



# LIVESTOCK INSURANCE

Terms and Conditions No 08L.01  
Effective as of 01.06.2026

AAS "BTA Baltic Insurance Company", Sporta iela 11, Rīga, LV-1013, Latvija.  
Telephone +371 26 12 12 12, website [bta.lv](http://bta.lv), e-mail [bta@bta.lv](mailto:bta@bta.lv)

## THE MOST IMPORTANT ABOUT THIS INSURANCE

- This insurance will help if a farm animal dies or is destroyed due to insured risks.
- We will indemnify for losses that do not exceed the sum insured of the farm animal or other limits specified in the contract.
- The insurance will be valid for the period specified in the policy, provided that you have paid for this insurance within the term and in the amount specified in the policy.
- We will specify in the policy which risks are insured, and which are not.
- If the policy specifies a deductible, you will have to cover a portion of the losses.
- You can terminate the insurance contract by giving us prior notice.
- Please contact us if you have any questions about the insurance contract.

## OUR CONTACT DETAILS

BTA Baltic Insurance Company AAS Registration number: 40103840140 Legal address: Sporta iela 11, Rīga, LV-1013, Latvija.



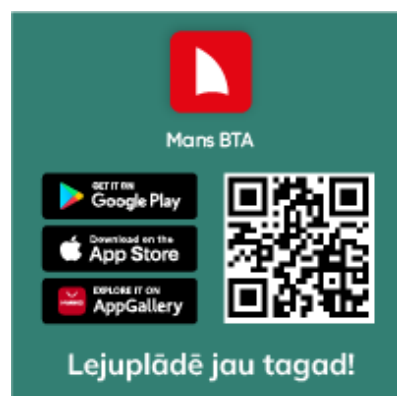
[www.bta.lv](http://www.bta.lv) or in the mobile application **"My BTA"**



[bta@bta.lv](mailto:bta@bta.lv)



+371 26 12 12 12



**PLEASE TAKE THE TIME TO FAMILIARIZE YOURSELF WITH THE TERMS AND CONDITIONS.**

## TABLE OF CONTENTS

1.	TERMS WE WILL USE .....	3
2.	WHAT IS INSURED.....	5
3.	WHAT RISKS ARE INSURED .....	5
4.	IN WHICH CASES WE DO NOT INDEMNIFY FOR LOSSES.....	8
5.	WHAT TO DO IF AN INSURED RISK OCCURS.....	11
6.	HOW WE CALCULATE AND DISBURSE INSURANCE INDEMNITY .....	12
7.	HOW TO CONCLUDE AN INSURANCE CONTRACT.....	13
8.	HOW TO TERMINATE AN INSURANCE CONTRACT .....	15
9.	HOW WE PROCESS PERSONAL DATA.....	15
10.	WHAT ELSE IS IMPORTANT TO KNOW.....	16

## 1. TERMS WE WILL USE

**You (The Insured)** – owner of the insured livestock.

**We (BTA)** – BTA Baltic Insurance Company AAS, insurer.

**Policyholder** – a person who concludes the Insurance Contract.

**Sum insured** – the maximum amount of money we will pay out for all insured events during the insurance period.

**Insurance indemnity** – the amount of money we will pay out if an insured event occurs.

**Insurance Contract** – agreement between BTA and Policyholder, pursuant to which: Policyholder undertakes:

- pay for insurance in the manner, within the time limit, and in the amount specified in the Insurance Contract;
- fulfil other obligations specified in the Insurance Contract.

We undertake:

- pay insurance indemnity in accordance with the insurance contract;
- fulfil other obligations specified in the insurance contract if an insured event occurs.

The insurance contract includes the following documents:

- the Terms and Conditions;
- insurance policy;
- annexes and amendments to the contract.

**Insurance Period** – time-frame wherein the insurance is effective. It is specified in the insurance contract.

**Insurance application** – information provided by the Policyholder on a special form or in another manner regarding livestock, as well as facts and circumstances required for us to assess the insured risk. Acceptance of an insurance application does not mean that we are obliged to conclude an insurance contract.

**Insurance Policy** – a document, which shall acknowledge insurance contract conclusion and encompass the Terms and Conditions, whereupon the Policyholder have agreed with us.

**Insurance Premium** - payment for insurance. It is specified in the insurance contract.

**Insured risk** – future events that are beyond your control. Insured risks are specified in the insurance contract.

**Emergency slaughter** – killing an injured or sick farm animal or poultry to prevent suffering if it cannot be prevented in any other way.

