



ROADSIDE ASSISTANCE INSURANCE

Terms and Conditions No. 18PK.2
Effective as of 01.01.2026

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BTA and Policyholders enter into Roadside assistance Insurance Contracts in accordance with these Terms and Conditions.

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GENERAL TERMS AND CONDITIONS OF INSURANCE

1. DEFINITION OF AN INSURANCE CONTRACT

Application for conclusion of an insurance contract – a document in the form prescribed by Us, in which You provide the necessary information to conclude an insurance contract. The application may be not submitted if You provide Us with information that We consider sufficient to assess the insurance risk. Acceptance of an application for an insurance contract does not oblige Us to conclude an insurance contract.

Beneficiary – the person named in the insurance contract, or a person, specified by You and in contract-specified cases, a person appointed by the Insured who is entitled to receive the insurance benefit.

Compensation principle – an insurance principle whereby the insurance benefit is calculated on the basis of the amount of loss suffered as a result of the insured event.

Deductible – the part of the insurance benefit that is set out in the insurance contract and which We do not reimburse. The deductible is defined as a specific amount of money and/or a percentage of the loss, unless stated otherwise in the insurance policy. If an insurance contract contains several types of deductibles for the same risk, the higher of the two will always apply.

Double insurance – where You enter into several insurance contracts for the same insurance risks with several or the same insurance company. In this case, You must notify Us in writing of the conclusion of the other insurance contract, specifying the sum insured and the other terms of the contract. Otherwise, We shall be entitled to recover the relevant part of the insurance benefit after having paid the insurance benefit.

Insurance benefit – a sum of money paid out in the event of an insured event or for services rendered, if provided for in the insurance contract.

Insurance contract – an agreement between Us and You, under which You undertake to pay the insurance premium of the agreed amount within the time limits set out in the insurance contract, to fulfil other obligations set out in the insurance contract, and We undertake to pay the insurance benefit to the person specified in the insurance contract in the event of an insured event, in accordance with the provisions of the insurance contract.

Insurance contract certificate (policy) – a document confirming the conclusion of the insurance contract and covering the terms and conditions of the insurance contract as agreed between Us and You.

Insurance premium – the amount of money specified in the insurance contract that You are obliged to pay Us under the terms of the insurance contract.

Insurance risk – the probability of an event occurring in the future that is possible and beyond Your and/or the Insured person's control.

Insured – the person whose property interests are insured:

- a) for property insurance, the owner of the insured property or the person named in writing in the contract;
- b) in the case of civil liability insurance, the person whose property interests arising out of civil liability are insured;
- c) in the case of personal insurance, the natural person named in the insurance contract whose health, life or physical condition is covered by the insurance contract.

Insured event – an occurrence specified in the insurance contract, in the event of which We are obliged to pay an insurance benefit.

Insured interest – the Insured's interest in not suffering a loss as a result of an insured event.

Insurer or We – BTA Baltic Insurance Company AAS branch in the Republic of Lithuania.

Non-insured event – is a case where We do not pay an insurance claim.

Object of insurance – is property interests relating to a person's life, health, property or civil liability.

Persons related to the Policyholder and/or the Insured, as well as persons who are obliged to fulfil the duties imposed on the Policyholder:

- a) persons who live together with the You or the Insured;
- b) persons who are responsible for the insured object according to an agreement with You or the Insured;
- c) persons who have an insurable interest jointly with You or the Insured, or other persons specified in the insurance contract;
- d) persons related to You or the Insured person by employment, service or other legal relationship, that have a duty to act in accordance with the safety requirements.

Policyholder or You – a person who has applied to the insurer for the conclusion of an insurance contract or has been offered an insurance contract by the insurer or has concluded an insurance contract with the insurer. You can only be the owner or operator of the insured vehicle under a leasing (finance lease) or buy-out (operation) rent contract.

Sum insured – the amount of money specified in the insurance contract or calculated in accordance with the procedure laid down in the insurance contract, which may not exceed the benefit.

Supplementary insurance – a type of insurance where only part of the value of the asset or the risk is insured. In this case, You have the right to conclude an additional insurance contract with the same or another insurance company. In this case, the sum insured under several insurance contracts cannot exceed the insurance value.

The parties to the insurance contract are You and Us.

Third party – in the case of civil liability insurance, a person who has suffered a loss as a result of the acts or omissions of You and/or the Insured, and who is entitled to an insurance benefit in accordance with the terms of the insurance contract.

Security contribution – a legally prescribed monetary obligation to the state for the purpose of financing the State Defence Fund.

Underinsurance – where the Sum insured is less than the insured value. In this case, in the event of an insured event, We will pay a proportion of the claim that is proportional to the ratio of the Sum insured to the insured value.

Written document:

- a) is a document in writing that contains all the necessary requisites, including a signature, in accordance with the legislation in force in the Republic of Lithuania;
- b) transmitted by other telecommunications terminal equipment, provided that the text is protected and the signature is identifiable, including an electronic message.

2. THE VALIDITY OF INSURANCE COVERAGE

- 2.1. The insurance period is the length of time during which the insurance cover is in force.
- 2.2. The insurance cover comes into force at 00:00 on the date specified in the insurance contract, but not before the payment of the premium or the first instalment thereof, provided that:
 - 2.2.1. the date of payment of the premium or the first instalment is not specified in the insurance contract;
 - 2.2.2. the start of the period of insurance coincides with the date of payment of the premium or the first instalment thereof;
 - 2.2.3. the due date for payment of the premium or the first instalment is earlier than the start of the period of insurance.
- 2.3. In cases where the insurance cover is linked to the payment of the premium or the first instalment thereof, the insurance cover shall come into force at 00:00 on the day following the date of receipt of the money, but not earlier than specified in the insurance contract.
- 2.4. No insurance benefit is payable in the event of an insured event before the insurance cover takes effect.
- 2.5. If the insurance contract stipulates that the premium is due after the first day of the start of the insurance period, the insurance cover shall take effect at 00:00 on the first day of the start of the insurance period.
- 2.6. The insurance contract is valid until 24:00 on the last day of the insurance period stipulated in the insurance contract, unless the insurance contract expires earlier for other reasons.

