

TRAVEL RISK INSURANCE

TERMS AND CONDITIONS No. 15-1



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1. What is what?

We – AAS BTA Baltic Insurance Company, the Insurer according to definitions of the Law on Insurance Contract.

You – private individual specified in the insurance contract, in favour of which the insurance contract has been concluded. The Insured person according to definitions of the Law on Insurance Contract.

Sum insured – the sum insured for each particular insured risk established in the insurance policy. Sum insured for separate insured risks will always be established with respect to each insured, unless provided otherwise in the insurance contract.

Travel / Trip – your trip outside the country of your permanent domicile. Travel begins as you leave the permanent domicile by crossing its border and ends when you return to your permanent domicile by re-crossing its border.

Intermediate point – a place, where you stay for less than 24 (twenty-four) hours, with a purpose to make a transfer to the next air, water or land vehicle to arrive at the destination of your trip. If the insurance policy specifies only the destination of the trip, the insurance cover in any case will remain in effect also in all intermediate points of travel.

EHIC, European Health Insurance Card – identification card, confirming the rights of the inhabitants of European Union membership countries, as well as Norway, Lichtenstein, Iceland and the Swiss Confederation, temporarily residing in any of the mentioned countries, receive state-paid urgent aid or the required medical assistance in the same amount as it is provided to the inhabitants of the respective country.

Family members - under these Terms and Conditions, your spouse, first degree relatives, adopted children and adoptive parents.

Chronic disease - a lasting illness that revolves periodically and of which you could be aware before concluding the insurance contract.

Impairment of chronic disease - manifestation of the symptoms characteristic of the chronic disease, as a result of which urgent medical aid is required.

Medical evacuation - medically necessary and transportation, when prescribed by physician, from an in-patient clinic abroad to an in-patient clinic in the domicile. In case evacuation is conducted to a domicile, which is not in the Republic of Latvia, we will pay insurance indemnity only in an amount not exceeding the amount payable for medical evacuation to the Republic of Latvia.

Minimum connection time - the requirement of each international airport in respect of the minimum difference of arrival and departure times of flights for ensuring safe landing, which should be followed during reservation and purchase of flight tickets provided that the flight takes place in this airport.

Domicile [country] - your country of citizenship, country of permanent residence and country having issued residence allowance to you.

Urgent aid - medical assistance, in absence of which your life is threatened.

Urgent dentistry aid – a medical dentistry aid restricted only to purchase of pain-killers and temporal measures in teeth treatment (X-rays, administration of medicine, temporary tooth fillings or tooth extraction, local anaesthesia, opening a tooth canal and drug administration).

Personal accident - a sudden, unexpected event occurring beyond your will as a result of external circumstances during a travel, as a result of which harm to your physical condition is done and urgent aid is required. An abortion, childbirth, surgery, and its consequences, medical errors and illnesses are not regarded as personal accidents.

Larceny – for purposes of these Terms and Conditions, a covert theft or larceny according to the definitions of the Criminal Law.

Deductible – a share of losses, expressed as proportion of the amount of losses or monetary value, which we do not compensate in accordance with the insurance contract. Deductible shall always be defined for each insured, unless provided otherwise in the insurance contract.

Carrier – aircraft operator (airline company), marine vessel (ferry or ship, used for commercial purposes) operator (shipping company), railway train operator (railway company), bus operator (international bus carriers), carrying passengers and luggage, as legally entitled to.

Sudden grave disease - an unexpected illness, which had not manifested before conclusion of the insurance policy, necessitating urgent aid to be rendered to you.

Professional athlete – when sport is your main occupation, or you are preparing to participate, or participate, in a competition for a contractual remuneration.

Repatriation - transportation of the mortal remains to the domicile airport, if the transportation is performed by plane, or to a mortuary, if the transportation is performed by other means of transport. Upon directions of relatives, transportation can be performed to the domicile airport other than the Republic of Latvia. In this case we will pay insurance indemnity only in an amount not exceeding the amount payable for repatriation to the Republic of Latvia.

Senior – an insured person aged 75 and above.

Hard physical work – types of work involving the locomotor system of a human with the main load on the skeletal muscles. For purposes of these Terms and Conditions, it shall be work in construction, engineering, metallurgy, chemical industry, working at height, and work involving lifting and moving of weights.

Act of terror - an act that is expressed as using power and violence, or threats to use them by any third party or group of persons who act in solitude or in relation to any organisation or government, or on behalf thereof, which are carried out due to political, religious, ideological or ethnic reasons and which include the intention of affecting the government or to put the public or any part of it in danger.

Injury – an injury sustained by you as a result of a Personal accident during the trip, listed in Annex 2.

Light physical work – for purposes of these Terms and Conditions, it shall be work in restaurants, dressmaker's, emergency ambulance crews, office-cleaning, taxi driving, painting, carpentry, agriculture, fishing, as sales clerk, and work that does not involve lifting and moving of weights.

2. How to conclude insurance contract and how insurance protection works

2.1. In accordance with these Terms and Conditions, insurance contract may be concluded to obtain insurance protection during:

2.1.1. single trip - Insurance protection period corresponds the duration of the planned trip and the start and end dates of insurance protection are specified in the insurance policy.

In case of occurrence of an insured event during the insurance period, medical expenses shall be paid no more than within 30 (thirty) days since the insurance contract end date.

2.1.2. multiple trips during an insurance period - upon agreement of parties, the insurance period shall be defined as - 1 (one) year, 9 (nine), 6 (six) or 3 (three) months, the number of trips during the insurance period shall not be limited, provided that:

a) insurance protection is in effect for the number of days defined in the policy; in the case when the number of days has not been specified in the policy, the total number of days spent abroad during the insurance period shall not be limited;

b) insurance protection for each trip shall be effective for the first 30, 45, 60 or 90 successive days, as of the trip's start day - in accordance with provisions specified in "Special provisions" of the insurance policy.

Policies, the effective territory of which is the Republic of Belarus, insurance protection for each trip shall be effective for the first 30 (thirty) successive days, as of the trip's start day, and this is not specifically mentioned in the policy.

In case of occurrence of an insured event during the insurance period, medical expenses shall be paid for no more than 30 (thirty) days after the last specified day of the maximum available number of days in each separate trip;

2.1.3. transit trips, if "transit" is mentioned in the insurance policy under "Special provisions". In such a case, the insurance protection takes effect when you go on a trip and shall be valid according to the following procedure: the first part of the number of the insured days will apply to the beginning of the trip and the second part of the number of the insured days will apply to the final days of the trip within the insurance period;

In case of occurrence of an insured event during the insurance period, the insurance cover related to medical expenses is limited to 30 (thirty) days since the insurance contract effective date;

2.1.4. A policyholder – an employer or a credit institution - may conclude an insurance contract, thus insuring its employees/customers during travelling. In this case the sums insured for particular insurance risks will be the total limit for all employees/customers, regardless of the number of trips and employees/customers.

In case of occurrence of an insured event during the insurance period, the insurance coverage related to medical expenses is limited to 30 (thirty) days from the last day of a particular trip. In case if the trip's end day has not been notified to us in writing, a period of 30 calendars days will be counted from the date of commencement of the trip.

2.2. An insured risk is included in insurance coverage only under condition that the insured risk and the sum insured for it are indicated in the insurance policy.

Are you insured while doing sports or other physical activities?

2.3. You are insured, while doing the following kinds of sport and sports or physical activities, depending on what is specified in the insurance policy:

Hobby	Sports	Extreme sports
Aerobics and its subtypes, basketball, bowling, dancing, floorball, golf, canoe, curling, hot air ballooning (as a passenger), fishing, driving a scooter, moped and motorcycle*, gym training, orienteering, paintball, swimming, rafting, cycling, running (except for marathon), skating (also roller-skating), snorkelling, archery, tennis, water polo, gymnastics, volleyball, horse riding	Speed skating, biathlon, figure skating, (association) football, hockey, backpacking (also mountaineering without alpinist equipment up to 3000 metres above sea level), skiing, snowboarding, dance sport, aquatics (not listed as Hobby), diving (with aqualung by 30 metre depth), driving quadracycle and snowmobile **, Other activities (not listed as Extreme sports)	Motor sports, bobsleigh, boxing, freestyle wrestling, delta- and paragliding, expeditions, skydiving, equestrian sport, handball, kiteboarding, luge, karting, kick boxing, hot air ballooning (as pilot), marathon, hunting, modern pentathlon, gliding, rugby, surfing, skateboarding, skeleton, short track, road bicycle racing, wakeboarding, windsurfing

*when engine volume does not exceed 125 cm³

** Only as part of organized tourist group trips.

2.4. Hobbies, listed in the table in Article 2.3 under "Hobby", are included in insurance cover by default, provided that the purpose of your trip is recreation.

2.5. Sports or other physical activities, involving higher risk, are included in insurance cover, when the "Special provisions" section in the insurance policy bears any of these marks:

2.5.1. Hobby+ - insurance protection is in effect while you do the kinds of sports/physical activities, specified in the table in Article 2.3 under "Hobby", also in case you participate in a competition or train for a competition in any of the listed kinds of sports/physical activities;

2.5.2. Sports - insurance protection is in effect while you do the kinds of sports/physical activities, specified in the table in Article 2.3 under "Sports" and which are not mentioned in the table under "Extreme sports" or exceptions. you are insured also while participating in these types of sports in amateur level competitions;

- a) skiing and snowboarding (hereinafter – winter sports) may be included in the insurance policy separately or selecting “Sports”. Insurance cover does not include doing winter sports outside facilities specifically designed and equipped for such purposes;
- b) diving (with aqualung by 30 metre depth) may be included in the insurance policy separately or selecting “Sports”. Insurance cover does not include diving or scuba diving, going deeper than 30 metres.

