was caused by the reasons specified in the paragraph 6.

## **TRIP CANCELLATION CAUSED BY JOB LOSS**

### **20. What is insured?**

**20.1.** The insured risk is trip cancellation due to job loss that was caused by:

**20.1.1.** lack of sufficient competency necessary for performing job duties;

**20.1.2.** return of an employee who performed this work previously;

**20.1.3.** the employer provided a redundancy notice or your employment contract has been terminated as a result of the reduction;

**20.1.4.** liquidation of a legal entity – your employer.

**20.2.** According to the compensation principle you get compensation in the amount equal to the amount paid for the unrealized trip.

### **21. What do we cover and how do we pay?**

**21.1.** Compensation is paid out only in case if all of the conditions below are fulfilled:

**21.1.1.** You ordered and fully paid for a travel service (a ticket, a hotel, a complex travel package) not later than 45 (forty five) days prior to the start of your trip, i.e. prior to the departure flight;

**21.1.2.** You had fully paid for the travel service before you knew about the termination of the contractual relationship with the employer;

**21.1.3.** You have decided to cancel a trip and notified in writing the service provider (a hotel, a travel agency, an airline company) and in the shortest possible time after you become aware of termination of contractual relations with the employer, but not later than 14 (fourteen) days before the start of the trip;

**21.1.4.** You had been officially working for not less than two years up to the day of termination of contractual relations.

**21.2.** Insurance compensation is paid out to you for each insured family member in the amount specified in the insurance policy, but not more than the amount you paid for the travel service after deduction of the compensation paid out by the service provider.

**21.3.** In order to obtain compensation you need to provide us with:

**21.3.1.** the contract for travel services provision or its copy, presented with the original document;

**21.3.2.** payment order for payment of tourist services;

**21.3.3.** a copy of the agreement on termination of the employment relationship, or a copy of the redundancy notice provided by the employer;

**21.3.4.** the documents confirming the payment of compensation by the travel service provider in connection with the trip cancellation as well as a document where the penalties for the trip cancellation are specified.

**21.4.** In case of trip cancellation the deductible part for each insured is 100 (one hundred) euro.

### **22. In what cases your insurance is not valid?**

**22.1.** Compensation is not paid out in you draw:

**22.1.1.** Any kind of pension;

**22.1.2.** Child allowance.

**22.2.** In case if we establish that you have concluded an agreement on the termination of the employment relationship with your employer with intent to obtain insurance compensation or with other unlawful

purpose, we have the right not to pay the insurance compensation; if this fact is ascertained after the payment of insurance compensation, we are entitled to demand the immediate return of the compensation paid.

## **PASSPORT INSURANCE**

### **23. What is insured?**

The insurance risk is loss or theft of passport or ID-card during the trip.

### **24. What do we cover and how do we pay?**

**24.1.** We compensate your costs associated with the transportation and lodging caused by the need to restore passport (ID-card) or obtain other identification document that allows you to return to your country of residence up to the insured amount specified for this risk in the policy, but not more than 100 (one hundred) euro a day.

**24.2.** Compensating your costs we also reimburse expenses for telephone communication related to the process of passport or ID-card restoring in the amount of up to 35 (thirty five) euro.

### **25. In what cases your insurance is not valid**

**25.1.** Compensation is not paid out if:

**25.1.1.** the expenses were incurred during restoring a passport or another document allowing to return to the country of residence and belonging to another person (not to you);

**25.1.2.** the loss or theft of a passport was not reported to local law enforcement authorities within 24 hours and you did not get their written confirmation of this fact.

**25.2.** The expenses for tickets purchase or reticketing for returning to the country of residence are not compensated.

## **LEGAL EXPENSES INSURANCE**

### **26. What is insured?**

Your expenses for legal assistance abroad (lawyer's services) are insured, if this assistance is provided in case of:

**26.1.** your unintentional violation of the established standards of conduct and traditions of the host country;

**26.2.** your unintentional violation of the regulations of a country where your insurance contract is valid if it caused third-party costs.

### **27. What do we cover and how do we pay?**

We compensate your expenses for legal assistance without exceeding the amount specified in your policy for this insured risk.

### **28. In what cases your insurance is not valid?**

Compensation is not paid out if:

**28.1.** Legal assistance was provided in connection with a claim laid due to your use or storage of a car, including traffic violations and civil liability of the vehicle driver;

**28.2.** the event legal assistance is provided for occurred before the inception of the insurance contract;

**28.3.** the event legal assistance is provided for occurred while you were committing a criminal offense.

**28.4.** you have not provided us with a contract concluded with a lawyer or it is unclear why you were provided with legal assistance. You have not provided us with the payment receipt for legal assistance and the copy of the requirement or demand holding against you;

**28.5.** legal assistance was provided in connection with the legal employment relations or breach of duty arising from the contracts.