3. YOUR DUTY TO DISCLOSE INFORMATION

- 3.1. Before signing the insurance contract, You undertake to provide Us with correct and complete information requested by Us, which is relevant to the subject matter of the insurance and is necessary to assess the insurance risk. If You deliberately fail to disclose information necessary for the assessment of the insurance risk, or deliberately provide false or incomplete information, We have the right to demand that the insurance contract be declared void. In this case, We will not refund the insurance premium.
- 3.2. If an insurance contract for the same subject matter is renewed immediately after the expiry of the previous contract and You or the Insured do not indicate that the information has changed since the conclusion of the previous insurance contract, We shall assume that the information provided previously has not changed.
- 3.3. During the term of the insurance contract, You are obliged to immediately notify in writing any changes during the term of the insurance contract which may increase the risk of insurance. Changes that should be notified include:
 - a) significant changes in the subject matter of the insurance;
 - b) changes in the ways in which the subject matter of the insurance is used;
 - c) other material circumstances that increase the risk.
- 3.4. If the information provided to Us about the object of insurance and the insured risks changes and this increases the insurance risk, as well as if We are misled due to an insignificant mistake by You, We shall have the right to propose to You, within one month from the date of becoming aware of it, to change the terms and conditions of the contract of insurance, including the amount of the insurance premium.
 - 3.4.1. if You do not agree to change the terms and conditions of the insurance contract, or do not respond to Us within 1 month from the date of sending the notice of the proposed new terms and conditions, We have the right to terminate the insurance contract after the expiry of the period specified in this sentence without separate notice.
 - 3.4.2. if We prove that We would not have concluded the insurance contract if We have been aware of the increased risk, We have the right to demand the cancellation of the insurance contract within 2 months of becoming aware of the increased risk.

3.5. A breach of Your duty to disclose information also entails other legal consequences, as provided for in the legislation of the Republic of Lithuania.

4. INSURANCE PREMIUM AND PAYMENT PROCEDURE

4.1. You must pay the insurance premium to Us in the amount and within the time limits specified in the insurance contract.

4.1.1. Your payment consists of:

- a) The premium for insurance coverage;
- b) A 10% security contribution, as provided for in the Law of Security Contribution of the Republic of Lithuania.

4.1.2. If the full payment is not paid, the portion corresponding to the security contribution shall be credited first, and the remaining amount shall be credited towards the payment for insurance coverage.

4.2. The insurance premium is considered paid:

4.2.1. if the premium is paid by bank transfer, from the date of receipt of the money in Our bank account or an authorised insurance intermediary;

4.2.2. if the premium is paid by other means of payment, from the date stated in the specific document evidencing the payment. For a list of payment methods, please visit Our website www.bta.lt or call (+370 5) 2600 600.

4.3. If You fail to pay the insurance premium on the due date specified in the insurance contract, You shall pay to Us a late payment interest of 0.02% for each day of delay, but not more than 10% of the total unpaid insurance premium. We will not apply the above-mentioned interest in the following cases:

- a) the premium is paid in one payment;
- b) the premium is paid in instalments – for the first payment.

4.4. If You fail to pay the insurance premium or any part thereof within the time limit specified in the insurance contract (except in the case when the entry into force of the insurance contract is linked to the payment of the premium or any part thereof, in which case the insurance contract shall not enter into force and shall be cancelled without a separate notification by the Insurer 10 days after the due date for payment of the premium), We shall inform the Insured by a written document as provided for in the contract, that the insurance contract shall be cancelled in the event of Your failure to pay the premium or any part thereof within 30 days after the day on which the written document is dispatched.

5. CONCLUSION OF INSURANCE CONTRACTS VIA DISTANCE COMMUNICATION

5.1. An insurance contract may be concluded by means of a distance communication, i.e. post, internet, e-mail, telephone and other means of information exchange.

5.2. Where an insurance contract is concluded by You, who is a consumer, the contract is subject to the Guidelines for the conclusion of non-life Insurance contracts, which are publicly available at www.bta.lt. The Guidelines on conclusion of non-life insurance contracts, among other things, provide for a right of withdrawal procedure, i.e. the right to withdraw from an insurance contract.

5.3. A consumer is a natural person who enters into an insurance contract for purposes other than business or professional activities.

6. TERMINATION AND AMENDMENT OF THE INSURANCE CONTRACT

6.1. The insurance contract ends at 24:00 on the last day of the insurance period, unless otherwise agreed between You and Us.

6.2. You have the right to cancel the insurance contract at any time by giving 15 days' written notice to Us. In this case, the insurance contract will be deemed to have been terminated on the date specified in the notice, but not earlier than the 15 days after receipt of the notice of termination. In this case:

6.2.1. if the insurance benefit has not been paid or no claim has been made during the period of validity of the insurance contract, within 20 calendar days after receipt of Your notification, We shall refund to You a part of the insurance premium by deducting the costs of concluding and executing the insurance contract (30% of the amount to be refunded);

6.2.2. if an insurance benefit has been paid and/or reserved or claims have been made during the period of validity of the insurance contract, within 20 calendar days after receipt of Your notification, We shall refund a part of the premium equal to the difference between the unused part of the premium for the period of validity of the insurance contract and the insurance benefit paid, less the costs of

conclusion and performance of the contract (30% of the amount to be refunded).

- 6.2.3.** The refundable amount of the payment is calculated based on the total amount of the payment you have paid, including the 10% security contribution, as provided for in the Law on Security Contribution of the Republic of Lithuania.
- 6.3.** The terms and conditions of the insurance contract may be supplemented or amended only by written agreement between You and Us.
- 6.4.** The insurance contract may also be terminated on other grounds provided for in the insurance legislation of the Republic of Lithuania regulating insurance contractual legal relations.

7. GENERAL CLAUSES

- 7.1.** Unless otherwise stated in the insurance contract, We shall not pay any insurance benefit for:
 - 7.1.1.** acts of terrorism (acts consisting in the use or threatened use of force or violence by or on behalf of any third party acting alone or in an organized fashion with or for the benefit of any organisation or government, which are carried out for political, religious, ideological or ethnic reasons, and which have the intention of placing a government or society or part of it in danger); losses resulting from preventive action against acts of terrorism are not covered either;
 - 7.1.2.** war, invasion, hostile acts by a foreign power, military or equivalent operations, such as civil war (with or without a declaration of war), riot, strike, insurrection, rebellion, revolution, martial law, marauding, vandalism or sabotage; strike, lockout, disturbance of public order amounting to a coup d'état or riot, confiscation of property, nationalisation, if caused or sanctioned by a public authority, whether lawful or not; other political risks and any other loss or expense incurred directly or indirectly as a consequence of the prevention of such acts, shall not be reimbursed;
 - 7.1.3.** direct or indirect nuclear explosion, exposure to nuclear energy or radioactive preparations, direct or indirect radioactive contamination;
 - 7.1.4.** Yours, Insured person's or Beneficiary's deliberate acts.
- 7.2.** BTA is not entitled to provide insurance and BTA is not obliged to pay the insurance indemnity or provide benefits in accordance with the insurance contract, as long as provision of such insurance, insurance indemnity disbursement or provision of benefits:
 - 7.2.1.** subjects BTA to sanctions, restrictions or limitations, established by the resolutions of the United Nations or trade or economic sanctions, regulatory enactments of the European Union, the Republic of Lithuania, the United Kingdom or the United States of America (upon condition that it does not violate any regulations or regulatory enactments, applicable to BTA);
 - 7.2.2.** subjects a reinsurance company, the whom the insurance contract is submitted for reinsurance, to sanctions, restrictions or limitations, established in accordance with the regulatory enactments of the reinsurance company's state of registration.
- 7.3.** An insured event will not be deemed to be an insured event and no compensation will be payable if the loss is directly or indirectly caused by:
 - 7.3.1.** legislation issued by the state;
 - 7.3.2.** a declared state of emergency or national emergency, and, moreover, no compensation will be granted for any loss directly or indirectly related to any measures taken to avoid the state of emergency or national emergency;
 - 7.3.3.** epidemics or pandemics.

