

# Event organisers civil liability insurance



## Insurance product information document

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

Product: Event organisers civil liability insurance

Detailed pre-contractual and contract-related information about the product is provided in the Regulations of the Event Organiser Civil Liability Insurance No. 030.1 and in the insurance certificate (policy), the Law on Insurance of the Republic of Lithuania, the Civil Code of the Republic of Lithuania, and other legislation regulating insurance contracts.

### What is the type of this insurance?

Event organiser civil liability insurance. Insurance coverage applies to the following risks related to the civil liability of the Event organiser, host, manager supervisor, and persons with similar positions against third parties for damage caused to the property and/or health (life) of such third parties during the ongoing event due to the fault of the Insured, which is regulated by laws, resolutions or other legislation, provided that the event is insured. The parties may agree on the waiver of additional risks or part of the risks by specifying this in the policy.



### What is covered by insurance?

- ✓ An insured event is the submission of a claim for compensation of damage to the Insured or BTA for damage caused to a third party as a result of the Insured's act (action or omission) connected with the activities of the event organiser, host, manager and persons with similar positions, if the claim meets all of the following conditions: submitted as a written claim or an action; submitted during the validity period of the insurance contract or within 3 days from the expiration of the insurance contract, provided for in the insurance certificate (policy), or the day of termination of the insurance contract (if a longer extended claim submission period has not been agreed upon); submitted due to damage that occurred during the validity period of the insurance contract; submitted due to the activity of event organiser, host, manager, and similar activities carried out by the Insured during the period of validity of the insurance contract; submitted due to the activity of event organizer, host, manager, or similar activities carried out in the territory of the Republic of Lithuania, if the expansion of the territory is not discussed in the insurance contract.
- ✓ Festive events, sports events, processions, festive marches, demonstrations, as well as children's festive processions and celebrations, and Christmas street lighting are insured, as well as the civil liability of the Insured during the hanging and removal of garlands and other similar means of decoration is insured, insurance also applies to the event organiser's civil liability, related to tent cities (campsites), holiday trips, study trips, and vacation events. Other additional risks related to the event organiser's civil liability and stipulated in the bilateral contract between the Insured and the Insurer may be insured as well.



### What is not covered by insurance?

- Under this insurance, the following damage is not compensated:
- ✗ incurred by the Insured;
  - ✗ incurred by employees of the Insured, their family members or persons keeping a joint household with them;
  - ✗ caused to the nature, if it did not occur due to unexpected and unforeseen reasons and this was additionally agreed upon in the insurance contract;
  - ✗ damage from the contractual civil liability of the Insured;
  - ✗ damage to rented, borrowed or otherwise obtained property that is used by the Insured or other persons at his expense, unless otherwise agreed in the insurance contract;
- Insurance coverage is not valid for risks related to:
- ✗ criminal activities of the Insured;
  - ✗ non-monetary damage, if this was not additionally agreed in the insurance contract;
  - ✗ civil liability claims for damages incurred as a result of participating in horse, bicycle or car races, boxing or wrestling competitions, as well as preparation (training) for such events, unless otherwise agreed in the insurance contract;
- Other non-insured events are listed in the Regulations of the Event Organiser Civil Liability Insurance No. 030.1.



### Are there any restrictions on insurance coverage?

- ! We apply the deductible specified in the policy to the insurance benefit. The benefit will not be paid if the event is non-insurable.
- ! The amount of the insurance is the maximum insurance benefit that BTA will pay out. It can be set for the entire period, as well as for one event.
- ! Yes, the insurance cover does not apply to terrorist acts, war, invasion, hostile acts of a foreign state, military or similar operations, the effects and contamination from nuclear energy or radioactive substances, circumstances which are considered *force majeure* according to the legislation of the Republic of Lithuania, intentional acts of the Insured, Insurant or the Beneficiary.



## Where do I get insurance coverage?

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



## What are my obligations?

- You must pay insurance premiums on time and notify BTA of an increase in risk, especially if it is related to a change in the object of insurance or the way it is used.
- After the occurrence of the event, you must notify BTA within 3 days, immediately inform the competent services, enable BTA to inspect the scene of the event, comply with the instructions of BTA and submit 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 the BTA bank account;
- at all checkouts of Maxima stores, all Perlas terminals, and divisions of "Virtual services operator", by presenting a payment invoice.
- paying by card at any BTA representative office equipped with an DCR card reader, or in cash.



## When does insurance cover take effect and expire?

The insurance contract comes into force from the specified date (but no earlier than the payment of the premium) until the last day, both of these dates being specified in the insurance certificate (policy).



## How can I terminate the agreement?

You can terminate the insurance contract by informing your insurance representative in writing or by e-mail at [bta@bta.lt](mailto:bta@bta.lt) no later than 15 days before the desired date of termination of the contract.