**Grazing period** – a period during which livestock is on pasture (a land plot with grassland naturally or artificially grown upon it).

**Beneficiary** – a person to whom we will pay insurance indemnity or part thereof in cases specified in the insurance contract. Beneficiary is specified in the insurance contract.

**Livestock** – farm animals (cattle, sheep, goats, horses, pigs), poultry or bees.

**Death** – the complete cessation of the life processes of a farm animal, not related to emergency slaughter or forced disposal.

**Deductible** – the portion of the loss that you must cover yourself. This amount is specified in the insurance contract. Deductible may be:

- certain sum of money;
- percentage of the sum of losses or sum insured.

If an insured event occurs, we deduct one – the largest – deductible from the total indemnity.

**Forced disposal** – killing of livestock for reasons of public health, animal health and welfare, as well as environmental protection, based on the recommendation of a veterinarian or the responsible authority (e.g. the Food and Veterinary Service).



## 2. WHAT IS INSURED

The following can be insured:

- 2.1. Herd of livestock** (herd of cattle or flock of birds, or a bee colony) that is registered in the Agricultural Data Centre of Latvia and whose registration number is specified in the insurance contract.
- 2.2. A farm animal** that is registered in the Agricultural Data Centre of Latvia and whose individual identification number is specified in the insurance contract.

### Please note!

Insurance is effective only when the age of the insured livestock matches the age group of livestock specified in the insurance contract. Livestock can be insured according to the following age groups:

- a)** cattle – aged between 3 months and 12 years;
- b)** horses – aged between 1 year and 16 years;
- c)** sheep – aged between 1 year and 8 years;
- d)** goats – aged between 1 year and 8 years;
- e)** pigs – aged between 3 months and 5 years;
- f)** poultry – aged between 15 days and 2 years;
- g)** bee colonies – no age limit.

## 3. WHAT RISKS ARE INSURED

A herd of **farm animals or poultry** can be insured against the following risks, if they are specified in the insurance contract:

- 3.1. Disease risk** – death, forced disposal or emergency slaughter of a farm animal or poultry, if acute infection or non-infectious disease is the reason thereof.
- 3.2. Injury risk** – death, forced disposal or emergency slaughter of a farm animal or poultry, if the reason thereof is as follows:
  - a)** traumatic damage to animal's bodily tissues and organs due to direct, external, mechanic, thermal, foreign object, chemical or electric impact;
  - b)** acute poisoning with chemical substances;
  - c)** suffocation;
  - d)** self-strangulation.

**3.3. Labour risk** - death, forced disposal or emergency slaughter of a farm animal, if the reason thereof is as follows:

- a) cattle – complications, which occurred as of the during pregnancy, during labour or postnatal period, i.e. Within 30 days after labour, including displacement of abomasum;
- b) complications suffered by other farm animals during labour.

**3.4. Grazing risk** – death, disappearance, forced disposal or emergency slaughter of a farm animal or poultry, if the cause occurred during the grazing period:

- a) drowning;
- b) other animal attack;
- c) toxic plant or substance poisoning;
- d) bite of venomous animals or insects;
- e) mechanic impact of a vehicle, including railway vehicles, unmanned aircrafts, on a farm animal or poultry;
- f) disappearance, if there is evidence that a farm animal or poultry itself has broken loose from the pasture enclosure and has not been found within 15 days.

**3.5. Unlawful activity by third parties** – death, disappearance, emergency slaughter or forced disposal of a farm animal or poultry if caused by:

- a) theft of a farm animal or poultry if committed upon unlawful break-in into the holding specified in the contract. Theft risk will have occurred, when there are inevitable signs of breaking in, for instance, broken, mechanically damaged or picked locks or obstacles installed to preclude free access to premises;
- b) robbery of a farm animal or poultry, when it involves violence used or threatened to be used against persons legally present in the insurance contract's effective territory;
- c) mechanic impact of a vehicle, including railway vehicles, unmanned aircrafts, on a farm animal or poultry;
- d) incorrect or unauthorized use of herbicides by Third Parties, established by the State Plant Protection Service.