8. YOUR OBLIGATIONS IN THE EVENT OF AN INSURED RISK

- 8.1.** In order to be entitled to receive an insurance benefit in the event of an insured risk, You or the Insured person must:
 - 8.1.1.** inform Us immediately, but not later than within 3 working days (unless otherwise specified in the Special Conditions of these Regulations), of the occurrence of a potentially insurable event in accordance with the procedure set out in the Special conditions of these Terms and Conditions. If the Policyholder or the Insured informs Us of the occurrence of the insured risk late, the Policyholder or the Insured must prove that it was not possible to inform Us in time;
 - 8.1.2.** immediately inform the competent authorities (e.g. medical facility, fire and rescue department, police, emergency services, etc.);

- 8.1.3.** comply with all instructions given by Us and take all measures to minimise the damage and prevent it from occurring or increasing;
 - 8.1.4.** provide Us with the possibility to inspect the scene of the accident, investigate and interview witnesses so that We can determine the cause and amount of the loss;
 - 8.1.5.** provide all information and documents requested by Us, including trade secrets, if known to You or the Insured, to enable Us to determine the cause of the insured risk and the amount of the loss;
 - 8.1.6.** if possible, keep the scene intact until Our representative arrives, unless otherwise instructed by Us. This clause shall not apply to the extent necessary to meet the requirements of clause 8.1.3 of these General terms and conditions of insurance;
 - 8.1.7.** if the insured object cannot be preserved without altering its condition after the event due to the fulfilment of the requirements contained in clause 8.1.3 of the General insurance terms and conditions or for other legal and reasonable reasons, arrange for photographs of the damaged property to be taken as soon as possible or for the damaged insured object to be filmed in order to record the loss, and to send the photographs or the video to Us by e-mail: zalos@bta.lt or by any other means to be sent found appropriate by Us.
- 8.2.** If You, the Insured or the Beneficiary intentionally or through gross negligence fails to fulfil the obligations set out in the Terms and Conditions, We has the right to reduce or refuse to pay the Insurance benefit.

9. INSURANCE BENEFIT

- 9.1.** The Insurance benefit shall be paid by Us no later than within 15 days from the date of receipt of all information relevant for determining the fact, circumstances and consequences of the insured event and the amount of the Insurance benefit.
- 9.2.** In the event of theft or robbery, where the Insurance benefit has been paid and the insured object has subsequently been recovered, We have the right to demand reimbursement of the Insurance benefit or assignment of the right of claim to the object of insurance. If We have decided not to keep the found object of insurance, but the found object is damaged, then You shall deduct from the Insurance benefit received from Us, when returning it, the costs necessary to restore the object to its original condition, as agreed with Us.
- 9.3.** If the event is insured and both You and Us disagree on the amount of the Insurance benefit, We will pay, at Your request, an amount equal to the indisputable insurance benefit of the parties, if the exact amount of the damage is delayed for more than 3 months.
- 9.4.** If We delay the payment of the Insurance benefit due to our own fault, We shall pay a late payment interest of 0.02% of the amount of the insurance benefit due for each day of delay, but not exceeding 10% of the Insurance benefit not paid on time.
- 9.5.** All premiums (for the current policy year) that are due on the date of payment of the Insurance benefit are credited towards the payment of the Insurance benefit. With Your consent, premiums the terms of which are not due may be credited. If the insured object dies, is lost or destroyed as a result of the insured event, any outstanding premiums under the contract are deducted when the Insurance benefit is paid.
- 9.6.** In the event that We are unable to recover the paid-out benefit by way of recourse due to the Insured Person's wilful act or gross negligence, We may not pay the benefit to the extent that no claim can be made or, if the benefit has already been paid out, may claim reimbursement of the benefit from You.
- 9.7.** In accordance with the request of the person entitled to claim the Insurance benefit, We shall give such person access to the documents in Our possession on the basis of which We have decided to pay or refuse to pay the Insurance benefit.
- 9.8.** We shall not give the person entitled to claim the Insurance benefit access to the documents in its possession and shall not provide a copy of the documents if:
 - a)** We have submitted documents to the law enforcement authorities to investigate the circumstances of the insured risk;
 - b)** the documents contain trade secrets of another person, which the person entitled to claim the Insurance benefit is not entitled to receive;
 - c)** the documents contain personal data that the person entitled to claim the Insurance benefit is not entitled to receive.

10. COMPLAINTS AND DISPUTE RESOLUTION PROCEDURES

10.1. Our complaints examination procedure for dissatisfaction with an insurance contract or insurance services provided by a person applying for an insurance contract, You, the Insured, the Beneficiary or any other person entitled to claim an Insurance benefit is publicly available at www.bta.lt.

10.2. All disputes arising between the parties to the Insurance contract shall be settled by negotiation. If no amicable settlement is reached, all disputes arising out of the Insurance contract and relating to the breach, termination or invalidity of the Insurance contract shall be settled in the courts of the Republic of Lithuania in accordance with the legislation of the Republic of Lithuania, according to the address of the registered office of the BTA branch in Lithuania.

11. PROCESSING OF PERSONAL DATA

11.1. As a processor of personal data, BTA processes the data of natural persons in accordance with the requirements for processing personal data as defined in Regulation (EU) 2016/679 of the European Parliament and of the Council on the protection of individuals with regard to the processing of personal data and on the free movement of such data and repealing Directive 95/46 / EC (General Data Protection Regulation), as well as requirements of other legal acts.