## **PAYMENT FOR MEDICAL SERVICES IN THE COUNTRY OF RESIDENCE**

### **29. What is insured?**

We insure your intention not to bear expenses connected to the continuation of treatment or rehabilitation after return to the country of residence from the trip, during an accident or severe sudden illness occurred to you resulting in hospital stay abroad, where you were provided emergency care paid by us in accordance with these Terms.

### 30. What do we cover and how do we pay?

According to the amount specified in the policy for this insured risk we compensate the expenses associated with:

- 30.1.** expenses for hospital treatment for 14 (fourteen) days in a row;
- 30.2.** expenses for X-ray research and surgical operations;
- 30.3.** expenses for purchasing medications and medical dressing;
- 30.4.** expenses for rehabilitation services on the condition of our prior written approval.

### 31. In what cases your insurance is not valid?

Compensation is not paid out if:

- 31.1.** medical expenses are connected with the events specified in the paragraph 6;
- 31.2.** you have not provided us with payment receipt(s) for providing of medical services mentioned in the paragraph 30 including your personal code, list of medical manipulations (operations) and their cost.

## HOSPITAL DAILY ALLOWANCE INSURANCE

### 32. What is insured?

Insured risk is an accident occurred to you while downhill skiing or snowboarding and resulting in your hospitalization for more than 24 (twenty four) hours.

### 33. What do we cover and how do we pay?

- 33.1.** We will pay you 30 (thirty) euro for each day spent in a hospital. The total amount of compensation will not exceed the insured amount specified in the policy.
- 33.2.** Insurance compensation paid only in case if:
  - 33.2.1.** there is "Hospital daily allowance" mark in the policy
  - 33.2.2.** sport activities take place only in specially equipped slopes;
  - 33.2.3.** you are hospitalized for in-patient treatment for more than 24 (twenty four) hours in a row and it is documentarily confirmed.

### 34. In what cases your insurance is invalid?

Events specified in paragraphs 6.1.2 - 6.1.4, 6.1.8 and 6.2.1 are not considered as insured events.

## CLOSED SKI SLOPE INSURANCE

### 35. What is insured?

- 35.1.** Insured risk is closing of all ski slopes at a ski resort caused by thaw, snow break or snowstorm.

### 36. What do we cover and how do we pay?

- 36.1.** According to the sum stated in your policy for this risk we pay out 25 (twenty five) euro for each day when downhill skiing or snowboarding was impossible due to closed ski slopes.
- 36.2.** Compensation is paid out only in case if:
  - 36.2.1.** your policy contains the following – "Insurance of closed skiing trails";
  - 36.2.2.** you have the confirmation from the slope/resort owner or weather service with specified reasons for slope closing;
  - 36.2.3.** if skiing or snowboarding was planned within 105 (one hundred and five) days period since December, 15.

## NATURAL DISASTER INSURANCE

### 37. What is insured?

Insured risk is occurrence of a natural disaster or a catastrophe.

### 38. What do we cover and how do we pay?

- 38.1.** If you have additionally insured the risk of a natural disaster your insurance protection is valid for the following risks on the condition they were insured and specified in your policy:
  - 38.1.1.** Medical expenses;
  - 38.1.2.** Repatriation;
  - 38.1.3.** Medical evacuation;
  - 38.1.4.** Expenses for an escorting person;

- 38.1.5.** Medical expenses insurance in the country of residence;
- 38.1.6.** Passport insurance;
- 38.1.7.** Trip interruption insurance.

**38.2.** Applying the conditions stipulated in these Terms we will reimburse the reasonable and justified costs incurred by you in connection with the onset of any of the risks mentioned in the paragraph 38.1 resulting from occurrence of a global natural disaster, if these costs are not reimbursed by any other person responsible for the trip organization.

### **39. General exclusions applied to all sections of these Terms**

**39.1.** We do not compensate losses and expenses directly or indirectly caused by:

**39.1.1.** events specified as exclusions in the General insurance terms;

However terms of Gold and VIP insurance programmes do not exclude a terroristic act occurred in a European country with territory fully located in Europe except for the territories of unrecognized or partially recognized states and the countries specified in the paragraph 3.1.1 – Egypt, Turkey, Tunisia, United Arab Emirates, Israel, Armenia, Azerbaijan and Georgia.