**3.6. Fire risk** – death, emergency slaughter or forced disposal of a farm animal or poultry, if caused by:

- a) Fire – breakout of fire in a place not designated for it, including when spreading beyond the boundaries of a place designated for it and having the capability of spreading further uncontrolled;
- b) Explosion – a sudden and strong explosion caused by expansion of gases or steam. Explosion of a container (for instance, boiler or pipeline) has occurred in a case if its walls have burst to such extent that the process results in a sudden levelling of pressure outside and inside the container;
- c) Lightning (incl. ball lightning) strike – direct impact of lightning on a farm animal or poultry.

**3.7. Natural disaster risk** – death, emergency slaughter or forced disposal of a farm animal or poultry if caused by:

- a) Storm – wind velocity of at least 17 m/s (level 7 by Beaufort scale. We will cover losses that occur if trees, masts, building elements and other objects fall onto farm animals or poultry during a storm. If it is not possible to determine the wind speed at the location of the farm animal or poultry and it is clear that the damage was caused by a storm, it shall be assumed that a storm occurred;
- b) Hail – atmospheric precipitation in the form of ice grain;
- c) Severe cold – a drop in air temperature below minus  $-30^{\circ}\text{C}$ ;
- d) Rain – atmospheric precipitation in the form of water droplets, when at least 20 mm of precipitation falls out in a period of 5 hours or less;
- e) Falling of trees, masts, poles or their parts due to gravitation force.

**3.8. Chronic disease risk** – death, emergency slaughter or forced disposal of a farm animal or poultry if caused by:

**Bee colonies** can be insured against the following risks, if they are specified in the insurance contract:

**3.9. Animal risk** – bee colony perishing if caused by bear, marten attack and attack by other animals.

**3.10. Fire risk** – bee colony perishing, if caused by:

- a) Fire – breakout of fire in a place not designated for it, including when spreading beyond the boundaries of a place designated for it and having the capability of spreading further uncontrolled;
- b) Explosion – a sudden and strong explosion caused by expansion of gases or steam. Explosion of a container (for instance, boiler or pipeline) has occurred in a case if its walls have burst to such extent that the process results in a sudden levelling of pressure outside and inside the container;
- c) Lightning (incl. ball lightning) strike – direct impact of lightning on a bee colony.

**3.11. Unlawful activity by third parties** – bee colony perishing, if caused by:

- a) Caused by theft of a bee colony if committed upon unlawful break-in into the holding specified in the contract. Theft risk will have occurred, when there are inevitable signs of breaking in, for instance, broken, mechanically damaged or picked locks or obstacles installed to preclude free access to premises;
- b) caused by robbery of a bee colony, when it involves violence used or threatened to be used against persons lawfully present in the insurance contract's effective territory;
- c) mechanic impact of a vehicle on bee colonies, including railway vehicles, unmanned aircrafts;
- d) due to incorrect or unauthorized use of plant protection products by Third Parties,

established by the State Plant Protection Service.

**3.12. Natural disaster risk** – bee colony perishing, if caused by:

- a) Storm – wind velocity of at least 17 m/s (level 7 by Beaufort scale. We will cover losses that occur if trees, masts, building elements and other objects fall onto a beehive during a storm. If it is not possible to determine the wind speed at the location of a bee colony and it is clear that the damage was caused by a storm, it shall be assumed that a storm occurred;
- b) Hail – atmospheric precipitation in the form of ice grain;
- c) Severe cold – a drop in air temperature below minus  $-30^{\circ}\text{C}$ ;
- d) Rain – atmospheric precipitation in the form of water droplets, when at least 20 mm of precipitation falls out in a period of 5 hours or less;
- e) Falling of trees, masts, poles or their parts due to gravitation force.

#### 4. IN WHICH CASES WE DO NOT INDEMNIFY FOR LOSSES

We do not consider the following to be insured events and do not pay indemnity if the losses have occurred for the following reasons:

##### Farm animal or poultry

**4.1.** if the cause of death, forced disposal or emergency slaughter is as follows:

- chronic incurable disease; This exception will not apply if chronic disease risk is insured;
- Sunstroke or heatstroke;
- A disease or its consequences listed in Groups A and B of the World Animal Health Organization.

**4.2.** disposal for economic reasons, for instance:

- all types of impotence;
- deterioration of productivity;
- all congenital disorders;
- exterior defects;
- rickets;
- reluctance or prohibition to keep farm animals, poultry.