2.5.3. Extreme sports – insurance protection is in effect while you do the kinds of sports/physical activities, specified in the table in Article 2.3 under “Extreme sports”. you are insured also while participating in these types of sports in amateur level competitions;

2.6. Insurance cover does not include doing sports on amateur or professional level or activities related to jumping from heights, performing figures, with or without acrobatic tricks, or navigating an obstacle course (hereinafter – special sports). In case any activity, mentioned in Article 2.3 includes jumping from heights, acrobatic elements, then this activity shall be regarded as special sports and not included in insurance, even in case the “Special provisions” section of the insurance policy mentions “Sports”, “Extreme sports” or “Skiing, snowboarding”.

2.7. Insurance protection shall not be in effect, in case you are/do mountaineering, speleology, motorsports, downhill, heliboarding, BMX, driving or riding a motorcycle with an engine capacity of over 125 cm³, flying aircraft (other than passenger aircraft) or flying devices, diving or scuba diving, going deeper than 30 (thirty) metres or doing this sport in the Arctic Ocean and the adjacent seas, winter sports outside facilities specifically designed and equipped for this purpose, doing sports on a professional level, unless expressly specified in the insurance policy under “Special provisions”.

3. Where insurance is in effect and what is the amount you are insured for?

3.1. The insurance protection established under the insurance contract shall be in effect in the area specified in the insurance contract:

3.1.1. Europe - insurance protection shall be in effect in all European countries, but not valid in countries, the territory of which is only partially in Europe, in territories of unrecognized or partially recognized countries. Also, the insurance cover shall be valid in Turkey, Egypt, Tunisia, Israel, Armenia, Azerbaijan, Georgia.

3.1.2. Globally – insurance protection shall not be in effect in countries, where there is war, hostilities, war-like operation (with or without declaration of war) or disorders, as well as areas of the world, where getting there involves use of specific ancillary aids, specialized vehicles or equipment;

3.1.3. Asia – insurance protection shall be in effect in all countries of Asia, but not valid in countries, the territory of which is only partially in Asia, in territories of unrecognized or partially recognized countries.

3.1.4. In a country or territory that is otherwise unattainable without a transfer at the point of transit - insurance protection shall be in effect in all transit points, except for those countries where there is war, hostilities, war-like operation (with or without declaration of war) or disorders;

3.1.5. Insurance contract **shall not be valid** in your domicile country, although, when the insurance contract has been concluded with a purpose to obtain a residence permit in the Republic of Latvia, then the insurance contract shall be effective also in the Republic of Latvia, and then the insurance policy shall bear a remark “Policy to obtain residence permit” under Special provisions.

3.2. The **total sum insured** shall be the maximum amount that can be paid out for all insured events related to the occurrence of all insured risks included in the insurance contract during the entire validity period of the insurance contract and it shall be equal to the sum insured, established in the insurance policy for medical expenses.

MEDICAL EXPENSES INSURANCE

4. What is insured?

4.1. The insured risk is the necessity to cover medical, repatriation costs, or costs of medical evacuation in relation:

4.1.1. a sudden grave disease occurring to you;

4.1.2. impairment of a chronic disease of yours;

4.1.3. a personal accident.

4.2. In accordance with this chapter of Terms and Conditions, the principle of compensation shall be applied upon compensating of expenses for medical and transportation services, if such services were rendered during the travel in relation with your sudden grave disease, impairment of chronic disease or personal accident, provided that these payments are not covered under EHIC.

4.3. In case of death, the principle of compensation shall be applied, compensating the payments for repatriation services, if death has occurred during the travel as a result of a sudden grave disease, impairment of chronic disease or personal accident.

5. What will we compensate and how?

- 5.1.** We will compensate:
- 5.1.1.** medical expenses for urgent aid rendered up to the moment, when transportation of you to your domicile becomes possible, in compliance with the criteria specified in Article 2.1.
 - 5.1.2.** medical expenses for urgent dentistry aid, limited to the amount, defined in the insurance policy;
 - 5.1.3.** expenses for transportation services to a medical institution upon a condition that urgent aid is provided in this medical institution;
 - 5.1.4.** medical evacuation expenses. If a third person organizes medical evacuation, and rendering and expenses of such services are not coordinated with us in writing, then we will indemnify the expenses for medical evacuation services within the limits of the minimal possible amount, for which we would have been able to render the medical evacuation.
In case you reject the proposed medical evacuation and stay abroad, proceeding or not the treatment process, we shall be relieved from the obligation to provide you the medical evacuation service;
 - 5.1.5.** transportation and services of the person accompanying you, who is health care worker, if escorting is required by the treating doctor's instructions, and is provided during medical evacuation. With doctor's permission, the health care worker may be replaced by a family member, traveling with you, and in such a case, we will cover only the transportation expenses concerning the ticket replacement or procurement of a new ticket, in case the previously purchased ticket cannot be replaced;
 - 5.1.6.** your transportation expenses for economy class tickets (In Gold and VIP programmes, equivalent tickets) to the same kind of transport that you were unable to use to return to your domicile. These expenses will be covered in case, due to any of causes specified in Article 4.1, you were stationed, you lost the opportunity to use previously purchased tickets and they were non-refundable.
In case replacement or refunding of the tickets purchased by you is feasible, we will compensate the amount of money, which had to be paid in excess for the replacement of tickets.
 - 5.1.7.** medical expenses concerning emergency medical assistance in the case of your pregnancy complications, for the amount not exceeding EUR 1,000 (one thousand euros) and provided that the duration of pregnancy does not exceed 32 (thirty-two) weeks.
 - 5.1.8.** repatriation costs. If repatriation is being arranged by a third person, and rendering and expenses of such services are not coordinated with us in writing, then we shall indemnify the minimum limit of the sum, for which we would have been able to organize the repatriation. Coordinating in writing with us, repatriation expenses can be replaced by burial expenses abroad, which include coffin procurement expenses. The maximum amount of compensation may not exceed the amount for which we would have been able to organize the repatriation to domicile.
 - 5.1.9.** transportation expenses for economy class tickets, coordinated with us in writing, in case there is a need to get back to the domicile country your children of minor age, travelling with you and remaining without escort in case you got stationed due to any of the causes specified in Article 4.1.
 - 5.1.10.** expenses for purchase or lease of temporarily required technical medical aids prescribed by your doctor (such as wheelchairs, crutches, orthoses), not exceeding EUR 300 (three hundred euros);
 - 5.1.11.** expenses for telephone calls made to contact us or our cooperation partners with respect to the insured event, not exceeding EUR 150 (one hundred fifty euros).
- 5.2.** We will compensate the medical expenses for surgery only under condition that the surgery manipulation is urgent and it could not be made in your permanent domicile country after medical evacuation, which means that insurance indemnity shall be paid out only in the case when immediate failure of the surgery operation is life threatening or there is a possibility of a serious damage to your health.
- 5.3.** We will compensate the expenses for medication only in the case they are purchased on the treating doctor's perceptions.
- 5.4.** We will compensate expenses for medical services rendered in medical centres, clinics or by private doctors in Turkey, Egypt, Greece and Bulgaria, with whom we do not have concluded cooperation agreements, only to the extent that we would have compensated them by paying for the same services to our cooperation partners. The list of cooperation partner telephone numbers you may find on our website www.bta.lv
- 5.5.** In accordance with insurance contracts, where the effective territory is specified the Republic of Latvia, the EU and the Schengen area, the amount of insurance indemnity for medical expenses per insured event does not exceed EUR 750 (seven hundred and fifty euros) and a deductible of EUR 50 (fifty euros) shall apply to each insured event.
- 5.6.** Compensating the expenses listed in Article 4.1 of the Terms and Conditions, a deductible of EUR 100 (one hundred euros) shall apply to each insured event for Seniors, except for the expenses referred to in Article 5.1.11.

