HOME PROPERTY INSURANCE

"Home Assistance" Service Terms (effective from 10 September 2024)

For a client who has purchased the additional "Home Assistance" service together with the Home Property Insurance certificate (policy), the service is valid at the address specified in the insurance certificate (policy) within the territory of the Republic of Lithuania.

1. TERMS AND DEFINITIONS

1.1. Place of Assistance – an insured object belonging to the Policyholder, where a malfunction has occurred and whose address is specified in the insurance contract.
1.2. Authorized BTA Representative – an employee of a BTA partner responsible for organizing or providing assistance.
1.3. Malfunction – a sudden and unexpected failure at the Place of Assistance, which disrupts daily activities and noticeably worsens living conditions. The term "Malfunction" also includes consequences caused by natural forces, such as a fallen tree or a window broken by a storm, and etc.
1.4. BTA (Insurer) – "BTA Insurance Company" SE branch in Lithuania.
1.5. Policyholder – a person who applied to the Insurer to enter into an insurance contract or to whom the Insurer offered to conclude an insurance contract, or who concluded an insurance contract with the Insurer. The Policyholder can only be the owner or co-owner of the insured property/object.
1.6. Home Assistance – services described in these terms, intended for urgent, necessary assistance at the insured object, aimed at preventing further damage. If, according to BTA Home Property Insurance Rules No 0801.N1, an event is recognized as insurable, all damage suffered may be compensated under the Home Property Insurance Rules, without applying the limits specified in these terms.

2. PROCEDURE FOR PROVIDING HOME ASSISTANCE SERVICES

2.1. The Home Assistance service is valid from the effective date of the Home Property Insurance certificate (policy) until its expiry, but for no longer than one year.
2.2. The service is available 24/7.
2.3. The service is valid only at the Place of Assistance, i.e., the address specified in the insurance certificate (policy) within the Republic of Lithuania.
2.3. In case of a Malfunction covered by the Home Assistance service, it is mandatory to:
- **2.3.1.** Immediately notify the relevant authorities: fire rescue service, police, housing manager, etc.;
- **2.3.2.** Call the phone number +370 5 2600 600, providing your full name, phone number, valid insurance certificate (policy) number, address, and a description of the situation;
- **2.3.3.** Strictly follow the verbal (by phone +370 5 2600 600) or written instructions provided by BTA.
- **2.3.4.** Allow the Authorized BTA Representative to inspect the property and provide the services specified in these terms.

2.4. Once an incident is reported, the Home Assistance service will arrive at the site within:
- **2.4.1.** 2 hours if the incident occurs within a city;
- **2.4.2.** 4 hours if the incident occurs outside the city;
- **2.4.3.** In unforeseen circumstances or if BTA indicates otherwise, arrival time may be longer.
- **2.4.4.** The Home Assistance service will not perform work during heavy rain, storms, hail, or other conditions dangerous to the specialist's health or life. In such cases, work will be scheduled at the earliest possible time.

2.5. If the Malfunction is not covered under BTA Residential Property Insurance Rules No 0801.N1 but matches one of the Malfunction descriptions in these terms, BTA will cover costs up to the service limits specified in Table 4, while the Policyholder must pay any excess above those limits.
2.6. The Policyholder may refuse to pay any amount exceeding the specified limits before the work begins, notifying the Home Assistance service thereof either in writing or verbally (by calling +370 5 2600 600) in which case the Home Assistance service will perform only the work within the covered limits.
2.7. The number of Home Assistance service calls is unlimited; no unconditional deductible applies.

3. SERVICES COVERED UNDER HOME ASSISTANCE

3.1. In case of a Malfunction, BTA provides the following services up to the limits specified in Section 4:
- **3.1.1. Telephone Consultation** – 24/7 telephone consultation in case of a Malfunction;
- **3.1.2. Glass Breakage** – in the event of damage to the building's exterior glazing (doors, windows, etc.), temporary covering of the window or door, removal of glass shards, and, if it is not possible to repair or replace the glass, hiring a security service for temporary (up to 12 hours) protection of the property;
- **3.1.3.Lock Repair** – repair of broken, jammed, frozen locks or lost keys. Emergency door unlocking, lock repair or replacement. Temporary property protection by security services (up to 12 hours) if lock repair/replacement is not possible;