## **Bee colony**

**4.3.** is completely destroyed or disposed of due to the following reasons:

- disease, for instance, varroa;
- agricultural pesticide poisoning;
- environmental pollution;
- industrial discharges of poisons into atmosphere (for instance, arsenic, fluorine, sulphur and cyanide compounds, etc.);
- reluctance or prohibition to keep bees;

**4.4.** is completely destroyed when it is not located at the holding specified in the insurance contract.

## **In all cases**

we do not consider the following to be insured events and do not pay insurance indemnity if the losses have occurred:

- 4.5.** Resulting from continuous, gradual processes (for instance, deterioration of sensory functions inherent to species, wear and tear of some bodily parts).
- 4.6.** Because the animal keeping requirements are violated, including the fire safety requirements, specified in the regulatory enactments of the Republic of Latvia, and such violation has caused a Farm Animal's death, emergency culling or forced liquidation;
- 4.7.** Because of the failure to perform anti-epizootic measures within required terms and non-performance of immunization of livestock against contagious diseases, required by the Latvian Food and Veterinary Service;
- 4.8.** Directly related to environmental pollution caused by chemical substances, radioactive materials, industrial waste, or toxic emissions;
- 4.9.** Because a farm animal dies due to midge or other insect bites or due its direct impact;
- 4.10.** Explosions caused by explosives;
- 4.11.** Cyber attacks – threats or attacks on information technology, such as computers, programs, networks or stored information; such attacks may disrupt system operation, delete data or cause data leaks;

**4.12.** In regard to:

- war, invasion, occupation, annexation or other hostile act by a foreign country (with or without evidence of foreign involvement in such an act);
- military conflict, even if war has not been officially declared;
- civil war, riots, uprisings, revolutions, rebellions, sabotage, strikes, military or usurped power uprisings;
- a state of war or related looting, marauding or violence;
- disturbances of public order comparable to civil unrest;
- confiscation, expropriation, requisition, nationalization, or destruction of property by any state or internationally unrecognised authority, regardless of its legality;
- terrorist acts – the use or threat of force or violence by a person or group of persons for political, religious, ideological or ethnic reasons in order to influence the government or cause fear in society. We also do not indemnify for losses incurred during the prevention of a terrorist act;
- nuclear threats, such as nuclear explosions, the effects of nuclear energy or radioactive substances, or contamination;
- regulatory acts issued by the state; a declared state of emergency or state of exception. We shall not indemnify for losses or expenses incurred directly or indirectly as a result of measures taken to prevent an emergency or state of emergency.

**4.13.** Due to malicious intent on the part of the Policyholder, the Insured or their employees, or due to actions that can be equated with malicious intent,

**4.14.** from the fact that fines, contractual penalties and similar payments must be paid, the obligation to pay which is provided for by regulatory enactments or the Insurance Contract;

**4.15.** and are related to regular expenses for keeping, caring for, cleaning and veterinary care of livestock;

**4.16.** indirect losses, including lost income, temporary rental expenses and relocation expenses, unless specifically stipulated in the Insurance Contract;

**4.17.** incidental to the emergency slaughter or forced disposal of livestock or poultry, unless BTA has been provided with a veterinary certificate justifying the necessity of the emergency slaughter or forced disposal.

### Please note!

We are not entitled to offer insurance or pay insurance indemnity if this is prohibited by international or national sanctions.

We cannot insure, pay claims or provide other benefits if it:

- is contrary to sanctions or prohibitions imposed by the United Nations, the European Union, Latvia, the United Kingdom or the United States of America, and which apply to us;
- violates the terms and conditions that must be complied with by the reinsurance company to which your contract has been reinsured.

## 5. WHAT TO DO IF AN INSURED RISK OCCURS

The condition for insurance indemnity disbursement is timely notification and cooperation with us.

Please notify us immediately via our website [www.bta.lv](http://www.bta.lv) or by phone +371 26 12 12 12, and follow our instructions.

Act immediately in accordance with the regulatory enactments on animal breeding, protection and welfare, including providing veterinary assistance in a timely manner and ensuring transport to the slaughterhouse or delivery of mortal remains to the relevant authorities within the specified time.

Submit a written report (using our template), a detailed description of the incident, and all required documents as soon as possible.

In the event of unlawful acts by third parties, burglary or theft, immediately notify the law enforcement authorities and request the issuance of the relevant documents.

At our request, provide evidence of animal identification, herd registration, circumstances at the scene of the incident, and other facts necessary to determine the extent of the loss.