6. When insurance is not in effect?

- 6.1.** We will not compensate expenses, and an occurrence shall not be regarded an insured event:
- 6.1.1.** if before the trip you were recommended by doctors not to go on the trip, or the purpose of your trip was getting of medical assistance;
 - 6.1.2.** if during the first visit to a doctor, due to the occurrence of the insured risk or at the moment of occurrence of a personal accident, presence of alcohol (and causal relationship between the alcohol intoxication and the insured event is established), drugs, psychotropic substances or medicine not prescribed by a physician is detected, or the acute condition is related to a prior excessive abuse of alcohol or toxic substances;
 - 6.1.3.** in the area of psychiatry, including epileptic fits, hysterics, acute stress reactions, depression, sexually transmitted diseases, AIDS, HIV and treatment of side-effects caused by these diseases;
 - 6.1.4.** related to abortion or childbirth, as well as expenses for services related to family planning and infertility treatment;
 - 6.1.5.** related to burns caused by ultraviolet radiation of the sun, allergy or moderately severe or severe general allergic reactions of your body (angioedema, urticaria, anaphylactic shock), requiring hormone therapy, except for cases, when urgent medical assistance is provided to save your life or the injured person is a child under the age of 12 years;
 - 6.1.6.** related to diseases where vaccination is compulsory or advisable, vaccination and other prophylactic measures, as well as health disorders, caused by vaccination and other prophylactic measures;
 - 6.1.7.** related to oncology diseases, diabetes mellitus and treatment of dysfunction of organs caused by them, and treatment of chronic renal failure (dialysis);
 - 6.1.8.** related to operations that are not urgent – not involving danger to life, and can be conducted in the domicile country;
 - 6.1.9.** related to cosmetic treatment, plastic surgery, rehabilitation measures, planned treatment measures, medical assistance after treating the an acute condition in the case of a sudden illness, increased comfort and services, or treatment in sanatoriums, prophylactic clinics and other similar establishments;
 - 6.1.10.** related to correction of eye-sight, transplantation of tissue or organs, prosthetics (including manufacturing, procurement, repair of prosthesis), heart surgery, incl. surgery of heart valves, blood vessels, implantation of pacemaker, except for treating the direct consequences of a personal accidental;
 - 6.1.11.** related to treatment by non-traditional medical methods, treatment without a definite diagnosis or treatment that does not correspond to the diagnosis stated, procurement of vitamins, food supplements, herbal or homoeopathic products;
 - 6.1.12.** when expenses are related to purchase or mending of permanent medical aids (e.g. glasses, prostheses, wheel-chairs);
 - 6.1.13.** expenses related to further treatment abroad, when you reject medical evacuation to the domicile country, although a doctor's permit for medical evacuation has been received.
- 6.2.** We will not compensate expenses, and an occurrence shall not be regarded an insured event, when the insured risk has occurred:
- 6.2.1.** as a result of suicide or its attempt;
 - 6.2.2.** while serving in any unit of army;
 - 6.2.3.** while performing physical work, when in the "Special provisions" section of the insurance policy there is no mark of "light physical work" or "hard physical work";
 - 6.2.4.** while doing physical activities or a kind of sport, not included in the insurance cover.
- 6.3.** In accordance with insurance contracts, effective in the territory of Russian Federation, we will not indemnify expenses that have occurred during visits to private clinics and centres on the territory of Russian Federation and Republic of Belarus, as well as during visits of American, German and French medical centres and clinics, as well as Russian-American, and similar joint medical ventures.
- 6.4.** We will not compensate losses incurred, directly or indirectly by events stated in Article 56.
- 6.5.** In accordance with the insurance contracts, effective in the territory of the Republic of Latvia, we will not compensate expenses for services received at medical institutions not registered with the register of health-care institutions of the Republic of Latvia or not conforming to the requirements of the Medical Treatment Law. In accordance with these contracts, expenses related to aggravations of chronic diseases are not compensated, i.e., Article 4.1.2 does not apply to these insurance contracts.

PERSONAL ACCIDENT INSURANCE

7. What is insured?

- 7.1.** The insured risk is a personal accident occurring during a travel, resulting in:

- 7.1.1.** death;
- 7.1.2.** mutilation, specified in Annex 1;
- 7.1.3.** injury, specified in Annex 2.

7.2. Compensation principle shall not apply for this section of Terms and Conditions.

8. What will we compensate and how?

- 8.1.** In case a personal accident during travel results in death or bodily injuries, which, no later than within 1 (one) year following the moment of accident occurrence, lead to death, we will pay insurance indemnity in the amount of the sum insured specified in the insurance policy to heirs according to the procedure established in regulatory enactments of the Republic of Latvia according to the procedure established in regulatory enactments.
- 8.2.** In case a personal accident results in one or a number of mutilations, we will pay an insurance indemnity, calculated on pro-rata basis, the percentage indicated in Annex 1, from the sum insured for this risk stated in the insurance policy, indemnifying for one, the severest, of the sustained mutilations.
- 8.3.** If you already had a mutilation prior to the occurrence of a personal accident, we will calculate the insurance indemnity as a difference between the proportionate share of the sum insured that should be payable in accordance with the provisions of Article 8.2 of these Terms and Conditions, for the mutilation resulting from the personal accident and the proportionate share of the sum insured for the mutilation present before that personal accident.
- 8.4.** Upon our request you shall undergo certain medical examinations with a doctor selected by us, in order to ascertain the circumstances of occurrence of the insured risk or the degree of harm done to your health, physical condition or life as a result of its occurrence.
- 8.5.** If the list of the insured risks in the insurance policy includes "Injury insurance", then, in the case of occurrence of a bodily injury, insurance indemnity will be paid as the percentage, indicated in Annex 2, from the sum insured for injury insurance specified in the insurance policy, provided that that the effects of the injury are treated no less than 5 (five) calendar days.
- 8.6.** In case of death, insurance indemnity will be calculated by deducting all insurance indemnities for injuries and mutilations disbursed until then under that insurance contract.
- 8.7.** In the case when the insurance indemnity previously paid for a mutilation is equal to or higher than the insurance indemnity for the case of death, then, at the occurrence of death, no additional insurance indemnity shall be paid.

9. When insurance is not in effect?

The exceptions accounted in Articles 6.1.2, 6.2 and 56 of these Terms and Conditions shall apply in personal accident insurance.

LUGGAGE INSURANCE

10. What is insured?

- 10.1.** The insured risks are:
 - 10.1.1.** luggage, registered with the carrier, getting delayed due to the carrier's fault;
 - 10.1.2.** luggage, registered with the carrier, getting lost, robbed or damaged due to the carrier's fault;
 - 10.1.3.** larceny of sports equipment while it has been at your disposal;
 - 10.1.4.** breaking of skiing and snowboarding equipment, damages due to occurrence of a personal accident while skiing or snowboarding, when these kinds of sports are insured;
 - 10.1.5.** larceny of luggage, while it has been at your disposal.
- 10.2.** For purposes of these Terms and Conditions, luggage shall be your skiing and snowboarding equipment, your suitcases, travel bags, handbags, when these are registered under your name with the carrier, as well as their contents: your clothes and other articles of personal hygiene, souvenirs, baby carriage or other special wheeled carriage devices. Indemnifying for direct losses incurred due to occurrence of the insured risks specified in Article 10.1 of these Terms and Conditions, compensation principle shall apply.

11. What will we compensate and how?

- 11.1.** The total sum insured for luggage insurance shall be equal to the sum insured, specified in the insurance policy for the risk of loss, larceny or damage of luggage due to the carrier's fault.
- 11.2.** The sum insured for each separate luggage item, as well as items of one group, shall be EUR 250 (two hundred fifty euros), except for sports equipment, the sum insured for which shall be defined in the policy.

In accordance with the aforementioned, groups of items are distinguished as follows: outerwear, underwear, footwear, cosmetics, hygiene products, souvenirs, baby carriages, suitcases, etc.

The sum insured for damage, loss, larceny due to the carrier's fault of sports equipment, registered with the carrier as luggage, shall be specified in the policy as a separate list item on the list of insured risks.

11.3. Skiing, snowboarding and sports equipment shall be insured only on provision that the insurance cover under "Special provisions" of the policy includes the particular kind of sports in line with the division of kinds of sports in Article 2.3-2.5.

11.4. In case the carrier has compensated your losses for luggage in the case of occurrence of any of the insured risks specified in Article 10.1, we will compensate the difference between the direct losses caused to you and the carrier's compensated amount.

11.5. Delayed luggage cover shall be in effect only at the travel destination upon the following provisions:

11.5.1. at your arrival at the point of travel destination or a location where you have intended to stay longer than 24 (twenty-four) hours, the dispensing your luggage is delayed for more than 4 (four) hours;

11.5.2. refunded for purchasing basic necessities (incl. one mobile telephone charger) and hygiene items, as well as clothing appropriate for the local climate, purchased by you to replace the items in your luggage; in the case of delay of sports equipment, you will be compensated for the expenses for the rent of sports equipment;

11.5.3. only those expenses, occurring to you until the moment of getting back your luggage, shall be compensated;

11.5.4. expenses shall not be compensated in cases, when luggage is delayed, when you return to your domicile;

11.5.5. You shall submit to us copies of receipts for purchases or rent of sports equipment, luggage registration slip, confirmation statement issued by the carrier of the luggage delay fact.

11.6. In the case of **luggage getting lost, stolen due to the carrier's fault** we will pay insurance indemnity of the amount of the actual value of luggage right before the insured event.

In case you cannot provide documentary evidence of the actual value of the luggage right before the insured event occurrence, we determine the actual value of luggage as the amount of money for which the particular missing item could be purchased right before the insured event, applying depreciation of 20% (twenty percent) per annum for objects, older than one year.

In order to be eligible to insurance indemnity, you have to submit to us the luggage registration slip, confirmation statement of the luggage loss fact, issued by the carrier, and the amount of the paid compensation.

Any previously made disbursements made for the delayed luggage risk shall be deducted from the payable indemnity.

11.7. In the case of **luggage damages**, we will pay insurance indemnity as the amount of expenses required to make the necessary repairs. In case the repair expenses exceed the actual value of luggage prior to the occurrence of insured event, or repair is not feasible, the principle referred to in Article 11.6 shall be applied to compensate losses.

In case we have made a decision to pay insurance indemnity for the damaged luggage in the amount of its actual value prior to the occurrence of the insured event, then we are entitled to demand the damaged luggage be submitted to us.

