

# Driver and passenger accident insurance

## Insurance product information document

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

Product: Personal insurance

Detailed pre-contractual information and information related to the insurance contract about the product is provided in Rules No. 01.6 of the Personal Insurance and insurance policy, insurance law 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?

Personal insurance – accident insurance.



#### What is covered by insurance?

Insurance amount is specified in the insurance policy. Depending on the type of the insurance, it can be total or specified for each risk and the Insured separately.

Insurance risks and their most common insured events are provided below.

##### If you chose the risk Death:

- ✓ Insured Event – a traffic accident resulting in death of the driver and/or passenger who was driving a vehicle specified in the insurance policy. In case of death, the insurance benefit is paid as it is specified in paragraph 14 of the Rules.

##### If you chose the risk Injuries:

- ✓ Types of injuries are divided into two categories which are provided in Annex No. 1 of the Rules and Annex No. 2 of the Rules. You can choose these categories together or separately.

##### Bones, soft tissue and internal organs injuries (Annex No. 1 of the Rules):

- ✓ Bone fractures (for example, fracture or dislocation of one bone of the hand, fracture of the toe) and soft tissue injuries (for example, linear scar up to 3 cm). In case of the injury, a part of the insurance benefit is paid, depending on the type of an injury.

##### Long-term and irreversible consequences of injuries (Annex No. 2 of the Rules):

- ✓ Long-term and irreversible consequences of injuries (for example, arm amputation, leg amputation). In case of an injury, a part of the insurance benefit is paid depending on the type of an injury.

##### If you chose the risk Loss of working capacity:

- ✓ Insured event – driver and/or passenger who was driving the vehicle specified in the insurance policy was incapacitated during the accident. In case of an accident, a part of the insurance benefit is paid depending on the level of disability. Insurance benefit is paid in case of the insured event according to the risks specified above:
- ✓ If the insurance option based on seats or ticket circulation was selected, the insurance benefit will be paid to the injured driver and/or passenger, not exceeding the amounts specified in the insurance policy for this risk;
- ✓ If the insurance option Total insurance amount was selected, the insurance benefit will be paid to each



#### What is not covered by the insurance?

Insurance risks and most common non-insurable events are provided below.

##### If the risk Death is specified in the insurance policy (due to injury):

- ✗ If a cause of death is not related with a traffic accident.
- ✗ A traffic accident happened when the Insured drove the vehicle while under the influence of alcohol, drugs, or toxic intoxication or without having a valid driver's license of the appropriate category, also if the insured was in the vehicle knowing that holder of the vehicle is under the influence of alcohol, drugs, or toxic intoxication or without having a valid driver's license of the appropriate category.

##### If the risk Injuries is specified in the insurance policy:

##### Bones, soft tissue and internal organs injuries (Annex No. 1 of the Rules)

##### Long-term and irreversible consequences of injuries (Annex No. 2 of the Rules)

- ✗ Bodily injury that is not specified in Annex No. 1 or Annex No. 2 of the Rules.
- ✗ The fact of the event is not confirmed by a medical document (extract from the medical institution).
- ✗ If it is repeated or pathological fracture.

##### If the risk Loss of working capacity is specified in the insurance policy

- ✗ If the reason for the loss of working capacity is not related to a traffic accident.
- ✗ A traffic accident happened when the Insured drove the vehicle while under the influence of alcohol, drugs, or toxic intoxication or without having a valid driver's license of the appropriate category also if the insured was in the vehicle knowing that holder of the vehicle is under the influence of alcohol, drugs, or toxic intoxication or without having a valid driver's license of the appropriate category.

injured party – driver and/or passenger by dividing total insurance amount from the number of people who were in the vehicle during the accident then dividing that amount from the number of insured risks. The insurance benefit will be calculated from the amount received as it is specified next to each risk in the Rules.



## Are there any insurance coverage restrictions?

- ! A traffic accident happened to the Insured while on duty in a military unit, police, security, fire protection or emergency medical service, if not specified otherwise.
- ! A traffic accident happened while using the vehicle for teaching, training purposes, participating in competition, trial drive or endurance races.
- ! The Insured was driving the vehicle for which the state technical inspection had expired at the time of the traffic accident and a technical failure of the car was the reason for the accident.



## Where does my insurance cover apply?

- ✓ Insurance cover is valid in the territory specified in your insurance contract. Insurance cover is valid 24/7, if not specified otherwise in the insurance policy.



## What are my obligations?

- You have to pay your insurance premiums on time and inform us on any changes in your contact information (address, telephone number, e-mail address).
- Inform BTA about an increase of the risk, for example, if the type of work or hobbies (for example, starting boxing classes) of the Insured has changed.
- Inform the Insured ones and beneficiaries about the concluded insurance contract (policy) and their obligations.
- In case of an event, you have to inform BTA ([www.bta.lt/lt/zalos/asmens-draudimas](http://www.bta.lt/lt/zalos/asmens-draudimas)) about it within 30 days, follow BTA instructions and provide any documents necessary.



## When and how do I pay?

The insurance premium is paid for the insurance contract by the date specified in it in one of the following ways:

- By payment transfer to BTA bank account;
- At all checkouts of Maxima stores, all Perlas terminals and “Virtual services operator” divisions by providing a payment account;
- At any representative branch of BTA equipped with DCR card reader paying by card or in cash.



## When does the insurance cover start and end?

The insurance contract is valid from the date specified (but no sooner than the payment of the insurance premium) until the last day; both of the days should be specified in the insurance policy.



## How can I terminate the contract?

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