**39.1.2.** global disasters or catastrophes, epidemics including flu epidemic;

**39.1.3.** voluntary risk except the risk for saving human life;

**39.1.4.** client's participation in high-speed competitions of any kind.

**39.2.** We do not compensate the losses if you or your assured:

**39.2.1.** provide us with misinformation, confusing or incomplete information or do not inform us about change of circumstances regarding the insured object, insured risk or insurance contract conditions with malicious intent;

**39.2.2.** do not provide us with the necessary documents confirming occurrence of the insured event and the amount of expenses caused by occurrence of the insured event.

**39.3.** According to these Terms the following costs are not compensated:

**39.3.1.** indirect costs and unearned profit;

**39.3.2.** costs incurred in connection with the accident at the workplace and costs of occupational diseases of miners, aircraft and ships crew members, persons engaged in the operation of nuclear reactors, toxic chemicals, decompression chambers, persons working with the explosive substances, performing stevedoring work, persons who serve in the armed forces or work outside the land, such as oil platform in the sea.

### **40. Conditions for obtaining insurance compensation**

**40.1.** To obtain insurance compensation you must fulfill the conditions mentioned in these Terms and provide us with:

**40.1.1.** an application in the standard form;

**40.1.2.** copies of documents from proper authorities confirming the occurrence of the insured event and the amount of damage;

**40.1.3.** documents specified in the appropriate section of these Terms regarding particular insured risk;

**40.1.4.** additional documents requested by BTA and concerning insured risk or insured event.

In case if you do not perform or do not fully perform the duties mentioned in these Terms we reserve the right to refuse the compensation claim or to reduce the compensation amount.

**40.2.** In case of death of the insured client persons claiming insurance compensation must provide a copy of the certificate of death and copy of client's document of identification; if the insured client did not specify beneficiaries in the insurance contract heirs must provide documents proving the right to inherit.

**40.3.** To obtain compensation for medical expenses or insurance compensation for an injury or a bodily injury you must provide the documented proof of diagnosis issued by a certified physician or a medical facility.

### **41. Conclusion of insurance contracts with the use of the distance communication means**

An insurance policy becomes valid in 24 (twenty four) hours after a client fully paid the insurance premium in case if:

**41.1.** a policy was purchased on the Internet or with the use of any other distance communication means;

**41.2.** a policy was purchased for you by a third party on the condition that you are already travelling.

## 42. Other terms

**42.1.** These Terms come into force upon the approval by BTA's Management of Board.

**42.2.** These Terms are published on our homepage <http://www.bta-kindlustus.ee>

The terms came into force on 18.07.2016.



**The amount of insurance compensation obtained due to a permanent injury caused by an accident**

<b>Nr</b>	<b>Permanent injury</b>	<b>Compensation % of the insurance amount specified in the contract</b>
1	Hearing loss involving both ears caused by an injury	100%
2	Amputation of the lower jaw	100%
3	Complete and irreversible loss of speech	100%
4	Complete loss of upper and lower limb on one side of the body	100%
5	Complete loss of the dominant hand and foot on one side of the body	100%
6	Complete loss of hand of the dominant arm and loss of the lower limb	100%
7	Loss of both lower limbs from the hip joint	100%
8	Loss of both hands or both arms	100%
9	Complete and irreversible vision loss (both eyes)	100%
10	Complete and irreversible vision loss (one eye)	50%
11	Complete loss of the seeing eye	50%
12	Full loss of hand and foot	80%
13	Loss of both feet	80%
14	Partial amputation of the lower jaw with preserving chewing function	45%
15	Loss of cranial content: - less than 3 cm <sup>2</sup> ; - from 3 cm <sup>2</sup> to 5 cm <sup>2</sup> ; - more than 5 cm <sup>2</sup>	10% 20% 40%
16	Complete hearing loss (one ear) caused by injury	30%
17	Loss of one foot (at the level of ankle joint)	45%
18	Partial loss of foot (submalleolar desarticulation)	40%
19	Partial loss of foot (medially tarsal desarticulation)	35%
20	Partial loss of foot (at the level of tarsometatarsal joint)	30%
21	Complete and inmedicable monoplegia of lower limb	60%
22	Loss of leg below knee joint	50%
23	Loss of leg below hip joint	60%
24	Loss of hipbone content or loss of both leg bones (inmedicable condition)	60%
25	Reduction of lower limb by not less than 5 cm	30%
26	Reduction of lower limb by 3-5 cm	20%
27	Complete amputation of toes (both feet)	25%
28	Amputation of 4 toes including big toe	15%
29	Complete loss of a big toe	7%
30	Complete loss of a toe	3%
31	Complete loss of 2 toes	5%
32	Complete loss of 4 toes	7%
33	Loss of hand of one (dominant) arm	55%
34	Loss of hand of one (nondominant) arm	50%
35	Loss of one (dominant) hand below elbow joint	60%
36	loss of one (nondominant) hand below elbow joint	50%
37	Loss of one (dominant) hand below shoulder joint	60%
38	Loss of one (nondominant) hand below shoulder joint	50%
39	Complete loss of thumb	

