

Travel risk insurance

Insurance product information document

Company: AAS BTA Baltic Insurance

Company, represented by a branch in Lithuania

Product: Travel risk insurance

Detailed pre-contractual and contractual information about the product is contained in the Travel Insurance Terms and Conditions No 55.2 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 the type of this insurance?

Travel risk insurance - insurance against financial losses during your trip.



What (who) is covered by insurance?

Below are the most commonly chosen insurance risks and their most frequent insured events.

If you have selected the risk **Medical expenses insurance**:

Reimbursement of expenses for:

- ✓ Medical emergencies during the journey; transportation to the nearest medical facility;
- ✓ Medical Evacuation and Repatriation up to 30% of the sum insured;
- ✓ Dental emergencies up to a maximum of EUR 200.

If you have selected the risk **Accident insurance**:

- ✓ The insured risk is an Accident occurring during the Trip, as listed in Annex 1 "Table of Benefits". For example, fractures in the arm or foot bones, loss of 1 healthy tooth. *In the event of an accident, a part of the sum insured is paid depending on the nature of the Injury.*

If you have selected the risk **Baggage insurance**:

- ✓ If your luggage is delayed for more than 6 hours, we will reimburse the cost of essential items such as personal hygiene items and clothing appropriate to the local climate, and the rental of ski equipment similar to the delayed ski equipment;
- ✓ In the event of loss of luggage due to the fault of the Carrier (the luggage shall be deemed lost if it is not found within 14 days of the date of discovery of the loss) or in the event of theft while it is in your custody, we will pay a compensation equal to the market value of the luggage prior to the event;
- ✓ In the event of damage to your luggage, we will pay a benefit based on the cost of repairing your luggage.

If you have chosen the risk **Travel liability insurance**:

Direct costs relating to the following are reimbursed:

- ✓ medical expenses for the injured third party;
- ✓ restoring or replacing damaged third party property
- ✓ costs to be paid by court order up to EUR 1 000.

If you have chosen the risk **Planned trip cancellation Insurance**:

We reimburse financial losses for cancellation of a fully paid Trip due to:

- ✓ Sudden serious illness or Trauma lasting at least 10 days as an outpatient or 3 days as an inpatient;
- ✓ Sudden serious illness or trauma of a family member for whom treatment lasted for at least 10 days as an outpatient basis or 3 days in hospital, requiring nursing care;



What is not included in insurance coverage?

Below are the most commonly chosen insurance risks and their most frequent non-insurable events.

If the policy specifies the risk **Medical expenses insurance**:

- ✗ The purpose of your trip was to get medical help or advice;
- ✗ medical conditions that were (or could have been) known and/or started before the insurance contract was concluded;
- ✗ sunburn, except for children under 12 years of age;
- ✗ diseases for the prevention of which vaccination was required or recommended in the countries you travelled to;
- ✗ mental illnesses or conditions, hysteria, panic attacks, stress reactions, and epilepsy;
- ✗ visits to a medical institution for the same medical condition, provided that these visits do not result in the prescription of new treatment or the adjustment of treatment already prescribed.

If the risk specified in the policy is **Accident insurance**:

- ✗ Bodily injury not listed in Annex 1 "Table of benefits";
- ✗ The insured person died with a blood alcohol concentration of at least 0.4 milligrams.

If the risk specified in the policy is **Luggage insurance**:

- ✗ damage to and breakage of fragile, breakable objects, including porcelain, glass, sculptures;
- ✗ Wear and tear, depreciation, damage to luggage: scratches, surface damage, etc., or damage caused by painting, refurbishment, repair, restoration, etc.;
- ✗ video, audio or photographic equipment, computer equipment, electrical appliances and parts thereof, mobile, including "smart" phones and their accessories, jewellery;
- ✗ scratches on an item of luggage are not considered an insured event, nor are scratches on ski equipment, trolleys etc;
- ✗ loss of, damage to, or theft of items of luggage that does not belong to you or are not for your personal use only.

If the risk specified in the insurance policy is **Civil liability insurance during travel**:

- ✗ losses relating to any of your commercial or business activities;
- ✗ indirect costs or revenue foregone;

- ✓ A Serious sudden health disorder or injury to Your minor children/children requiring outpatient treatment of at least 10 days or a Hospitalization of at least 3 days requiring Your constant care and supervision, provided that the Serious sudden health disorder was diagnosed at least 7 calendar days prior to the date of the scheduled departure of Your Trip and the treatment continues on the date of the scheduled departure of the Trip;
- ✓ The death of a member of your Family, if the death occurred within 7 days before the start of the Trip.

If you have chosen Trip cancellation insurance:

- ✓ Reimbursement of travel expenses up to the value of an Economy class air or First class train ticket if a member of Your family is hospitalised in your country of residence after being diagnosed with a Serious sudden health disorder or after his/her death. Additionally, prepaid and unused hotel services.

Other risks not specified in this document that may be included in the insurance offer or policy:

- ✓ Travel document insurance, being late for a flight insurance, Legal assistance insurance, Flight delay, cancellation, denied seat, loss of travel connection insurance. The insurance cover applies only to risks.

- ✗ losses that you are contractually obliged to cover;
- ✗ damage caused by you to third parties with that the Insured has chosen at the time of the conclusion of the insurance contract and for which premiums have been paid on time. The vehicle you own or use, as well as the vehicle itself;
- ✗ damages payable under the employment relationship in which you are involved.

If the risk specified in the insurance policy is Cancellation of a planned trip insurance:

- ✗ You have taken out the insurance contract and paid the full premium less than 10 days before the start of the planned Trip;
- ✗ it was foreseeable before the Trip was booked and paid for, or before the insurance contract was concluded, that the planned Trip would have to be cancelled;
- ✗ Trip cancelled due to a pandemic or epidemic, including pandemics or epidemics due to influenza.

If the risk specified in the insurance policy is Trip interruption insurance:

- ✗ The occurrence of Event was foreseeable before the insurance contract was concluded;
- ✗ Your family member died as a result of an exacerbation or complication of a chronic illness.



Are there any restrictions on insurance coverage?

- ! Insurance coverage is not valid for Physical work, High risk activities, Winter sports, unless otherwise stated in the insurance policy.
- ! The event occurred during mountaineering and/or mountain climbing above 2500 metres, motorsports, motocross, skydiving, paragliding, bushido, kickboxing, fighting without rules (The full list of activities is listed in the Regulations at point 7.3.6).



Where do I have insurance coverage?

- ✓ The insurance cover is valid only in the territory specified in the insurance certificate (policy).



What are my responsibilities?

- You must pay your insurance premiums on time and notify changes to your contact details (place of residence, telephone, email);
- In the event of an accident, make sure you contact BTA or BTA's partners in the country of travel using the contact details specified in the insurance contract/policy, follow 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 the insurance cover come into effect and end?

- The insurance contract is valid from the date indicated (but not earlier than the payment of the premium) until the last day, both dates being specified in the insurance certificate (policy).
- An insurance contract concluded while the person is already abroad does not come into force until 5 calendar days after the date of conclusion of the insurance contract.



How can I terminate the contract?

You can terminate your insurance contract by informing your insurance representative in writing or by email to bta@bta.it at least 15 days before the desired cancellation date.