In order to be eligible to insurance indemnity, you have to submit to us the luggage registration slip, confirmation statement of the luggage loss fact, issued by the carrier, and the amount of the paid compensation, as well as to present the damaged luggage or submit good quality pictures of the damaged luggage, for us to be able to objectively assess the damages. In the case of repair, documents confirming the repair expenses shall be submitted.

11.8. In the case of **luggage larceny**, while it has been at your disposal, we will compensate to you expenses for purchasing articles of first necessity, made within 48 (forty-eight) hours since establishing the fact and which replace the stolen luggage units, without exceeding the sum insured defined for this insured risk.

Insurance indemnity will be paid provided that you have reported the fact of larceny within 24 (twenty-four) hours to a law-enforcement institution of the respective country, and a document confirming this fact has been issued.

In order to be eligible to insurance indemnity, you have to submit us a document issued by a law-enforcement institution, confirming the fact of reporting the larceny, as well as copies of purchase receipts.

11.9. In the case of **sports equipment larceny**, while it has been at your disposal, we will pay to you insurance indemnity, not exceeding the sum insured established for this insured risk, applying the principle referred to in Article 11.6. Indemnity will be paid provided that you have reported the fact of occurrence of the respective fact within 24 (twenty-four) hours to a law-enforcement institution of the respective country, and a document confirming this fact has been issued.

In order to be eligible to insurance indemnity, you have to submit us a document issued by a law-enforcement institution, confirming the fact of reporting the larceny, precise information describing the equipment (brand, model, year of production).

11.10. For **skiing equipment damage**, upon the occurrence of a personal accident involving bodily injuries, while you were skiing or snowboarding, we will pay to you insurance indemnity, not exceeding the sum insured established for this insured risk in the insurance policy. Insurance indemnity will be paid provided that due to this personal accident medical assistance has been provided to you, which has to be supported by submitting to us documents regarding the occurrence of the personal accident confirmed by a doctor, as well as good quality photos of the damaged skiing equipment and its damages, for us to be able to objectively assess the damages, as well as precise information describing the equipment (brand, model, year of production).

11.11. Deductible, upon the occurrence of the insured risks referred to in Articles 10.1.2-10.1.5 of the Terms and Conditions, shall not be applied, when the amount of your losses does not exceed EUR 50 (fifty euros). When the amount of your losses exceeds EUR 50 (fifty euros), then the deductible for each insured event shall be 15% of the amount of losses, though not more than EUR 50 (fifty euros).

12. When insurance is not in effect?

We will not compensate losses, occurring with regard to:

12.1. damage or destruction of fragile objects, incl. china, glass, sculptures;

12.2. damage, loss, destruction or theft of dentures, lenses, hearing aids;

12.3. delay, detention, arrest or confiscation of luggage, reasoned or without a reason, by public authorities (such as customs, police, etc.);

12.4. damages, destruction, loss, larceny, delay of luggage carried illegally;

12.5. depreciation of the value of luggage, its damages or destruction as a result of being exposed to moth, vermin or other insects;

12.6. luggage wear, damages or destruction as a result of cleaning, painting, repair, refurbishment, restoration;

12.7. damages, destruction, loss, larceny or purchase of video, audio equipment, computer hardware and its accessories, digital cameras, navigation devices, electrical appliances and accessories, jewellery, watches, food and alcohol, precious metals, perfumes, leather and silk products, decorative cosmetics, optical items (including sunglasses), antiques, tobacco, paper money, bank payment cards, checks, travel tickets, all types of securities, fuel purchase cards or other payment cards, coupons, ID documents;

12.8. spills of liquid substances in luggage;

12.9. carrying of luggage as cargo in a vehicle that you yourself do not use, or sending luggage as cargo by a transport plane;

12.10. for scratched objects, incl. scratches on suitcase or sports equipment;

12.11. damage or destruction of an object in the luggage due to its inherent properties;

12.12. delayed, lost, stolen, damaged luggage, not owned by you or not intended for your private use;

12.13. larceny of luggage, while it is at your disposal, in case the luggage was left in a car during the dark hours of the day (21:00 - 07:00).

THIRD PARTY LIABILITY INSURANCE DURING TRAVEL

13. What is insured?

The insured risk is your action or its omission during travel, resulting in bodily injuries to a third party or damaged property owned by a third party, when the third party's claim for compensation of losses has been submitted to you or us in writing during the insurance period or within 30 (thirty) days since the last day of the insurance period.

14. What will we compensate and how?

14.1. We **compensate** incurred direct losses, related to:

14.1.1. Harm caused to life or health of a third party – Third party's death, loss of ability to work, temporary incapacity to work, bodily injury or disease, sustained by the Third party;

14.1.2. Damage of property – damages to or total destruction of material moveable and immoveable objects owned or legally used by a Third party;

14.1.3. Rescue expenses – reasonable minimum expenses concerning urgent damage repair or reduction measures, even in those cases, when these measures have not been successful;

14.1.4. Litigation expenses – court and litigation expenses, coordinated with BTA in writing, occurring with regard to investigation and settling a claim brought by a Third party against the Insured, within the liability limits, though not exceeding EUR 1 000 (one thousand euros).

14.2. Deductible for each insured event shall be EUR 100 (one hundred euros).

14.3. We have the rights, but not an obligation to represent you in court, which tries a lawsuit with regard to a claim of a third party against you. You are obliged to produce the necessary documents and to provide the necessary assistance to us when we take part in the court procedure on your behalf.

- 14.4.** If we require you to settle a claim in a certain amount, but you do not adhere to such our request, then we, even in case there is a court ruling, will not be obliged to compensate the amount that exceeds the amount recommended by us for the settlement of the claim.
- 14.5.** Third party liability, while you do sports, will be insured only on condition that in line with the division of the kinds of sports in Articles 2.3- 2.5, the respective kind of sports is covered, whereof a respective remark is made in the "Special provisions" of the policy.

15. When insurance is not in effect?

We will not compensate for losses:

- 15.1.** when the event causing them (Your act or omission of it, resulting in losses of a Third party) has occurred prior to the start date of the insurance period.
- 15.2.** that are collateral losses, including decrease in expected profits and unearned income;
- 15.3.** which you have pledged to compensate in accordance with the contract and which would have not occurred otherwise;
- 15.4.** which are the contractual penalties, fines and other contractual or legal sanctions;
- 15.5.** concerning moral damage, including for a mutilation and disfigurement;
- 15.6.** which have occurred with regard to denigration of honour and dignity;
- 15.7.** which have occurred concerning the operation and use of a motorized land, water or air vehicle, including drones;
- 15.8.** which have occurred with regard to damages to property:
- a)** which you have rented, leased, borrowed or accepted for sale,
This exception does not apply to losses, which have to be compensated by you concerning a temporary rent of premises (such as a hotel, apartments), as well as losses concerning damages of the equipment therein;
 - b)** which are at your disposal, under your management, supervision, control,
 - c)** which are transported by you,
 - d)** or objects, which you process, recycle or otherwise affect them;
- 15.9.** which have occurred with regard to inexplicable loss or theft of property;
- 15.10.** which have occurred with regard to use or presence of asbestos;
- 15.11.** which have directly or indirectly been caused by oncologic or infectious diseases;
- 15.12.** which you have inflicted, being the owner or keeper of animals, including pets, exotic and domesticated wild animals;
- 15.13.** which have occurred, while you have been under influence of alcohol, narcotic or toxic substances;
- 15.14.** which are to be indemnified from the State social insurance budget according to regulatory enactments by granting pensions and benefits or from the State or municipal budget by receiving benefits;
- 15.15.** which have been caused by your professional activities or business, including practice or vocational training without consideration;
- 15.16.** which have occurred, due to the use of weapons, using pyrotechnics or other uncontrolled flying sources of naked flame;
- 15.17.** incurred to your or Policyholder's relatives or in-laws;
- 15.18.** are related to the terms referred to in Articles 6.1.2-6.1.3, 6.2 and 56 of these Terms and Conditions.

16. What do you have to do in case of occurrence of an insured event?

- 16.1.** Upon the occurrence of insured risk, precondition to be eligible to insurance indemnity is your compliance with the following obligations:
- 16.1.1.** immediately, as soon as possible, to notify us in writing about each event, the consequences of which can be the basis for a claim be brought against you because of your illegal actions during the trip. In case investigation is initiated with regard to such an event, issued summons, or other actions of legal nature carried out, or you have received a complaint or a claim, you must immediately, as soon as possible, to provide us the respective information and copies of all documents received;
 - 16.1.2.** by following our directions, take care of prevention or reduction of losses and do anything required to contribute to clarify the circumstances of the occurrence, as well as to furnish us with fair and comprehensive information about the circumstances of occurrence of insured risks and losses, and information and documents necessary to evaluate the losses;
 - 16.1.3.** without our prior consent, not to admit or settle, partially or fully, claims of third parties regarding your third party liability during travel.
- 16.2.** In the case you have failed to comply or have not duly complied with any provision specified in Article 16.1, we will be entitled to reduce the amount of insurance indemnity or completely reject it.