3.1.4. Heating System Emergency Localization – inspection and urgent repair of heating boiler to prevent further damage;

3.1.5. Repair of Internal Sewage and Water Supply Systems – elimination of system failures, temporary sealing of burst pipes to prevent further damage;

3.1.6. Repair of Internal Electrical Networks – failure caused by a power outage requiring fuse replacement or wire reconnection to the electricity meter;

3.1.7. Transport of Insured Property – transporting insured property to an alternative location indicated by the Policyholder (if it cannot remain at the insured site due to the Malfunction) and returning it after the issue is resolved;

3.1.8.Security and Fire Alarm Malfunction Repair/Disconnection – repair or disconnection of security systems installed in the insured building (within the limits);

3.1.9. Cleaning Services – initial cleaning of premises after a Malfunction;

3.1.10. Damage Caused by Natural Forces – temporary repair of damaged structures (roof covering damage, broken windows) using chipboards, film, or other materials; removal of fallen trees from the building; and cleanup of the insured location (e.g. removal of tree debris or roof tiles blown off by a storm). Temporary protection of property by security services (up to 12 hours) if damages cannot be immediately repaired and access to the building is unprotected;

3.1.11. Accommodation – temporary accommodation in a hotel when, due to the occurred malfunction, the insured location no longer meets basic requirements of living quality, hygiene, and safety, and you cannot reside there. The accommodation service does not include expenses incurred for travel to and from the temporary accommodation location.

4. LIMITS

All Home Assistance services are subject to the following limits:
Material Limit – amount allocated for materials needed to repair the Malfunction and prevent further damage.
Overall Limit – total amount allocated for all work and services provided by the Authorized BTA Representative (including materials).

Service	Material Limit	Single Incident Limit
Telephone Consultation	✓	
Glass Breakage	EUR 50	EUR 400
Lock Repair	EUR 50	EUR 400
Heating System Emergency Localization	EUR 50	EUR 400
Repair of Internal Sewage and Water Supply Systems	EUR 50	EUR 400
Repair of Internal Electrical Networks	EUR 50	EUR 400
Insured Property Transport	EUR 50	EUR 400
Security and Fire Alarm Malfunction Repair or Disconnection	EUR 50	EUR 400
Initial Cleaning Services	EUR 50	EUR 400
Damage Caused by Natural Forces	EUR 50	EUR 400
Accommodation	-	EUR 500 (hotel costs including breakfast)
Overall Annual Limit – EUR 600.		

Any costs exceeding this limit are paid by the Policyholder. If the incident is recognized as insurable, the excess amount may be reimbursed according to the Home Property Insurance Rules No 0801.N1.

5. EXCLUSIONS

5.1. BTA does not provide the above services in the following cases:

5.1.1. If the service provision is prohibited by law enforcement authorities acting within their competence, or if providing the service would violate applicable laws;

5.1.2. If the Malfunction occurred due to a defect about which BTA already warned the Policyholder (verbally, by phone, or in writing) before the service was requested by the Policyholder, but the defect was not corrected;

5.1.3. If the damage occurred before the effective date of the Home Property Insurance certificate (policy);

5.1.3. If the insurance certificate (policy) is suspended, terminated, or expired;

5.1.4. If conditions prevent the authorized BTA representative from inspecting the property, determining the malfunction, or providing the service, including lack of access to necessary heating, water supplt, or internal network systems;

5.1.5. If the Malfunction occurred while the Policyholder or persons related to the Policyholder and/or the Insured were under the influence of alcohol, narcotics, or psychotropic substances, and this condition contributed to the damage;

5.1.6. If the Policyholder cannot provide ownership documents for the Insured premises when requested by the authorized BTA representative (applicable only for emergency door opening);

5.1.7. If the service or Malfunction is not listed in the event descriptions.

5.2. The Home Assistance Service does not include demolition and restoration work if the location of the Damage is not easily accessible.

6. MISCELLANEOUS

6.1. At the request of the authorized BTA representative, the Policyholder must confirm the provision of services and sign an order–request or service order form.

6.2. Responsibility for the services, their quality, the method of provision, and civil liability for any damage arising from the provision of these services rests with the service provider.