11.2. The principles for processing personal data and BTA's privacy policy are available at www.bta.lt.

12. SUBROGATION AND RIGHT OF RECOURSE CLAIM

12.1. The Insurer who has paid out the Insurance benefit is entitled to claim the sums paid from the person liable for the damage (subrogation or right of recourse claim). You, Insured or Beneficiary must provide Us with all the information requested by Us in order to enable the Us to properly exercise the right of claim assigned to it.

13. CONFIDENTIALITY

13.1. The Parties undertake not to disclose to third parties any confidential information obtained on the basis of insurance contractual or pre-contractual legal relations, nor to use such information in a manner which would be prejudicial to the interests of the other party to the Insurance contract. We have the right to provide all necessary information to independent experts and reinsurers obtained on the basis of insurance contractual or pre-contractual relationships, as well as to store such information in Our data bases. This obligation does not apply where the parties are obliged to provide information to the competent state authorities in accordance with the requirements of the legislation of the Republic of Lithuania.

14. OTHER CONDITIONS

14.1. Any notice which You or Us are required to give to each other must be given within the time limits set out in these Terms and Conditions by one of the following methods.

14.1.1. by providing it to You, at the addresses specified in the policy or other written documents or in the parties' notices of change of address;

14.1.2. by registered mail;

14.1.3. by e-mail, where the Parties have provided for this method of communication in the contract, or by expressing their consent to the exchange of information in this way by means of an affirmative act.

14.2. We have the right to transfer its rights and obligations under the Insurance contract to another Insurer or Insurers in accordance with the procedure established by legislation. If You object to the transfer of rights and obligations under the Insurance contract, the Policyholder has the right to cancel the Insurance contract in accordance with the procedure laid down in the contract within one month of the transfer of rights and obligations. In this case, You shall be reimbursed the premiums paid for the remaining period of the Insurance contract.

14.3. Contractual insurance legal relations are governed by Laws of the Republic of Lithuania.

14.4. The insurance contract is concluded on the basis of these General conditions and Special conditions. If the special and/or individual conditions of insurance specified in the contract (policy) and these General terms and conditions of insurance differ, the special and/or individual conditions of insurance shall prevail.

14.5. You, the Insured, the Beneficiary and other persons who acquire rights on the basis of the insurance contract shall comply with the obligations set out in these Terms and Conditions.

14.6. These Terms and Conditions shall enter into force on the date of their approval by the Board of BTA, unless the BTA Board has specified a different effective date.

14.7. In case of conflicts or inconsistencies between languages, the Lithuanian text takes precedence.

14.8. These Terms and Conditions are published on the BTA website at www.bta.lt.

14.9. Consumer disputes with the insurer shall be examined by the Supervisory Authority of the Bank of Lithuania, Žalgirio str. 90, LT-09128, Vilnius, website: www.lb.lt.

SPECIAL TERMS AND CONDITIONS

1. WHO IS WHO

Accident – an incident, vehicle accident or other unforeseen failure of the vehicle, including those involving a mechanical or electrical component, which makes the use of the vehicle impossible or forbidden according to the road traffic regulations of the country concerned.

Insurer (hereinafter – we) – AAS BTA Baltic Insurance Company branch in the Republic of Lithuania.

Legal owner of a vehicle – a person who has legal possession of the vehicle, i.e. the owner, lessee, usage recipient, etc.

Policyholder (hereinafter – You) – a person who has applied to the Insurer for the conclusion of an Insurance contract or has been offered an Insurance contract by the insurer or has concluded an Insurance contract with the Insurer. The Policyholder may only be the owner or operator of the insured vehicle under a leasing (finance lease) or leasing (operating) contract.

Technical breakdown – an unexpected and unforeseen failure of a mechanical or electrical component of the vehicle, which prevents the continuation of the journey because it endangers other road users, the Insured or the vehicle itself.

Vehicle – any self-propelled motor vehicle, tractor, or self-propelled machine designed for travel on land, intended for carrying people and/or transporting goods, which must be registered and meets at least one of the following criteria: a maximum design speed exceeding 25 km/h or a maximum net weight exceeding 25 kg and a maximum design speed exceeding 14 km/h. This definition also includes trailers and semi-trailers, except rail vehicles. Additionally, non-registrable vehicles are considered to be motor vehicles, tractors, semi-trailers, mobile equipment, and self-propelled machines that, under the legal acts of the Republic of Lithuania regulating vehicle registration, are not required to be registered. A wheelchair is not considered a vehicle under the provisions of the law.

Insurance risk – the probability of an event occurring in the future, which is beyond Your and/or the Insured person's control.

Sum insured – the amount specified in the insurance contract or calculated according to the procedure set in the contract, which cannot be exceeded by the insurance benefit.

Insurance policy – a document confirming the conclusion of the insurance contract and including the terms agreed upon between You and Us

Parties to the insurance contract – You and Us.

Insurance contract – an agreement between Us and You under which You agree to pay the agreed insurance premium by the specified deadlines and fulfill other obligations stated in the insurance contract, and We agree to pay the insurance benefit to the person indicated in the contract in the event of an insured event, in accordance with the contract's terms.

Double insurance – cases when You conclude several insurance contracts for the same insurance risks with one or several insurance companies. In this case, You must notify Us in writing about the other insurance contract(s) and indicate the insured amount and other contract terms. Otherwise, We shall have the right to recover a corresponding part of the insurance benefit after payment.

Deductible – the part of the insurance benefit specified in the contract that We do not compensate. It is defined either as a fixed amount and/or a percentage of the loss. If several types of deductibles apply to the same risk, the higher one shall always apply.

Compensation principle – an insurance principle under which the insurance benefit is calculated based on the amount of losses incurred due to the insured event.

Beneficiary – the person specified in the insurance contract, or in certain cases set in the contract, the person appointed by You or the Insured, who is entitled to receive the insurance benefit.

Non-insured event – an event for which We do not pay the insurance benefit.

Underinsurance – when the sum insured is lower than the insurable value. In this case, We pay a proportionate part of the benefit based on the ratio between the sum insured and the actual insurable value.

Additional insurance – when only part of the property value or insurance risk is insured. You have the right to conclude an additional insurance contract with the same or a different insurer. In such cases, the total insured amount from all contracts may not exceed the insurable value.

Application for concluding an insurance contract – a document in Our required format in which You provide necessary information to conclude the contract. It may be omitted if You provide sufficient information for Us to assess the insurance risk. Acceptance of the application does not oblige Us to conclude a contract.

Third party – in civil liability insurance, a person who suffered losses due to actions or inactions by You and/or the Insured and who is entitled to an insurance benefit in accordance with the contract terms.