PLANNED TRIP CANCELLATION INSURANCE

17. What is insured?

17.1. The insured risk is cancellation of a scheduled travel due to:

17.1.1. your sudden severe illness, personal accident at the domicile country, aggravation of a chronic disease that had not manifested during last three years, which was diagnosed/occurred before the start of the trip, and which required urgent medical assistance to be provided, with a subsequent medical treatment, which partially or completely overlaps the travel dates, not less than 10 (ten) days of out-patient treatment or not less than 3 (three) days of in-patient treatment;

17.1.2. your death;

17.1.3. occurring to your family members (incl. second degree relatives): sudden severe illness, aggravation of a chronic disease that had not manifested during last three years, personal accident, which was diagnosed/occurred not less than prior 10 calendar days before the start of your trip, and lasting until the start date of the trip;

17.1.4. family members' death (incl. second degree relatives), when it has occurred 20 or less calendar days prior to the start date of your trip and, if the trip was fully paid for prior to the occurrence of this event;

17.1.5. complications of your (or your spouse's) pregnancy, provided that the pregnancy has started after partial or full payment for the trip;

17.1.6. necessity to stay at the domicile country to take care of formalities with public law-enforcement or other institutions concerning losses, which are not less than EUR 2,500 (two thousand five hundred euros), inflicted to your property, located at your domicile.

17.1.7. impossibility to go on the scheduled trip, if the car, which was meant to be the travelling means for the trip, gets stolen not less than 15 (fifteen) days prior the start date of the scheduled trip.

17.1.8. only to Gold and VIP programme members, we will also compensate losses, in case the primary goal of the trip has been a visit of an open public concert, which has got cancelled.

17.1.9. only to Gold and VIP programme members, we will also compensate losses, in case going on the scheduled trip has become improbable due to occurrence of a terrorist act, officially regarded as such by public authorities of the respective country, and because of which the provision of services to tourists at the point of travel destination is encumbered. Travel destination, for purposes of this Article, can be only a European country, the territory of which completely is within Europe, except for territories of unrecognized or partially recognized countries. we will compensate losses only in that case, if the act of terror has occurred and the scheduled trip has been cancelled not less than 15 (fifteen) calendar days prior the scheduled start date of the trip.

For purposes of this Article, as European countries shall not be regarded Egypt, Turkey, Tunisia, Israel, Armenia, Azerbaijan and Georgia.

17.2. In accordance with these Terms and Conditions, in the case of cancellation of a scheduled trip, the compensation principle shall apply by compensating the direct losses incurred by you – the amount that you have paid for the scheduled trip, which you have missed.

17.3. Coordinating with us in writing, upon the occurrence of any cases specified in Article 17.1, cancellation of the scheduled trip can be replaced by covering travel documents reprocessing expenses. In such a case, we will compensate the difference between the amount you had paid for the planned trip, which you missed, and the amount you have paid for reprocessing travel documentation.

Although, we will indemnify for expenses only to such extent that we would have indemnified for cancellation of the previously planned trip.

18. What will we compensate and how?

18.1. Insurance indemnity will be paid only in the case:

18.1.1. if cancellation of the scheduled trip has occurred, while you are still in the territory of domicile country, i.e., have not yet embarked on the trip, and the entire planned trip is cancelled;

18.1.2. if insurance contract is concluded and insurance premium paid in full to us not less than 5 (five) days before the start of the scheduled trip. This limitation does not apply to travel vouchers, obtained and fully paid for to the travel organizer not less than 5 (five) days prior to the start of the trip and the insurance contract was concluded at the same time as the contract of purchasing travel voucher.

18.1.3. If an insurance contract is concluded and the insurance premium is paid in full to us no later than 5 (five) days before the planned trip. This restriction does not apply to permits which are bought and fully paid trip to the organizers no earlier than five (5) days prior to the trip and the insurance contract was signed along with the agreement to purchase tickets

18.2. In the case of cancellation of a scheduled travel we will pay to you insurance indemnity of the amount that you had paid to the person, organizing that scheduled and then cancelled trip, deducting the amount of money refunded to you by the person, organizing the trip.

18.3. In case you organize the travel yourself, booking airline tickets, hotel, apartments or rent a car, making a full or partial payment for this service, i.e., making a deposit by credit card or bank transfer, we will compensate

to you the penalty fee, collected from you the service provider for rejection to use the booked and paid for service.

18.4. In the case of cancellation of a scheduled travel, the deductible of each insured person shall be deducted from the travel voucher's price, or the trips total expenses defined in Articles 18.2 and 18.3 when organized by the insured person, as follows:

18.4.1. EUR 50 (fifty euros) for children up to 7 (seven) years of age;

18.4.2. EUR 150 (one hundred fifty euros) for each insured.

19. When insurance is not in effect?

19.1. We will not compensate for losses, when:

19.1.1. the probability of the scheduled trip getting cancelled could be predicted already before booking the trip and paying for it, or before conclusion of insurance contract;

19.1.2. travel is cancelled, due to occurrence of a condition, referred to in Articles 6.2 and 56 of the Terms and Conditions;

19.1.3. travel gets cancelled due to pandemic or epidemic, including a pandemic or epidemic influenza;

19.1.4. travel gets cancelled due to your or your family members' sudden severe illness, if doctor's prescribed treatment, which could significantly speed up the process of recovery, has not been undergone;

19.1.5. travel gets cancelled due to a personal accident at the domicile country, which has occurred to you or your family member during any sports/occupation specified in "extreme sports" section of the table in Article 2.3;

19.1.6. You have not notified the service provider (travel agency, hotel, airline company, etc.) within 24 (twenty-four) hours in writing of the necessity to cancel the service.

19.2. Losses related to payment for seminars, training and other types of educational activities shall not be compensated.

TRIP CANCELLATION IN THE CASE OF JOB LOSS

20. What is insured?

20.1. The insured risk is cancellation of a scheduled trip because you have lost your job:

20.1.1. due to insufficient professional skills to cope with the job you were hired for,

20.1.2. because the employee, who previously performed this job, got restored to this position;

20.1.3. due to staff reductions;

20.1.4. in the case of liquidation of employer, legal entity or commercial enterprise.

20.2. By applying the compensation principle, you will be compensated the amount that you have paid for the planned trip, which you have missed.

21. What will we compensate and how?

21.1. Insurance indemnity will be paid only in the case, when all the provisions listed below come true:

21.1.1. You have ordered the travel service and fully paid for it no later than 45 (forty five) days prior to the start of the trip;

21.1.2. You have fully paid for the travel service prior to the moment the termination of employment relationship with your employer became known;

21.1.3. You have made the decision to cancel the trip and have notified thereof in writing the service provider (travel agency, hotel, airline company) and us as soon as possible after you got to know of the termination of employment relationship, though no later than 5 (five) days prior to the starting day of the trip;

21.1.4. You were officially employed by the employer for at least the last two (2) consecutive years from the day of termination of employment relationship;

21.1.5. You have submitted the contract with the travel agency or its copy to us;

21.1.6. You have submitted the order of payment for the travel service to us;

21.1.7. You have submitted to us a copy of agreement of termination of employment with the employer or a copy of the employer's letter of dismissal;

21.1.8. You have submitted to us a document certifying the receipt of compensation from the travel service provider regarding the cancellation of the trip, as well as documents specifying the penalty for cancellation of the trip.

21.2. You and each your insured family member, cancelling the travel because of the cause specified in Article 20.1, will be paid insurance indemnity within the limits of the sum insured defined in the policy, not exceeding the amount, which you have paid for the travel service, deducting the amount of money refunded by the travel service provider.

21.3. In the case of trip cancellation, the deductible of each insured person shall be deducted from the travel voucher's price, or the trips total expenses defined in Articles 18.2 and 18.3 when organized by the insured person, as follows:

21.3.1. EUR 50 (fifty euros) for children up to 7 (seven) years of age

21.3.2. EUR 150 (one hundred fifty euros) for each insured.

22. When insurance is not in effect?

22.1. We will not pay insurance indemnity to you, as well as your family member, not going on the trip, if receiving:

22.1.1. any kind of pension;

22.1.2. maternity or paternity allowance.

22.2. In case we find out that your agreement of termination of employment has been concluded with the employer with a purposes to receive insurance indemnity under the concluded insurance contract, or any other illegal purposes, we will be entitled not to pay insurance indemnity, as well as in case we find out the aforementioned aspects after the insurance indemnity has been disbursed – to demand you immediately refund us the disbursed insurance indemnity.

MISSED FLIGHT INSURANCE

23. What is insured?

The insured risk is missed regular or charter flight in the domicile country due to your vehicle getting in a traffic accident on the way to the airport, if you are not to at fault in the accident or the accident has occurred not because of your gross violation of traffic rules.

24. What will we compensate and how?

24.1. In the case of a missed flight, not exceeding the sum insured established for this insured risk, we will compensate:

24.1.1. a purchase of a new economy class (in Gold and VIP programmes, equivalent) airline ticket. you are entitled to purchase a new ticket (tickets) only to the previously planned and missed flight's destination, coordinating the procurement of the airline ticket with us;

24.1.2. hotel expenses up to EUR 100 (one hundred euros) for each night, which have occurred to you concerning the fact that you were unable to timely arrive at the booked and paid for hotel at the travel destination. Insurance indemnity will be calculated for the number of days that you were unable to spend at the booked and paid for hotel at the travel destination.

24.2. Insurance indemnity will be paid only, if you submit to us the original airline tickets or air carrier's issued confirmation to your purchasing tickets to the missed flight.

25. When insurance is not in effect?

We will not compensate for losses if you do not use an opportunity to fly to the destination by the next soonest possible flight (with or without transfer), offered by the carrier.