	- dominant hand - nondominant hand	15% 10%
40	Partial loss of thumb (second nail-phalanx) - dominant hand - nondominant hand	10% 5%
41	Complete amputation of index finger - dominant hand - nondominant hand	15% 10%
42	Complete loss of two phalanxes - dominant hand - nondominant hand	10% 5%
43	Complete loss of a nail-phalanx of an index finger - dominant hand - nondominant hand	5% 3%
44	Complete loss of thumb and index finger - dominant hand - nondominant hand	30% 20%
45	Complete loss of thumb and another finger (excluding index finger) - dominant hand - nondominant hand	25% 15%
46	Complete loss of 2 fingers (excluding thumb and index finger) - dominant hand - nondominant hand	12% 8%
47	Complete loss of 3 fingers (excluding thumb and index finger) - dominant hand - nondominant hand	20% 15%
48	Complete loss of 4 fingers including thumb - dominant hand - nondominant hand	35% 25%
49	Complete loss of 4 fingers excluding thumb - dominant hand - nondominant hand	25% 20%
50	Complete loss of middle finger - dominant hand - nondominant hand	10% 8%
51	Complete loss of a finger (excluding thumb, index finger and middle finger) - dominant hand - nondominant hand	7% 3%

**Notes:**

1. Insurance compensation for ankylosis of fingers (excluding thumb and index finger) and toes (excluding big toe) is paid out in the amount of 50% from the insured amount that was obtained after loss of those body parts.
2. Insurance compensation is paid only after an injury is considered as permanent and irrecoverable loss.
3. A permanent injury, its progress or improvements are confirmed by the Social Insurance Board.

**Appendix 2**

**To the Terms of Travel Risk Insurance EE16-2**

**The amount of insurance compensation obtained due to an injury caused by an accident**

Nr	Injury	Compensation % of the
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		<b>insurance amount specified in the contract</b>
1	Fracture of skull bones (excluding cranial cup)	20
2	Skull cup fracture	30
3	Brain concussion with hospitalization	3
4	Traumatic hemorrhage of brain and brain lining	15
5	Crush injury of brain	50
6	Non-displaced hipbone fracture	15
7	Displaced hipbone fracture	20
8	Fracture of knee joint bones	15
9	Non-displaced fracture of one shinbone	15
10	Displaced fracture of one shinbone	20
11	Non-displaced fracture of both shinbones	20
12	Displaced fracture of both shinbones	25
13	Non-displaced humerus fracture	3
14	Displaced humerus fracture	15
15	Non-displaced forearm fracture	10
16	Displaced forearm fracture	15
17	Non-displaced fracture of both forearm bones	15
18	Displaced fracture of both forearm bones	20
19	Non-displaced fracture of the bones that form elbow joint	15
20	Displaced fracture of the bones that form elbow joint	20
21	Pelvic fracture	15
22	Cervical hip or femoral head fracture	15
23	Heel bone fracture	20
24	Fracture of foot bones – per each	3
25	Toe phalanx fracture (non-displaced) – per each	3
26	Toe phalanx fracture (displaced) – per each	5
27	Wrist bones fracture (non-displaced) – per each	3
28	Wrist bones fracture (displaced) – per each	5
29	Joint dislocation with immobilization	3
30	Tendon rupture	10
31	Non-displaced clavicle fracture	5
32	Displaced clavicle fracture	15
33	Contusion of internal organs with hematoma	5
34	Contusion of internal organs with injury	15
35	Vertebral arch fracture – per each	3
36	Vertebral fracture – per each	15
37	Vertebral body fracture – per each	15
38	Vertebral arch fracture with spinal injury	25
39	Ribs fracture – per each rib	3
40	Nose and facial bones fracture – non-displaced	10
41	Nose and facial bones fracture – displaced	12
42	Loss of 1 healthy tooth	3
43	Loss of 2-4 healthy teeth	5
44	Loss of 5 and more healthy teeth	10