

Detailed pre-contractual and contract-related information about the product is provided in the Regulations of the Cargo Insurance No. 013.2 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 type of insurance is this?

Cargo insurance. Insurance coverage applies to the following risks, provided that the event is an insured event: fire, explosion, natural disasters, damage to cargo (part thereof), theft. 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?

- Damage and/or destruction, theft or disappearance of transported cargo or its part due to the following insured events:
- ✓ overturning of vehicles, collision with solid moving and stationary objects, rolling off the road;
 - ✓ falling of trees or aircraft and parts thereof;
 - ✓ collapse of bridges;
 - ✓ natural disasters;
 - ✓ fire, explosion;
 - ✓ accident during loading-unloading (if agreed in writing), transshipment, intermediate storage of the cargo;
 - ✓ ice damage to, grounding, sinking or capsizing of the ship;
 - ✓ ingress of sea, lake, or river water into the hold of a ship, vehicle or container transported by ship, into the loading room of the insured object; heating system plumbing malfunction;
 - ✓ cargo falling off or being washed off the deck during storm;
 - ✓ cargo in separate packaging falling during loading, transshipment or unloading; forced throwing of cargo overboard during rescue of ship or cargo;
 - ✓ general emergency losses.
- 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.



Are there any restrictions on insurance coverage?

- ! The event occurred due to force majeure.
- ! The event is a non insured event.
- ! Intentional actions of the Insured, the Insurant, or the Beneficiary.
- ! A conditional or unconditional deductible expressed in a specific amount of money or as a percentage may also be applied, if this is specified in the policy.



What is not covered by insurance?

- A not insured event is the loss, disappearance or damage of transported cargo due to:
- ✗ improper or insufficient packing of the cargo or preparation of the cargo for transportation, in violation of the standards and norms provided by the manufacturer. If the manufacturer does not provide for transportation standards and/or norms, the usual requirements for packing or preparing the cargo for transportation are taken into account;
 - ✗ transportation by means of transport not adapted for this purpose;
 - ✗ shipping delay (if such delay was not agreed in advance with BTA in writing);
 - ✗ standard cargo shedding, leakage, loss of weight or volume, wear and tear or decay of the cargo;
 - ✗ effects of air humidity or temperature fluctuations common to the area, damping (wetting) of the cargo due to atmospheric precipitation, overdrying of the cargo;
 - ✗ natural internal properties of the cargo;
 - ✗ damage or destruction by pests (insects, rodents, etc.);
 - ✗ lack of cargo, difference during weighing the cargo during loading and unloading, in case of intact packaging and/or intact seals;
 - ✗ a fire or an explosion that occurred due to the fact that, with the knowledge of the Insured, the consignor, the consignee, or the carrier, but without the knowledge of BTA, self-igniting, fast-igniting, or explosive substances and objects were loaded and transported together with the cargo;
 - ✗ insolvency of owners, managers, carriers or vehicle operators or failure to perform financial obligations related to cargo transportation;
 - ✗ theft of cargo or its part with insured with the limited liability insurance.



Where do I get insurance coverage?

- ✓ Insurance coverage is valid within the territory specified in the insurance certificate. In the event that the cargo loading/unloading location is outside this territory, the insurance coverage is not valid for the entire carriage, unless otherwise stipulated in the insurance contract.



What are my obligations?

- You must pay your insurance premiums on time.
- 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 date specified in the insurance policy (but no earlier than from 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 e-mail no later than 15 days before the desired date of termination of the contract.