DELAYED, CANCELLED FLIGHT INSURANCE

26. What is insured?

26.1. The insured risk is:

26.1.1. delay or cancellation of a regular flight due to weather conditions;

26.1.2. delay or cancellation of a regular flight due to the technical condition of the aircraft;

26.1.3. denied boarding on plane;

26.1.4. being late to an air, water or land vehicle in intermediate points of travel, if you are late to the first stage of trip, with regard to aspects referred to in Articles 26.1.1-26.1.3.

27. What will we compensate and how?

27.1. In the case of flight being delayed **for more than 4 (four) hours** or in the case of flight cancellation, the following provisions are in effect:

27.1.1. We compensate expenses for meals, hotel services, transfer from and to hotel, which have occurred to you within the period of time from the moment of check-in before the flight until actually taking off;

27.1.2. Insurance indemnity will be paid only in the case, if you submit us a confirmation that the flight has been delayed or cancelled, a confirmation that ticket was checked in to that particular flight or a copy of the boarding pass, bills for meals and refreshments, hotel and transfer expenses from and to airport;

27.2. We will compensate the services referred to in Article 27.1, not exceeding the following amounts per day:

27.2.1. meals and transfer expenses from and to airport – 30 EUR (thirty euros);

27.2.2. hotel expenses – 70 EUR (seventy euros) for each night.

27.3. In case the travel consists on several links and when a flight delay, cancellation or denied boarding on plane a land, water or air vehicle, planned to be used within the framework of one trip, is missed in an intermediate point of trip, we will compensate:

27.3.1. expenses concerning ticket reprocessing or purchasing a new economy class (In Gold and VIP programmes, equivalent) ticket for the same type of vehicle, intended to be used to get to the travel destination;

27.3.2. expenses concerning your failure to arrive at the travel destination at the booked and paid for hotel or apartments. Insurance indemnity will be calculated, multiplying the fee for one night's stay at the hotel or apartment by the number of nights that you were not staying at the booked and paid for hotel or apartments at the travel destination due to the missed vehicle, though not more than EUR 100 (one hundred euros) for each night;

27.3.3. expenses related to staying at a hotel at an intermediate point of the trip, when due to reasons beyond your control you may not promptly proceed to the travel destination, though not more than EUR 100 (one hundred euros) for each night and in total not exceeding 3 nights.

For purposes of these Terms and Conditions, a land, water or air vehicle at an intermediate point of the trip may be: aircraft, train, bus, ferry or ship, designed for passenger transportation.

27.4. Insurance indemnity will be paid only, when all the provisions listed below come true:

27.4.1. if you, not less than 5 (five) days prior to departing the domicile country, at the same time have paid for tickets to several (not less than two in one direction) vehicles, as well as timely, not less than 5 (five) days prior to departure, have booked and fully or partially paid for the hotel at the travel destination point;

27.4.2. insurance contract is concluded not less than 24 (twenty-four) hours prior to the start of the trip by the first travel link vehicle – airplane;

27.4.3. if the trip includes switching planes, airplane to airplane at an intermediate point of travel, then the difference between arrival and departure times of two connector flights:

a) is in line with the "Minimum connection time" standards of international air carriers and recommendations of airports, hosting inbound and outbound interconnected flights, with respect to minimum time required for transfer, if airline tickets are purchased in travel agency;

b) is not less than 2 (two) hours, if the previous flight arrives and the next flight departs from the same airport and, if the airline tickets were booked on the carrier's website;

c) is not less than 10 (ten) hours and recommendations of airports, hosting inbound and outbound interconnected flights, with respect to minimum time required for transfer, are complied with, if the previous flight arrives and the next flight departs from different airports, and, if the airline tickets were booked on the carrier's website.

27.4.4. if the trip at an intermediate point of travel includes switching vehicles, vehicle to another type of vehicle – according to definitions of these Terms and Conditions, then the time difference:

a) is not less than 4 (four) hours, if the point of embarking on a next vehicle at the intermediate point is located within 10 km radius from the place of debarking the previous vehicle;

b) is not less than 10 (ten) hours, if the point of embarking on a next vehicle at the intermediate point is located further than 200 km radius from the place of debarking the previous vehicle.

28. When insurance is not in effect?

28.1. We will not compensate for losses, when:

28.1.1. You have not checked in for the flight or another type of vehicle;

28.1.2. flight, trip is temporarily or completely cancelled by the airport authority, aviation commission or authority of any country;

28.1.3. Your expenses are covered by a third party (airline company, travel company, etc.);

28.1.4. expenses are due to delayed, cancelled or missed charter flight;

28.1.5. You fail to submit to us a carrier's confirmation to the fact of flight, trip being delayed, cancelled, as well as the amount of disbursed compensation; a confirmation to the purchase of the new ticket; copies of payment documents certifying your expenses for meals, hotel and transfer expenses.

28.2. Expenses for services specified in Article 27.1.1 shall not be compensated, if flight delay or cancellation occurs at your domicile country airport.

28.3. Expenses for purchases of alcoholic beverages and tobacco products shall not be compensated.

PASSPORT OR ID-CARD INSURANCE

29. What is insured?

The insured risk is larceny, theft or loss of your passport or ID-card during travel.

30. What will we compensate and how?

- 30.1.** We will compensate to you transportation and accommodation (hotel, purchase of food) expenses, which have occurred with regard to passport or ID-card renewal abroad or obtaining a new personal ID document, so that you could return to your domicile country, for a total sum insured defined for this risk in the policy, though not exceeding EUR 100 (hundred euros) per day.
- 30.2.** Compensation of your losses will also include compensating the costs of your telephone conversations, with regard to passport or ID-card renewal process for an amount not exceeding EUR 30 (thirty euros).

31. When insurance is not in effect?

- 31.1.** We will not compensate for losses:
- 31.1.1.** which have occurred with regard to renewal of passport or ID-card or other document of another person, not you, entitling another person, not you, to return to domicile country;
 - 31.1.2.** in case the loss or larceny of the passport or ID-card has not been reported to a law-enforcement authority of the respective country within 24 (twenty-four) hours, and a written confirmation to the fact of reporting of the law-enforcement authority has not been received.
- 31.2.** We will not compensate the expenses for purchasing or reprocessing of tickets on the way back to the domicile country.

LEGAL ASSISTANCE INSURANCE

32. What is insured?

The insured risk is your losses concerning payment for legal assistance services during the effective period of insurance contract, in the case, when:

- 32.1.** You accidentally fail to comply with the traditions of the respective country and the standards of conduct the respective country;
- 32.2.** You accidentally breached the regulatory enactments of the respective country, resulting in losses to a third party.

33. What will we compensate and how?

We will compensate the fees for legal assistance charged to you, not exceeding the sum insured, defined for this insured risk in the insurance policy.

34. When insurance is not in effect?

We will not compensate for losses, when:

- 34.1.** legal assistance has been provided concerning a claim brought against you with regard to car storage, lease, use, incl. violations of traffic rules, or upon the occurrence of driver's third party liability;
- 34.2.** accident, concerning which the legal assistance was provided, has occurred prior to the insurance contract has taken effect;
- 34.3.** accident, concerning which the legal assistance was provided, has occurred due to your criminal activity;
- 34.4.** You fail to submit to us the contract with the provider of legal assistance, specifying the reason, why legal assistance had been provided, receipts for the services paid for and a copy of the claim brought against you;
- 34.5.** legal assistance concerns employment relations or default of any contractual commitments.

MEDICAL EXPENSES INSURANCE IN THE AREA OF DOMICILE COUNTRY

35. What is insured?

- 35.1.** The insured risk is a necessity in medical or rehabilitation expenses upon your return to domicile, if during travel you have sustained a personal accident or sudden illness, with regard to which you have been stationed in a hospital abroad to receive urgent medical assistance, and which we have paid for in accordance with the medical expenses section of these Terms and Conditions.
- 35.2.** Covering the losses specified in Article 35.1, compensation principle shall apply.

36. What will we compensate and how?

We will compensate to you expenses for medical and rehabilitation services, not exceeding the sum insured, defined for this risk in the policy, including:

- 36.1.** expenses for in-patient treatment for up to 14 (fourteen) successive days;
- 36.2.** x-ray diagnostics and surgical operations;
- 36.3.** procurement of medication and dressing materials;
- 36.4.** rehabilitation activities, coordinated in writing with us.

37. When insurance is not in effect?

We will not compensate for losses, when:

- 37.1.** medical expenses are related to circumstances, defined in Article 6 of these Terms and Conditions;
- 37.2.** procurement of medication has been done without doctor's prescription;
- 37.3.** You have not submitted to us the cash receipts and SRS-registered form receipts of the respective medical establishments certifying the expenses specified in Article 36 of these Terms and Conditions, or the submitted receipts certifying the rendering of medical services do not specify your personal number and names of performed medical manipulations (rendered medical services).

INSURANCE AGAINST EXPENSES FOR ARRIVAL OF A RELATIVE IN EMERGENCY CASES

38. What is insured?

The insured risk is a necessity for your relative to arrive to you, if during travel, due to occurrence of an event specified in Articles 4.1.1 – 4.1.3 of the Terms and Conditions, you are stationed in an overseas medical institution to a time longer than 20 (twenty) days and according to doctor's instructions, you may not be transported to the domicile country.