## 6. HOW WE CALCULATE AND DISBURSE INSURANCE INDEMNITY

Insurance indemnity is determined as follows:

- 6.1.** In the event of the death or loss of a farm animal or poultry, indemnity is calculated based on the value of the farm animal or poultry immediately prior to the insured event, less the deductible.
- 6.2.** In the event of emergency slaughter or forced disposal of a farm animal or poultry, compensation is calculated based on the value of the farm animal or poultry immediately prior to the insured event, less the deductible and the value of usable slaughter products.
- 6.3.** In the event of the death of a bee colony, indemnity is calculated based on the value of the deceased bee colony immediately prior to the insured event, less the deductible.

If insured:

- 6.4.** farm animal or poultry herd (in accordance with clause 2.1 of the terms and conditions), we will pay the insurance indemnity without exceeding the number of insured farm animals or poultry specified in the Insurance Contract for each age group;
- 6.5.** specific farm animal whose identification number is specified in the Insurance Contract (in accordance with clause 2.2 of the terms and conditions), we will pay the insurance indemnity only for the farm animals specified in the Insurance Contract.

We may deduct any unpaid insurance premiums or insurance payments from the calculated insurance indemnity.

We pay the insurance indemnity without exceeding the sum insured. Sum insured shall be determined by the Policyholder, and it shall be specified in the contract. Policyholder shall be held liable for the sum insured and its compliance to the value of Livestock.

### Please note!

If, after the insurance indemnity has been paid, previously unknown but important facts that would affect our decision to pay the insurance indemnity, we have the right to ask you to repay the unjustifiably received indemnity, based on the right of recovery stipulated in the Civil Law.

If we have paid the insurance indemnity, we shall be entitled to claim compensation from the guilty party in the amount of the insurance indemnity paid (subrogation rights).

If the Insured has not informed us in writing of any other procedure, we may exercise its subrogation rights even if the indemnity covers only part of the loss, regardless of whether the Insured himself brings a claim against the guilty party. Us and you can agree in writing on cooperation in recovering losses, including bringing and maintaining claims in court.

#### **Please note!**

If, due to your malicious intent or actions equivalent to malicious intent, we are unable or will be unable to recover losses from the guilty party (exercise subrogation rights):

- we may not pay the indemnity in the amount that we are unable to recover,
- demand repayment of indemnity if it has already been paid;
- if, after the insurance indemnity has been paid, previously unknown but important facts that would affect our decision to pay the insurance indemnity, we have the right to ask
- you to repay the unjustifiably received indemnity, based on the Civil Law stipulating
- the right of recovery.

## **7. HOW TO CONCLUDE AN INSURANCE CONTRACT**

We develop an insurance offer based on the insurance application.

The insurance shall take effect at 00:00 on the first day of the insurance period specified in the insurance contract, but not earlier than the moment when the insurance premium or its first instalment (if the contract provides for split payments) has been paid, in the following cases:

- If the insurance premium is payable on the first day of the insurance period;
- Insurance premium payment day shall be determined prior to the first day of the insurance period.

If the Insurance Contract stipulates that the insurance premium or its first instalment (if the payment is divided into several instalments) must be paid after the first day of the insurance period, the insurance shall take effect at 00:00 on the first day of the insurance period, if the Policyholder pays the insurance premium or its first instalment within the term and in the amount specified in the Insurance Contract.

If the insurance premium or its first instalment is paid after the payment deadline specified in the Insurance Contract, we may refund the overdue insurance premium to the Policyholder within 15 days. If we do not know how the Policyholder can receive the insurance premium, we will request this information from the Policyholder. This being the case the Insurance Contract did not come to effect.

If we do not refund the late insurance premium or its first instalment, the insurance shall take effect on the first day of the insurance period.

If the Insurance Premium or the first part thereof is paid after the due date for insurance premium payment specified in the Insurance Contract and an insured risk occurred prior to insurance premium payment, insurance did not come to effect. In this case, we will notify the Policyholder of the invalidity of the insurance within 15 days and refund the Policyholder the late insurance premium.

The insurance is valid until 23:59 of the last day of the insurance period, unless the contract is terminated early by mutual agreement or for other reasons.

Insurance contracts can be concluded remotely via the Internet, e-mail, telephone or other means of communication.

If Policyholder, who is a consumer, were to conclude the Insurance Contract, the Remote contract regulations shall be applicable to the Insurance Contract, available at BTA website [www.bta.lv](http://www.bta.lv). These terms and conditions describe how to exercise your right of withdrawal, including the template to use to withdraw from the contract.

