

COVID-19 illness insurance

BTA Baltic Insurance Company AAS

COVID-19 illness insurance

Upon the Insured person being diagnosed with COVID-19 (disease, induced by coronavirus SARS-CoV-2) insurance indemnity will be paid only for insured risks "Medical expenses", "Repatriation", "Medical evacuation", "Expenses for the person escorting the injured" as follows:

- Only for the above insured risks, which have been specified in insurance contract (policy) as covered.
- Not exceeding the Sum Insured for each of the above insured risks specified in insurance contract (policy) with a maximum indemnity in amount of 40 000 EUR.

Moreover, "COVID-19 illness insurance" refers to the insured risks "Annulation of planned trip" * and/or "Trip interruption" * upon occasions, if insurance policy explicitly specifies that the above-mentioned risks are insured and Optional risk "COVID-19 illness insurance" is insured as well:

1. In case of the insured risk "Annulation of planned trip" BTA shall cover expenses of the Insured if:

- The Insured or Family member of the Insured (incl. second degree relatives), with whom the Insured planned to go on a travel Trip together, hereinafter – Family member, prior to the beginning of the Trip in the Republic of Latvia was diagnosed with COVID-19 illness and subjected to isolation**, which partially or entirely overlaps the Travel dates.
- The Insured or Family member of the Insured are denied boarding into the Carrier's vehicle upon exit from the Republic of Latvia regarding positive COVID-19 test.

2. In case of the insured risk "Trip interruption" BTA shall cover expenses of the Insured if:

- The Insured is diagnosed with COVID-19 illness and subjected to isolation during the Trip.
- During the Trip, the Insured is denied boarding into the Carrier's vehicle upon return to the Republic of Latvia regarding positive COVID-19 test.

3. The insurance indemnity for the insured risks "Annulation of planned trip" and "Trip interruption" shall be disbursed upon observance of the following:

- Without exceeding the sum insured specified in the insurance contract (policy) and maximal amount of insurance indemnity of 1000 EUR for each insured risk.
- If insurance contract (policy) is concluded and insurance premium is paid to BTA in full amount at least 5 days before the beginning of the planned Trip.
- At the moment of insurance contract (policy) conclusion the Insured or Family member of the Insured was not in quarantine*** and/or the Insured or Family member of the Insured are not diagnosed with COVID-19 illness.
- COVID-19 test with the subsequent positive result is performed at least 72 hours before or after the moment of insurance contract (policy) conclusion.
- At the moment of insurance contract (policy) conclusion the Insured or Family member of the Insured was in the Republic of Latvia.
- Accommodation expenses of the Insured during the travel Trip shall be compensated, which occurred as of the moment when subjected to isolation and the last day of paid lodging, however, without exceeding 75 EUR per night and altogether without exceeding 10 nights (refers only to the insured risk "Trip interruption).
- Restrictions on admission determined in the respective state are observed, which are published on the website of the Ministry of Foreign Affairs of the Republic of Latvia, and at the first day of the Trip in the intermediate point of the Trip or in the final destination of the Trip there are no restrictions on admission.

* If you selected Optimal, Gold or VIP program.

** Isolation – complete isolation from healthy people. Refers to persons ill with COVID-19.

*** Quarantine – social distancing, refers to persons that had contacted persons ill with COVID-19, however, they feel healthy and do not suffer from any symptoms. In the framework of this insurance contract (policy) preventive quarantine or social distancing prior to free movement around the state shall not be regarded as quarantine.