39. What will we compensate and how?

- 39.1.** We will compensate, for one person:
 - 39.1.1.** economy class airline ticket, first class railway, bus, ship, designed for passenger carriage, or ferry ticket, for a two-way trip, so that the person could arrive to attend the stationed insured person;
 - 39.1.2.** hotel expenses, occurring to your relative while staying at the country that you are stationed at, though not exceeding EUR 100 (one hundred euros) for each night.
- 39.2.** In order to be eligible to insurance indemnity, you or your relative are obliged to submit copies of tickets and a document certifying the procurement of these tickets to us.
- 39.3.** The sum insured for this risk is defined in the policy.

40. When insurance is not in effect?

We will not compensate for losses, when your hospitalization is due to an exception referred to in Article 6.1.-6.4.

CUSTOMER REPLACEMENT INSURANCE

41. What is insured?

The insured risk is your employer's necessity to replace you by another person so that this person continued to perform your professional duties abroad, if you get into hospital during travel due to occurrence of an event referred to in Articles 4.1.1 – 4.1.3 of the Terms and Conditions, and your hospitalization lasts longer than 10 (ten) days or upon doctor's written directions, you are transported (medical evacuation) or repatriated to domicile.

42. What will we compensate and how?

- 42.1.** We will compensate the expenses only for economy class tickets for the same kind of transport to another person specified by your employer in writing provided that we are submitted:
 - 42.1.1.** application, specifying the goal of your unaccomplished, interrupted business trip;
 - 42.1.2.** copy of the ticket purchased for the replacing person, as well as its payment document;
 - 42.1.3.** confirmation from your employer to the fact of your and the replacing person's employment.
- 42.2.** The sum insured for this risk is defined in the policy.

43. When insurance is not in effect?

We will not compensate for losses, when your hospitalization is due to an exception referred to in Article 6.1.-6.4.

TRIP INTERRUPTION INSURANCE

44. What is insured?

The insured risk is:

- 44.1.** A necessity for you to return to domicile country prior to the end of the planned travel due to occurrence of a family member's death or hospitalization because of cardiac infarction or stroke, which could not have been predicted prior to the start of the trip;
- 44.2.** Only to Gold and VIP programme members, we will also compensate the expenses specified in Article 45.2, if the planned travel is not feasible to be continued due to occurrence of a terrorist act, officially regarded as such by public authorities of the respective country, and because of which the provision of services to tourists at the point of travel destination is encumbered. Travel destination, for purposes of this Article, can be only a

European country, the territory of which completely is within Europe, except for territories of unrecognized or partially recognized countries. For purposes of this Article, as European countries shall not be regarded Egypt, Turkey, Tunisia, Israel, Armenia, Azerbaijan and Georgia.

45. What will we compensate and how?

- 45.1.** Upon occurrence of the case specified in Article 44.1, we will compensate to you the expenses for reprocessing of tickets or purchasing a new, economy class ticket, provided that you submit to us:
- 45.1.1.** a document certifying the degree of kinship;
 - 45.1.2.** excerpt from the medical statement regarding the occurrence of the family member's disease or death certificate copy;
 - 45.1.3.** copy of your unused ticket;
 - 45.1.4.** copy of the newly purchased ticket, boarding pass, as well as ticket payment documents.
- 45.2.** Upon occurrence of the case specified in Article 44.2, we will compensate to you the expenses for reprocessing of tickets or purchasing a new, economy class (in Gold and VIP programmes, equivalent) ticket, provided that these expenses are not compensated to you by any other institution and that you have submitted to us:
- 45.2.1.** copy of your unused tick;
 - 45.2.2.** copy of the newly purchased ticket, as well as ticket payment documents.
- 45.3.** The sum insured for this risk is defined in the policy.
- 45.4.** In case you have not exhausted the full amount of the sum insured for ticket purchasing/reprocessing:
- 45.4.1.** within the limits of the defined sum insured for this risk, we will compensate to you the expenses arising from the booked and paid for hotel prior to the start of the trip, which have occurred to you with respect to aspects described in Article 44;
 - 45.4.2.** insurance indemnity will be calculated for the number of nights that you were unable to spend at the booked and paid for hotel at the travel destination. This compensation may not exceed 30% (thirty percent) of the for sum insured defined for this risk;
 - 45.4.3.** You are obliged to submit to us documents certifying the booking of hotel and payment for it.

46. When insurance is not in effect?

We will not pay insurance indemnity in the case, when:

- 46.1.** occurrence of the insured risk could have been predicted prior to the start of the trip;
- 46.2.** Your family member's death has occurred as a result of a chronic illness;
- 46.3.** death, stroke or cardiac infarction has occurred to a family member, who is older than 80 years of age;
- 46.4.** accident has occurred as a case of an exception defined in Article 6.1-6.4 of these Terms and Conditions.

HOSPITAL DAILY ALLOWANCE INSURANCE

47. What is insured?

The insured risk is a personal accident, occurring to you while engaged in activities specified in Article 2.3 under "Sports" section, as a result of which you are stationed in a medical institution longer than for 24 hours.

48. What will we compensate and how?

- 48.1.** We will pay insurance indemnity of EUR 30 (thirty euros) for each day spent in a twenty-four hour in-patient clinic of a medical institution, with the total amount not exceeding the sum insured defined for this risk in the insurance policy.
- 48.2.** Insurance indemnity will be paid only in the case:
- 48.2.1.** if "Sports" is insured in the insurance policy and the personal accident has occurred to you while engaged in activities specified in Article 2.3 under "Sports" section;
 - 48.2.2.** if you were stationed in a twenty-four hour in-patient clinic of a medical institution for longer than 24 (twenty-four) consecutive hours, which is confirmed by a statement from the medical institution.

49. When insurance is not in effect?

An insured event shall not be regarded a case, described in Articles 6.1.2-6.1.3, 6.1.8, 6.1.9 and 6.2.1 of these Terms and Conditions.

SKI PISTE CLOSURE INSURANCE

50. What is insured?

The insured risk is the closure of all skiing pistes in a resort due to thaw, avalanche or storm.

51. What will we compensate and how?

- 51.1.** We will pay insurance indemnity of EUR 25 (twenty five euros) for each day, when skiing and snowboarding has been unfeasible due to closure of skiing pistes, with the total amount not exceeding the sum insured defined for this risk in the insurance policy.
- 51.2.** Insurance indemnity will be paid only in the case:
- 51.2.1.** when the "Special provisions" section in the insurance policy specifies "Insured skiing, snowboarding" or "Insured Sports";
 - 51.2.2.** if the impossibility to use skiing trails is confirmed by a statement from the trail owner or weather service, indicating specific reasons for the impossibility to use skiing trails;
 - 51.2.3.** if skiing was scheduled within the period of time of 105 (one hundred and five) days as of 15 December.

NATURAL DISASTERS INSURANCE

52. What is insured?

The insured risk is the occurrence of a global natural catastrophes or natural disaster.

53. What will we compensate and how?

- 53.1.** When the insurance policy specifies that the complementary cover of natural disaster risks is insured, then the insurance protection shall be in effect with respect to the following insured risks, provided that they are listed in the policy:
- 53.1.1.** medical expenses;
 - 53.1.2.** repatriation;
 - 53.1.3.** medical evacuation;
 - 53.1.4.** expenses for the person escorting the injured;
 - 53.1.5.** medical expenses insurance in the area of domicile country;
 - 53.1.6.** passport or ID-card loss or theft;
 - 53.1.7.** flight delay, cancellation.
- 53.2.** We, applying the provision defined in these Terms and Conditions, will compensate your reasonable and substantiated expenses incurred upon the occurrence of any of insured risks as a result of a global natural catastrophe listed in Article 53.1, if they are not compensated by a third party with regard to organizing travel.
- 53.3.** Upon agreement of parties, you may also be compensated for expenses not specified in these Insurance Terms and Conditions reasonably occurring to you.

HOME INSURANCE DURING TRAVEL

54. What is insured?

- 54.1.** The insurance object is your real estate, located at the address specified in the policy, and the moveable property it in.
- 54.2.** For insurance of objects referred to in this section the effective Private Property Insurance Terms and Conditions shall apply, you may read them online at <https://www.bta.lv> or at any office of ours. It means that all terms and exceptions, specified in these Terms and Conditions, are binding in Private Property Insurance, which is a risk to be insured as complementary in travel insurance contracts.

55. What will we compensate and how?

- 55.1.** Insurance protection shall be in effect against the basic risks named in our effective Private Property Insurance Terms and Conditions.
- 55.2.** Insurance protection will be in effect within the period of time, while you are travelling and while the travel insurance policy concluded in favour of you is in effect.
- 55.3.** The sum insured, specified in the policy for private property insurance, splits as follows:
- 55.3.1.** investments in repairs EUR 5,000 (five thousand euros);
 - 55.3.2.** moveable property EUR 2,000 (two thousand euros). This sum insured is established as an aggregate of things.

56. General exceptions, applicable to all sections of these Terms and Conditions

- 56.1.** We will not compensate for losses, caused directly or indirectly by:
- 56.1.1.** incidents, specified as general exceptions in the effective General Insurance Terms and Conditions;
Although, in Gold and VIP programmes, an exception will not be regarded an Act of Terror, occurring in a European country, the territory of which is fully in Europe, except for territories of unrecognized

or partially recognized countries. For purposes of this Article, as European countries shall not be regarded Egypt, Turkey, Tunisia, Israel, Armenia, Azerbaijan and Georgia.