Insurance premium – the amount of money specified in the insurance contract that You are obliged to pay Us under the terms of the insurance contract.

2. ESSENTIAL CIRCUMSTANCES OF THE INSURANCE CONTRACT

- 2.1. The Insurance contract is concluded on the basis of the information You have provided about the circumstances that may materially affect the assessment of the insurance risk. You are responsible for the accuracy of the information provided.
- 2.2. Essential circumstances are:
 - 2.2.1. the correct information about the insured vehicle (make, model, year of manufacture, safety features, other risk factors) that is true to reality;
 - 2.2.2. other circumstances described in these Terms and Conditions or specified in the application for the Insurance contract.
- 2.3. The Insurance contract is concluded at Your verbal request, unless Your request to conclude the Insurance contract was made in writing.
- 2.4. The Insurance contract consists of: the Insurance Terms and Conditions, the Insurance policy, the application for the Insurance contract (if it was submitted), any other documents submitted or any annexes to the Insurance contract.
- 2.5. If the individual terms and conditions of insurance specified in the Insurance contract differ from the terms and conditions of these Terms and Conditions, the individual terms and conditions of insurance shall prevail.
- 2.6. The insurance is valid if the Insurance contract states that the Roadside assistance insurance is valid and all payments due on the date of the accident for this service have been paid.

3. WHAT IS PROHIBITED

- 3.1. On the basis of these Terms and Conditions, technical assistance is provided to motorcycles, passenger cars and trucks with a gross vehicle weight not exceeding 3,500 kg, registered in accordance with the established procedure and with licence plates permanently registered in the Republic of Lithuania, by calling the telephone number +370 5 2 600 600. The policyholder's insured expenses for technical assistance services (excluding expenses for fuel delivered or materials used to repair the vehicle) relating to:
 - 3.1.1. Telephone advice on completing the accident declaration and/or vehicle breakdown. Telephone advice is available 24 hours a day.
 - 3.1.2. These roadside assistance services:
 - 3.1.2.1. arrival of a specialist at the scene of the vehicle breakdown;
 - 3.1.2.2. visual identification of vehicle damage, which is carried out at the scene of the damage. Accurate vehicle fault finding is carried out in the repair shop;
 - 3.1.2.3. starting the engine with charging cables;
 - 3.1.2.4. replacing the damaged wheel with the spare wheel on board (in the absence of a spare wheel, the vehicle is transported to a repair shop);
 - 3.1.2.5. delivery of fuel after it is finished (We can only deliver petrol or diesel, the customer pays for the delivered fuel);
 - 3.1.2.6. troubleshooting problems with security systems (if the vehicle cannot be repaired at the scene, it is transported to a repair workshop);
 - 3.1.2.7. opening a locked door or boot;
 - 3.1.2.8. snow or mud trap assistance (the service is provided only in road traffic areas – the vehicle has not been used to drive on frozen water bodies, in forests, fields, meadows, etc., except where the available machinery is able to reach the scene);
 - 3.1.2.9. unlocking automatic gearboxes, if possible;

- 3.1.2.10.** the customer pays for the materials used during the roadside assistance service (e.g. fuel, film, tyre, etc.);
- 3.1.2.11.** repairs that can be carried out at the scene, such as replacing broken glass with film, cooling system leak repair or fluid refilling, defrosting door locks, tensioning engine belts, temporary fixing bumpers, tailpipes, and other parts, and other minor repairs.
- 3.1.3.** The following restrictions apply to the service of transporting (evacuating) a vehicle, i.e. transporting (evacuating) one vehicle to the nearest repair workshop or to a place of the customer's choice, if the vehicle cannot be used due to breakdowns, or if it is prohibited from being used according to the traffic Terms and Conditions of the country concerned:
 - 3.1.3.1.** vehicles with a gross vehicle weight of more than 2.5 t shall be transported unladen, unless the attendant of the technical assistance service has no objection to transporting them with a load;
 - 3.1.3.2.** vehicle trailers can be transported at an extra cost when the equipment available allows it;
 - 3.1.3.3.** transportation of a vehicle to Lithuania after an accident abroad, if the garage or technical assistance technicians determine that it is not economically viable to repair the vehicle abroad (the likely cost of repair would be more than the cost of transportation or more than EUR 300). The vehicle is taken to the customer's specified location in Lithuania within 20 days of the customer contacting the technical assistance service. Costs for contacting other technical assistance providers are not reimbursed;
 - 3.1.3.4.** when the battery of an electric vehicle discharges, the vehicle is transported to the nearest charging point, subject to the limitation that the vehicle is provided with this type of roadside assistance service once per contract period;
 - 3.1.3.5.** in the event of the driver's health problem, We will transport the vehicle to the nearest garage or to a location specified by the driver when an ambulance has been called due to health problems;
 - 3.1.3.6.** after an accident abroad, only transportation to the nearest garage and/or roadside assistance services are provided for the vehicles referred to in this point:
 - a)** M1 vehicles with more than 6 passenger seats and 1 driver's seat;
 - b)** Vehicles of category N1 with a gross vehicle mass exceeding 2,500 kg and/or a height exceeding 2.9 m;
 - c)** caravans equipped with a living area with seating, a table, sleeping accommodation, kitchen and food storage facilities;
 - d)** for vehicles of categories N1-BAF (vehicle carrier), specially designed for transportation of one or more vehicles.
- 3.1.4.** Provision of a replacement vehicle, i.e. the vehicle is replaced by another vehicle while the technical breakdown at the repairer's workshop which prevents the insured vehicle from being able to drive on the road is being rectified, or while repairs are being carried out as a result of a registered insured event in accordance with the Terms and Conditions for Insurance of Land Vehicles, but for no longer than the period provided for according to the selected additional risk "Roadside Assistance I".
 - 3.1.4.1.** We provide a replacement vehicle when the authorized Roadside Assistance Service Provider receives written confirmation from the vehicle repair workshop/company where the repair works will be performed, stating that the vehicle cannot be repaired within 1 (one) working day. This confirmation must include details about the type and duration of the repair. A replacement car is not provided if the vehicle is technically sound, safe to operate, and roadworthy (e.g., cosmetic damages like body scratches);
 - 3.1.4.2.** A replacement vehicle is provided on the same day the repair works begin, upon receipt of written confirmation from the repair service provider. The replacement vehicle is delivered within 24 hours from the time the notification is received;
 - 3.1.4.3.** A replacement car is not provided before the actual start of the repair works;
 - 3.1.4.4.** A replacement vehicle is provided for entire repair period when the Policyholder's vehicle is being repaired at a service center recommended by the Insurer. If the vehicle is repaired at non-recommended service center or abroad, the replacement vehicle is

provided for the duration of the repair, but no longer than 15 calendar days, regardless of the number of incidents for which the vehicle is being repaired.

