

General civil liability insurance



Insurance product information document

Company: AAS BTA Baltic Insurance Company, represented by a branch in Lithuania

Product: General civil liability insurance

Detailed pre-contractual and contractual information about the product is contained in the General civil liability insurance Terms and Conditions No 011.1 and the insurance certificate (policy), the Law on Insurance of the Republic of Lithuania, the Civil Code of the Republic of Lithuania and other legal acts regulating insurance contracts.

What is this type of this insurance?

General civil liability insurance The insurance cover shall apply to the following risks related to the civil liability of the Policyholder for damage caused to third parties, provided that the event is insurable in the case of General Civil Liability Insurance when the Policyholder is operating buildings, premises, territories, billboards, signs, installations or other objects located at the address specified in the insurance policy and legally owned and/or managed by him; in the case of business liability insurance, liability caused by the policyholder's performance of the insured activity specified in the insurance certificate; in the case of product liability insurance, liability caused by a product or service of inadequate quality provided by the Insured.



What is covered by insurance?

- ✓ An insured event is a claim for compensation made by a third party during the period of insurance and in the territory of the insured party, where all the following conditions are met:
 - ✓ the event that caused the damage to the third party must have occurred between the start of the insurance cover and the end of the period of insurance cover, in the territory specified in the insurance policy;
 - ✓ the claim for compensation for damage caused by the Policyholder as a result of the insured event is made in writing (claim) during the period of the Insurance contract validity; or Extended claim submittance period, if it has been agreed in accordance with the Additional insurance conditions and BTA has been informed of the event within the time limits set out in the Liability Insurance Rules No. 011.1; the claim is made in respect of the insured Policyholder's civil liability (business civil liability, general civil liability or product civil liability) covered by the insurance policy;
 - ✓ the Policyholder is legally liable for damages caused to a third party;
 - ✓ the Policyholder did not know and/or could not have known about the insured event and/or the third party's loss before the insurance contract was concluded.
- The sum insured is the maximum benefit that BTA will pay. It can be set for the whole period, as well as for a single event.



What is not covered by insurance?

- ✗ Following claims for damages are considered as non- insured events:
- ✗ relating to any financial loss suffered by a third party which is not the result of bodily injury, loss of life or damage to or destruction of tangible property of the third party as a result of an insured event in accordance with the terms and conditions of these Rules;
- ✗ arising out of a cause other than the insured activity, product and/or service specified in the insurance contract;
- ✗ relating to the liability of the Policyholder for the warranty of the quality of the products and/or services provided, costs and/or losses suffered by the Policyholder in correcting or redoing his activity results, redoing a poorly performed work or replacing a defective product with a suitable one;
- ✗ damage to property in which the Policyholder's product is an integral part of a mixture, part, ingredient, packaging or other form;
- ✗ arising from the improper performance or non-performance of the contract (contractual liability). Similarly, in cases where the liability for damages imposed by a contract is greater than that imposed by law in the absence of a contract, the insurance cover applies to the extent that the Policyholder's civil liability would have arisen under the law in the absence of the contract.



Are there any restrictions on insurance coverage?

- ! Events caused by force majeure. The event is not insurable.
- ! Deliberate acts of the Policyholder, Insured or Beneficiary.
- ! A conditional or unconditional deductible may also be applied, expressed as a specific amount of money or as a percentage, if specified in the policy.
- ! If the insurance cover is not extended by written agreement between the parties to the contract (Additional terms and conditions of insurance in a clearly defined scope) and the application of the relevant Additional terms and conditions of Insurance referred to in the Special Part of the General Liability Insurance Terms and Conditions No. 011.1 is agreed upon, or agreed in writing in accordance with the individual terms and conditions of the contract of insurance, BTA shall not be held liable for the loss.



Where do I get insurance coverage?

✓ Unless otherwise agreed, the insurance cover is valid in the Republic of Lithuania.



What are my obligations?

- You must pay your insurance premiums on time.
- Notify BTA of any increase in risk, especially if it concerns the insured object or a change in the way it is used.
- In the event of an accident, you must notify BTA within 3 days, immediately inform the competent authorities, allow BTA to inspect the scene of the accident, comply with BTA's instructions and provide the requested documents.



When and how do I pay?

- You pay the premium for the insurance contract by the date specified in it in one of the following ways: By payment transfer to a BTA bank account;
- at all Maxima cash desks, all Perlas terminals and Virtual Service Operator branches, upon presentation of a payment receipt at any BTA offices, either by paying with a card at offices equipped with an ECS card reader or in cash.



When does insurance cover take effect and expire?

The insurance contract comes into force on the date specified in the insurance policy (but not earlier than the payment of the insurance premium) and is valid until the last day of the insurance period.



How can I terminate the agreement?

You can terminate the insurance contract by informing us in writing or by email at least 15 days before the desired termination date.