56.1.2. global natural catastrophes or natural disasters, epidemics, incl. influenza epidemics, unless directly and expressly specified in the insurance policy that in such cases the insurance shall be in effect;

56.1.3. subjecting yourself voluntarily to extreme danger, except for cases of rescuing a human;

56.1.4. You participating in any kind of speed racing.

56.2. We will not compensate for losses, when the Policyholder or you:

56.2.1. malevolently, or with a degree of fault, which in the sense of indemnity claim and other third party consequences is on par to ill purpose, provide us with deceptive, untruthful, incomplete information or do not inform us about changes in circumstances regarding insurance object, insured risks or insurance contract terms;

56.2.2. do not submit to us the required documents, confirming the occurrence of the insured event and the amount of thereby resulting losses.

56.3. In accordance with these Terms and Conditions, we will not compensate for:

56.3.1. indirect losses and lost profits;

56.3.2. losses related to work place accidents or losses related to occupational diseases to an insured person, working at nuclear reactors, decompression chambers, with toxic chemicals, in production of explosives or ammunition, mining, performing stevedore services, being ship or aircraft crew members, serving military duty or working off the coast, such as on an oil platform (rig) in the sea;

56.3.3. no compensations to you as an employee.

57. Preconditions to be granted insurance indemnity

57.1. In order to be eligible to insurance indemnity, to you must comply with all the obligations listed in these Terms and Conditions, as well as to submit us:

57.1.1. insurance claim

57.1.2. copies of documents of all appropriate institutions, certifying the occurrence of the insured event and the amount of losses;

57.1.3. documents, specified in the respective section of these Terms and Conditions;

57.1.4. additional documents, requested by us with respect to the insured risk.

57.2. In case you do not or unduly comply with the obligations specified in Article 57.1, we are entitled to reject to pay insurance indemnity or to reduce the amount of insurance indemnity.

57.3. In the case of your death, the persons willing to claim the insurance indemnity must submit a copy of death certificate and ID document copies. In case you have not specified a beneficiary, the heirs must submit documents supporting their inheritance rights.

57.4. In order to receive compensation for medical expenses or insurance indemnity for mutilation or injury, you must submit documents confirming the diagnosis, issued by a certified doctor or a medical institution, which have provided the services to you.

58. Conclusion of insurance contract while the insured person is outside the domicile country

In case when the travel risks insurance contract is concluded while the insured person is outside the domicile country, the insurance contract shall take effect 24 (twenty-four) hours after the insurance premium has been paid in full.

59. Other provisions

59.1. These Terms and Conditions and the General Insurance Terms and Conditions are published on BTA's website: <http://www.bta.lv>

59.2. All issues that are not solved based on these Terms and Conditions shall be solved in accordance with the General Insurance Terms and Conditions and the effective regulatory enactments of the Republic of Latvia.

59.3. These Terms and Conditions shall apply to insurance contracts concluded as of 9 May 2016, unless parties have agreed otherwise in the insurance contract.

Annex 1
to Travel Insurance Terms and Conditions No. 15.1.
Amount of insurance indemnity due to mutilation from a personal accident

No.	Mutilation	Insurance indemnity % of the sum insured for injuries agreed upon in the contract
1	Complete deafness in both ears of traumatic origin	100%
2	Amputation of the lower jaw	100%
3	Complete, irreversible loss of speech	100%
4	Complete loss of an arm and a leg on one side	100%
5	Complete loss of the dominant hand and a foot in one side	100%
6	Complete loss of the dominant hand palm and a leg	100%
7	Loss of both legs up to the hip joints	100%
8	Complete loss of both palms or both arms	100%
9	Complete and irreversible loss of vision (in both eyes)	100%
10	Complete and irreversible loss of vision (in one eye)	50%
11	Complete loss of a seeing eye	50%
12	Complete loss of a palm and a foot	80%
13	Loss of both feet	80%
14	Partial amputation of the lower-jaw with biting function maintained	45%
15	Loss of the skull bone mass over the entire surface, thickness: - up to 3 sq. cm; - 3 to 5 sq. cm; - over 5 sq. cm	10% 20% 40%
16	Complete deafness in one ear of traumatic origin	30%
17	Loss of one foot (from the ankle joint)	45%
18	Partial loss of a foot (distally from the ankle joint submalleolar disarticulation)	40%
19	Partial loss of a foot (mediotarsal disarticulation)	35%
20	Partial loss of a foot (in a tarsometatarsal joint)	30%
21	Complete and incurable paralysis of the lower extremity	60%
22	Loss of one leg down from knee joint	50%
23	Loss of one leg down from hip joint	60%
24	Loss of the hip bone mass or loss of both bones in the shin (incurable condition)	60%
25	Shortening of the lower extremity by at least 5 cm	30%
26	Shortening of the lower extremity by 3-5 cm	20%
27	Complete amputation of toes on both feet	25%
28	Amputation of 4 toes, including the big toe	15%
29	Complete loss of the big toe	7%
30	Complete loss of 1 toe	3%
31	Complete loss of 2 toes	5%
32	Complete loss of 4 toes	7%
33	Loss of one palm (dominant hand)	55%
34	Loss of one palm (non-dominant hand)	50%
35	Loss of one arm (dominant hand) to the elbow joint	60%
36	Loss of one arm (non-dominant hand) to the elbow joint	50%
37	Loss of one arm (dominant hand) to the shoulder joint	60%
38	Loss of one arm (non-dominant hand) to the shoulder joint	50%
39	Loss of one arm or palm - dominant	60%

	- non-dominant	50%
40	Complete loss of the thumb - dominant hand - non-dominant hand	15% 10%
41	Partial loss of the thumb (second nail phalanx) - dominant - non-dominant	10% 5%
42	Complete amputation of the index finger - dominant - non-dominant	15% 10%
43	Complete loss of two phalanges of the index finger - dominant - non-dominant	10% 5%
44	Complete loss of the index finger nail phalanx - dominant - non-dominant	5% 3%
45	Complete loss of the thumb and the index finger - dominant - non-dominant	30% 20%
46	Complete loss of the thumb and another finger (except for the index finger) - dominant - non-dominant	25% 15%
47	Complete loss of two fingers (except for the thumb and index finger) - dominant - non-dominant	12% 8%
48	Complete loss of 3 fingers (except for the thumb and index finger) - dominant - non-dominant	20% 15%
49	Complete loss of 4 fingers, including the thumb - dominant - non-dominant	35% 25%
50	Complete loss of 4 fingers, except for the thumb - dominant - non-dominant	25% 20%
51	Complete loss of the middle finger - dominant - non-dominant	10% 8%
52	Complete loss of a finger (except for the thumb, index finger or the middle finger) - dominant - non-dominant	7% 3%

Remarks:

1. In the event of ankylosis of fingers (except for the thumb and index finger) and toes (except for the big toe) the Insured shall receive 50% of the amount of insurance indemnity otherwise payable in the event of losing these limbs.
2. Insurance indemnity shall not be disbursed prior to a mutilation is acknowledged a permanent and irreversible loss.
3. The insured person's mutilation, its progress or improvements shall be confirmed by the by the Medical Care and Work Incapacity Examination Quality Control Inspectorate or a public authority having similar functions.

Annex 2
to Travel Insurance Terms and Conditions No. 15.1.
Amount of insurance indemnity due to injury sustained in a personal accident

No.	Injury	Insurance indemnity % of the sum insured for injuries agreed upon in the contract
1	Fractures of cranium (except for cranium base)	20
2	Fracture of cranium base	30
3	Cerebral concussion with hospitalization	3
4	Traumatic haemorrhaging of brain and its membranes	15
5	Smashing of cerebral substance	50
6	Fracture of thigh bone without bone dislocation	15
7	Fracture of thigh bone with bone dislocation	20
8	Fracture of bone that forms knee joint	15
9	Fracture of one shin bone without dislocation	15
10	Fracture of one shin bone with dislocation	20
11	Fracture of both shin bones without dislocation	20
12	Fracture of both shin bones with dislocation	25
13	Fracture of humerus without dislocation	3
14	Fracture of humerus with dislocation	15
15	Fracture of one forearm bone without dislocation	10
16	Fracture of one forearm bone with dislocation	15
17	Fracture of both forearm bone without dislocation	15
18	Fracture of both forearm bone with dislocation	20
19	Fracture of bones that form the elbow joint without dislocation	15
20	Fracture of bones that form the elbow joint with dislocation	20
21	Fracture of pelvic bones	15
22	Fracture of the femur head, cervix	15
23	Heel bone fracture	20
24	Fracture of a foot base bone – for each	3
25	Fracture of a toe phalanx (without dislocation) - for each	3
26	Fracture of a toe phalanx (with dislocation) - for each	5
27	Fracture of a palm bone (without dislocation) - for each	3
28	Fracture of a palm bone (with dislocation) - for each	5
29	Joint cord strain with immobilisation	3
30	Joint cord disruption	10
31	Fracture of collar bone - without dislocation	5
32	Fracture of collar bone - with dislocation	15
33	Internal organ bruise with haematoma	5
34	Internal organ bruise with internal organ damage	15
35	Fracture of a vertebral arch - for each	3
36	Fracture of a vertebral body - for each	15
37	Fracture of a vertebral arch with spinal cord damage	25
38	Fracture of a rib – for each rib	3
39	Fracture of nose and face bones - without dislocation	10
40	Fracture of nose and face bones - with dislocation	12
41	Loss of one healthy tooth	3
42	Loss of 2-4 healthy teeth	5
43	Loss of 5 and more healthy teeth	10