- 3.1.4.5.** The replacement vehicle is delivered within 24 (twenty-four) hours from the moment stated in Clause 3.1.4.1, according to the rules and local conditions/capabilities of the Insurer and the Roadside Assistance Service Provider. The replacement vehicle will be M1 category and will not be of a higher class than a mid-range vehicle and may differ from the insured vehicle in terms of equipment (e.g., with/without navigation, different transmission, with/without audio system, etc.). Upon the Policyholder's request and for an additional fee based on the service provider's rates, a higher-class replacement vehicle can be provided;
- 3.1.4.6.** If additional faults are discovered during the repair of the insured vehicle, the replacement vehicle period is not extended. If the insured vehicle is deemed a total loss due to the incident or stolen, the replacement vehicle may be used for up to 15 calendar days;
- 3.1.4.7.** In all cases, the replacement vehicle service is not provided together with accommodation or taxi services, or in cases of mandatory maintenance or diagnostics (e.g., oil change, seasonal tire replacement, general vehicle check-ups, etc.). It also cannot be provided if the actual vehicle repairs begin more than 15 (fifteen) days after the insurance contract has expired (an exception applies if the insurance case under the Land Vehicle Insurance Terms is still unresolved);
- 3.1.4.8.** A deposit of no more than EUR 150 is applied when using the replacement vehicle service, which the Policyholder pays to the technical service provider (abroad, the deposit amount may be higher depending on the provider's terms);
- 3.1.4.9.** In Lithuania, the replacement vehicle is delivered to the repair workshop agreed upon by the Policyholder and the Insurer, operating in one of the Lithuanian municipalities. The replacement car is returned to the same workshop. Abroad, the Policyholder picks up the replacement vehicle independently from the designated rental point of the service provider and returns it to the same rental point. Returning the vehicle to a different rental point abroad is subject to an additional fee, depending on the service provider's conditions;
- 3.1.4.10.** After the insured vehicle has been repaired, the Policyholder is obliged to return the replacement vehicle within 1 (one) working day, both in Lithuania and abroad;
- 3.1.4.11.** Other conditions for the use of the replacement vehicle are specified in the replacement vehicle rental agreement (e.g., returning the vehicle with a full fuel tank);
- 3.1.4.12.** The Replacement vehicle service is not provided for insured motorcycles.
- 3.1.5.** Transportation of the occupants of the vehicle, i.e. the transportation of the driver and the passengers of the vehicle, up to a maximum of nine persons in total, to a place specified by the lawful operator of the vehicle, but no further than the distance provided for under the optional extra risk "Roadside Assistance I" or "Roadside Assistance II" if the vehicle is to be transported (evacuated) according to 3.1.3.
- 3.1.6.** Overnight accommodation:
 - 3.1.6.1.** In cases where the Roadside Assistance Service Provider, selected by the Insurer, determines that the journey cannot be continued with the vehicle or the technical fault cannot be resolved on-site, and after using the vehicle towing service to the nearest repair workshop, the workshop provides written confirmation that the repair will take longer than 1 (one) working day (or the workshop is closed – e.g., nighttime, non-working day, etc.);
 - 3.1.6.2.** In cases where passengers are traveling with the Policyholder, the accommodation service is provided based on the number of passengers, not exceeding the number of seats in the insured vehicle.
- 3.1.7.** Vehicle storage. If vehicle protection is required following a technical breakdown, incident or accident, our designated service provider will arrange for the storage of the vehicle. The service provided only after transportation.

3.1.8. A taxi, during repair period:

- 3.1.8.1.** We only provide this service if the authorised Technical Assistance Service Provider receives confirmation that the vehicle cannot be repaired within 1 working day (written confirmation of the nature and duration of the repair work from the repairer where the repair work will be carried out);
- 3.1.8.2.** The service is not available if You choose a replacement the vehicle;
- 3.1.8.3.** The service is only available on a case-by-case basis. The service may not be provided in areas where the service provider is not active. The benefit for this service is subject to the Policyholder's use of a mobile taxi application and the submission of billing statements where payments for the service received are deducted from the Policyholder's account;
- 3.1.8.4.** The service is not provided for insured motorcycles.

3.1.9. Self-arranged roadside assistance:

- 3.1.9.1.** We provide this service only when the provider of Technical Assistance services does not have conditions or capabilities to provide the necessary services;
- 3.1.9.2.** A monetary compensation for this service is provided if You arrange with us submit all necessary documentation (invoices, receipts, or copies of transfer orders) for the services received.
- 3.1.9.3.** A monetary compensation can not be larger than our limits (listed in Clause 7);

3.1.10. Under these rules, roadside assistance services are not provided for the following registered and unregistered vehicles: trailers, semi-trailers, tractors, self-propelled machines, rollers, mobile equipment, bicycles (including electric bicycles), scooters (including electric scooters), cargo vehicles over 3.5 tons, and others.

4. IN WHICH CASES THE INSURANCE BENEFIT IS PAID

4.1. In case of an insured event "Roadside Assistance I" or "Roadside Assistance II", the legal owner of the vehicle must, as a prerequisite for obtaining the Insurance benefit:

- 4.1.1.** immediately call +370 5 2 600 600, give Your name, surname, telephone number, the vehicle's make, model, registration number or chassis number according to the registration certificate and the date of first registration, tell us where the vehicle is located, and describe the situation;
- 4.1.2.** to follow exactly the verbal (by phone +370 5 2 600 600) or written instructions from us and the technical assistance service provider;
- 4.1.3.** not to interfere with the authorised technical assistance service provider's ability to carry out an inspection of the vehicle or to provide the services stipulated in these Terms and Conditions;
- 4.1.4.** if the vehicle has to be transported (towed), hand over the keys and registration documents to the authorised technical assistance service provider.
- 4.1.5.** if the Policyholder fails to fulfil the obligations specified in section 4, the Insurer has the right to refuse the provision of the service.

4.2. Upon receipt of the notification in accordance with Clause 4, and after examining the information received and, if necessary, assessing the situation at the scene of the vehicle breakdown, We will decide immediately and as soon as possible whether to provide the relevant service.