A consumer is a natural person, who concludes an Insurance Contract, which is unrelated to its economic or professional operations.

 **Please note!**

If livestock is insured by BTA for the first time or after a break, we apply a 10-day waiting period to the risks of illness and chronic diseases, counting from the start of the insurance period.

For livestock moved from abroad or from another Latvian herd to the herd specified in the Insurance Contract, we apply a waiting period of 30 days, counting from the date of their registration with the Agricultural Data Centre.



## 8. HOW TO TERMINATE AN INSURANCE CONTRACT

The Policyholder has the right to unilaterally terminate the Insurance Contract at any time by submitting a written application to us. The Insurance Contract shall terminate on the date specified in the application, but not earlier than on the day following the receipt of the application. We calculate the refundable insurance premium as follows:

- If there have been no insurance claims or payments during the term of the contract, we will refund you the portion of the premium paid that relates to the remaining term of the contract (for each full day). We will deduct administrative expenses from this amount – 15% of the remaining premium, but not more than one year's premium.
- If an insurance claim has been received or an insurance benefit has been paid during the term of the contract, but the claim is less than the difference between the premium paid and the premium for the remaining period, we will refund the premium portion, which we calculate as described above. We will deduct the indemnity paid from this amount.

If the current portion of the insurance premium is not paid in full within the term specified in the Insurance Contract, we may terminate the Insurance Contract by sending a prior warning.

Both the Policyholder and us have the right to terminate the Insurance Contract after the insurance indemnity has been paid, by giving prior notice thereof. In such a case, we shall refund to the Policyholder the share of the paid insurance premium, calculated by deducting:

- the insurance indemnity paid;
- the share of the insurance premium for the period until the termination of the contract;
- 15% of the unused insurance premium to cover BTA's administrative expenses.

Us and the Policyholder may terminate the insurance contract before the expiry date in other cases specified in the Insurance Contract Law, including if the Policyholder or the Insured has provided false information or concealed significant information about the accident, the circumstances of the loss or the extent of the loss.

## 9. HOW WE PROCESS PERSONAL DATA

We are responsible for processing your personal data, the Policyholder's personal data, and the Beneficiary's personal data. We process it in accordance with the General Data Protection Regulation<sup>1</sup> (EU Regulation 2016/679) and other applicable laws that govern how personal data should be processed.

For more information on what data we process and why, please see our Privacy Policy at [www.bta.lv](http://www.bta.lv).

---

<sup>1</sup>Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (General Data Protection Regulation)

## 10. WHAT ELSE IS IMPORTANT TO KNOW

In case of any contradictions or discrepancies between the insurance contract documents, the following shall be considered and applied in order of priority:

- Annexes to the insurance policy (if any) that amend the terms and conditions of the Insurance Contract, with the most recent annexes taking precedence over older ones;
- Insurance Policy;
- These Insurance Terms and Conditions.

The Parties undertake not to disclose the provisions of the Insurance Contract and the information received during its validity period regarding the participants in the Insurance Contract or third parties, nor to use it against the interests of the other participants in the Insurance Contract. Information may be disclosed to third parties only in cases provided for by Latvian regulatory enactments. We shall have the right to provide information related to the Insurance Contract to experts, reinsurers, as well as to store it in us databases.

Complaints about insurance services, insurance contract terms and conditions or insurance indemnity may be submitted by the Policyholder, You, the Beneficiary, or a person against whom BTA exercises its rights of recourse or subrogation.

The complaint handling procedure is available on our website [www.bta.lv](http://www.bta.lv).

The Policyholder and you shall not be entitled to transfer to third parties your existing or potential claims arising from the Insurance Contract.

If we change our name, legal form, address, or other important information, we will announce it on our website [www.bta.lv](http://www.bta.lv).

If you, the Policyholder or Beneficiary, wish to receive written information that has already been published on the website, we will provide it free of charge.

All disputes arising between the parties of the insurance contract shall be settled by means of negotiations. If no agreement can be reached, the dispute shall be settled in a court of the Republic of Latvia, unless otherwise specified in the contract.

Our contracts are governed by the laws of the Republic of Latvia, unless otherwise specified in the contract.

These terms and conditions shall apply to insurance contracts concluded as of 1 June 2026, unless otherwise specified in the contract.

In case of any inconsistency between the text of these Terms and conditions in Latvian language and the translation in English, the text in Latvian language shall be binding.