5. IN WHICH CASES THE INSURANCE BENEFIT IS NOT PAID

5.1. Non-insurable events are events where the legal owner of the vehicle:

- 5.1.1.** consumed alcoholic beverages, narcotic substances or other psychotropic substances after the Vehicle Accident, before the test that determines the blood alcohol concentration or the presence of narcotic substances or other psychotropic substances;
- 5.1.2.** avoided a medical examination to check for blood alcohol concentration or for the effects of narcotic substances or other psychotropic substances, if such an examination was offered by a competent public body or medical institution after the Vehicle Accident and before the circumstances of the accident were established;
- 5.1.3.** was driving or was teaching another person to drive and, at the time of the check, the driver or

student was found to have alcohol, drugs or other intoxicating substances in his or her breath or blood;

- 5.1.4.** was driving a vehicle without the right to drive that category of vehicle;
 - 5.1.5.** was driving a vehicle that was overdue for a national roadworthiness test at the time of the Vehicle Accident and the accident was caused by a technical fault in the vehicle;
 - 5.1.6.** disobeyed a police officer's (traffic regulator's) request to stop, attempted to flee or was forced to stop, or arbitrarily left the scene of an accident;
 - 5.1.7.** was used the vehicle as an instrument of crime or as a means of suicide;
 - 5.1.8.** was using the vehicle for a purpose other than its intended use, was using the vehicle with tyres that do not comply with the regulatory requirements in force at the time of the accident.
 - 5.1.9.** while driving the vehicle, was preparing to participate or was participating in an event where the aim is to drive at the fastest possible speed (e.g. a sporting event, training), unless otherwise specified in the insurance contract;
 - 5.1.10.** was using the vehicle to tow another vehicle, or transported, towed or was transported or towed a vehicle driven by him in breach of the prescribed road traffic regulations;
 - 5.1.11.** was using the vehicle in areas not intended for road traffic (frozen water bodies, forests, fields, meadows, etc.);
 - 5.1.12.** left the vehicle unattended, i.e. with the windows, sunroof or roof open, doors unlocked, and security devices in disorder and not activated;
 - 5.1.13.** failed to comply with the instructions listed in Clause 4.1.
- 5.2.** Non-insurable events are also considered to be cases where:
- 5.2.1.** the vehicle was driven by someone younger or with less driving experience than the Insurance contract provides for;
 - 5.2.2.** the owner of the vehicle, the policyholder or the insured person has caused the damage intentionally or has concealed the causes, circumstances and consequences of the accident, or has given false or misleading information or has sought to obtain or increase the Insurance benefit by other unlawful means, including where the theft and misappropriation of the vehicle has been staged by the owner himself or by persons connected with him;
 - 5.2.3.** the vehicle has been used in a high-risk environment, unless this is stated in the Insurance policy. Increased risk conditions are:
 - 5.2.3.1.** vehicle lease, sublease;
 - 5.2.3.2.** driving training;
 - 5.2.3.3.** use for money collection, security services, ambulance, police, fire and other emergency response or operational activities;
 - 5.2.3.4.** use of the vehicle for taxi or other paid passenger transport activities.
- 5.3.** In all cases, any costs incurred will not be reimbursed if they are incurred by contacting technical service and/or support companies other than those specified by us (unless You have arranged with us differently).
- 5.4.** We do not pay the insurance benefit for all services after the insurance has expired. An exception is made for a replacement vehicle.
- 5.5.** We will not pay the Insurance benefit if You, the Beneficiary or any other legal owner of the vehicle has not provided us with all the necessary documents to establish the possible causes of the insured event and the amount of the damage, as well as certificates issued by the police and other competent state authorities, if the accident should have been registered with the police and/or other authorities in accordance with the actual circumstances of the accident, the present Terms and Conditions, and the regulatory enactments of the country in which the accident occurred.

6. INSURANCE PROTECTION OPTIONS

- 6.1.** The insurance contract can be concluded by choosing one of the following options

	Roadside Assistance I (with CASCO insurance)	Roadside Assistance II (with Compulsory Insurance)
Phone consultation 24/7	✓	✓
Roadside assistance (clause 3.1.2)	✓	✓
Transportation (after damage, traffic accident, due to driver's health problems)	✓	✓
Replacement vehicle	✓ (up to 15 days, if the vehicle is being repaired in non-recommended service center, abroad, damaged beyond repair or stolen)	✗
Replacement vehicle	✓ (for all repair period, if the vehicle is being repaired in the insurer recommended service center)	✗
Taxi from the accident scene	✓ (up to EUR 150)	✓ (up to EUR 100)
Overnight at the hotel	✓ (in Lithuania up to EUR 150, abroad up to EUR 600)	✗
Vehicle storage	✓ (up to 14 days)	✓ (up to 14 days)
Validity abroad	✓	✗
Taxi during the repair period	✓ (up to EUR 300)	✗
Roadside assistance for motorcycles	✓	✓

7. LIMITS OF PROVIDED SERVICES

7.1. The following restrictions apply to the services provided:

- 7.1.1.** If the Policyholder selects the "Roadside Assistance II" service, the total maximum amount for all insured services is 1500 EUR for the entire insurance period. If the Policyholder has the "Roadside Assistance I" service, the total maximum amount for all insured services is up to 2500 EUR for the entire insurance period.
- 7.1.2.** In cases of minor repairs or roadside assistance as described in section 3.1.2, if the Roadside Assistance Service Provider chosen by the Insurer warns the Policyholder about the need to fix a fault (e.g., recommending a battery replacement), the same type of service (e.g., jump-starting a discharged battery) will be provided up to 2 times. On the third request for roadside assistance, the Policyholder is responsible for covering the costs of the service independently, by agreeing directly with the Roadside Assistance Service Provider.
- 7.1.3.** For the Policyholder with the mandatory insurance risk "Roadside Assistance I" or who has selected the additional insurance risk "Roadside Assistance II", the roadside assistance service is provided by choosing one specific final transport location. Once the vehicle has been delivered to the Policyholder's designated initial location, and if the Policyholder changes their mind, the Policyholder must arrange for any additional transportation services at their own expense. The transportation service is available for motorcycles, passenger vehicles, and cargo vehicles with a gross weight not exceeding 3500 kg and no more than 9 (nine) seats. The vehicle is transported when the Policyholder

(or the legal owner of the vehicle) provides the arriving Roadside Assistance specialist with the vehicle keys, registration certificate, and driver's license.

- 7.1.4.** Both in Lithuania and abroad, there is a limit set for the taxi transportation service from the scene of the incident, depending on the available risk "Roadside Assistance I" or the selected additional risk "Roadside Assistance II". The taxi transportation service is provided only in cases where the Policyholder has no other means of returning to their place of residence from the scene of the incident (e.g., if the vehicle cannot be transported inside the vehicle or inside the service vehicle, etc.). A limit of 150 EUR applies for the Policyholder's one-time return from the scene of the incident using the taxi service.
- 7.1.5.** For the taxi transportation service while the Policyholder's vehicle is being repaired, the following limits apply: a daily limit of 25 EUR, and a total limit of 300 EUR. The service is provided for up to 15 (fifteen) calendar days. This service is not provided together with the replacement vehicle service;
- 7.1.6.** The accommodation service in Lithuania is subject to a limit of up to 150 EUR per incident, and abroad, up to 600 EUR per incident. The service is provided only after the vehicle has been towed from the scene of the incident and is not provided together with the replacement vehicle service;
- 7.1.7.** For the vehicle storage service, both in Lithuania and abroad, with the mandatory risk "Roadside Assistance I" or the selected additional risk "Roadside Assistance II," there is a 14 (fourteen) day limit and up to a 100 EUR limit;
- 7.1.8.** Roadside assistance services, when selecting the additional risk "Roadside Assistance II," are not valid in foreign countries.

8. AREA OF VALIDITY OF THE INSURANCE PROTECTION

- 8.1.** The Insurance contract is valid in the territory specified in the Insurance policy;
- 8.2.** Where the policy specifies that the territory of the contract is Europe, the following are the countries to the contract: Albania, Andorra, Austria, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Holland, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Macedonia, Moldova, Monaco, Norway, Portugal, Romania, San Marino, Serbia and Montenegro, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey (European part only).

9. THE SUM OF INSURANCE

- 9.1.** The insurance sum for all services, for the entire duration of the contract, is EUR 1,500 with Roadside Assistance II and EUR 2,500 with Roadside Assistance I. The insurance sum is non-renewable. Except cases if the period of insurance exceeds 1 year. In this case, for the second and each subsequent year, the insurance sum for all services of EUR 1,500 and EUR 2,500 will be reset to EUR 1,500 and EUR 2,500 respectively under Roadside Assistance II and Roadside Assistance I.

10. INCREASE OR DECREASE IN INSURANCE RISK

- 10.1.** An increase in insurance risk, including but not limited to, shall be considered:
 - 10.1.1.** a change in the information provided at the time of concluding the Insurance contract;
 - 10.1.2.** the replacement of technical and structural elements of the vehicle as installed by the vehicle's manufacturer at the factory of that vehicle;
 - 10.1.3.** loss or misplacement of the insured vehicle's registration certificate, ignition keys or alarm system remote controls;
 - 10.1.4.** re-registration or deregistration of the insured vehicle in the national vehicle register.
- 10.2.** If, during the term of the insurance contract, there is a material change in the circumstances provided for in the insurance contract which reduces or may reduce the risk of insurance, You have the right to request a change in the terms of the insurance contract or a reduction in the payment because of the reduction in the risk of insurance. If We do not agree to change the terms of the insurance contract or to reduce the payment, You have the right to apply to the court for termination or amendment of the insurance contract in the event of a material change in circumstances.

11. HOW WE DETERMINE THE AMOUNT OF THE LOSS

- 11.1.** We determine the Insurance benefit on the basis of the documents received from You and the competent authorities, which substantiate the fact of the insured event and allow us to determine its causes and assess the amount of damage.
- 11.2.** In case of an insured event, the amount of the loss is determined on the basis of the invoices submitted by the technical assistance service provider, which include the value of the service provided, excluding the cost of the materials used in providing the service. Costs for vehicle alarms, keys, lock repairs, tyre fitting and balancing are not covered by the minor roadside repair service and are therefore not reimbursable.
- 11.3.** We will only pay the Insurance benefit with value added tax (VAT) if You are not entitled to deduct VAT under the laws and regulations in force in the Republic of Lithuania.
- 11.4.** The Insurance benefit is paid to the technical assistance service provider on the basis of invoices submitted by the latter on behalf of the Policyholder.
- 11.5.** We have no right to pay or refuse to pay an Insurance benefit without being satisfied that an insured event has occurred and without checking all the information available to us.
- 11.6.** The Insurance benefit must be paid out not later than fifteen days after all information, relevant for establishing the fact, circumstances and consequences of the insured event and the amount of the Insurance benefit, has been received. We have the right to postpone the payment of the Insurance benefit until the amount of the loss has been substantiated.
- 11.7.** If You and the Insured person entitled to compensation are the subject of legal proceedings, administrative or pre-trial investigations, the outcome of which is relevant to the case being administered, the payment of the Insurance benefit may be postponed until the legal proceedings, administrative or pre-trial investigations are ended.

12. THE RIGHTS AND OBLIGATIONS BETWEEN THE PARTIES TO THE INSURANCE CONTRACT

- 12.1.** We may not disclose information obtained in the course of insurance activities about You, the Insured Person or the Beneficiary, except for exceptions provided by law;
- 12.2.** We are obliged to pay Insurance benefits in case of an insured event within the terms and conditions set out in these Terms and Conditions;
- 12.3.** Your authorised person or a member of Your family may also provide information about a potentially insured event, but You are responsible for the accuracy of the information You provide about a potentially insured event;
- 12.4.** You must allow us to carry out the necessary investigations, the conclusions of which are necessary to confirm the fact and circumstances of the insured event and/or the amount of the damage caused by the event, and to provide us with all the information necessary for the investigation of the event and the documentation We request;
- 12.5.** You must assist us in exercising the right of subrogation by providing us with any information You know about the person responsible for the damage.

13. PROCEDURES AND THE TIME LIMITS FOR TERMINATION, AMENDMENT, AND EXPIRY OF THE INSURANCE CONTRACT

- 13.1.** If the Insurance contract is for a period of at least one month, You have the right to cancel the Insurance contract by giving us at least three working days' written notice before the scheduled cancellation date.
- 13.2.** In the event of a change of ownership of the insured vehicle, the insurance cover is only available until 24:00 of the next working day, after which the insurance cover for that vehicle automatically ends.
- 13.3.** Policyholder has the right to terminate the insurance contract at any time by informing the Insurer in writing 15 days in advance. In this case, the insurance contract will be considered terminated on the date specified in the notice, but not earlier than 15 days after the notice of termination has been received. In such a case:
 - 13.3.1.** If any insurance payout has been made and/or reserved or any claims have been filed during the validity period of the insurance contract, the Insurer will return a portion of the insurance premium equal to the unused portion of the premium for the period of the insurance contract, minus the difference between the insurance payout and the unused premium, within 20 calendar days after receiving the Policyholder's notice. The Insurer will deduct the costs of contract formation and execution (30% of the refundable amount).