CASCO INSURANCE

Terms and conditions No. 03.V1
Effective from 16.12.2025

AAS "BTA Baltic Insurance Company", Sporta iela 11, Riga, LV-1013, Latvia.
Phone +371 26 12 12 12, website bta.lv, e-mail bta@bta.lv

VIENNA INSURANCE GROUP

WHAT YOU NEED TO KNOW ABOUT THIS INSURANCE

- This insurance will help if your vehicle, additional equipment, and luggage are damaged or stolen.
- We will reimburse losses that do not exceed the market value or replacement value of the vehicle.
- 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. This payment is called an insurance premium.
- We will specify in the policy which risks are insured, and which are not.
- If the policy specifies a deductible, you will have to compensate for part of the loss.
- If the insurance has been paid for within the time limit and in the amount specified in the policy, we will compensate for the losses in accordance with the terms and conditions of the policy.
- 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 INFORMATION

BTA Baltic Insurance Company AAS, Registration number: 40103840140, Legal address: Sporta iela 11, Riga, LV-1013, Latvia

www.bta.lv or in the mobile application **"My BTA"**

bta@bta.lv

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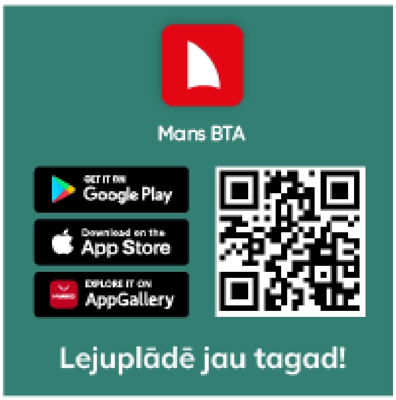

PLEASE TAKE THE TIME TO FAMILIARIZE YOURSELF WITH THESE INSURANCE TERMS AND CONDITIONS.

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1. WHAT TERMS WE USE

You (the Insured) – the insured person:

- who suffers a loss if an insured event occurs;
- to whom the insurance indemnity is payable.

The Insured is specified in the insurance contract.

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

Policyholder – the person who concludes the insurance contract.

Insurance indemnity – the amount of money we will pay or the services we will provide if an insured event occurs.

Insured event – an event related to the insured risks. If this happens, you will be able to receive insurance indemnity in accordance with the insurance contract.

Insurance contract – an agreement between BTA and the Policyholder, according to which:

The 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 provisions of the insurance contract;
- to fulfil other obligations specified in the insurance contract if an insured event occurs.

The Insurance Contract includes the following documents:

- these terms and conditions;
- the insurance policy;
- annexes and amendments to the contract.

Insurance period – the period during which the insurance is valid. It is specified in the insurance contract.

Insurance policy – a document confirming the conclusion of the insurance contract. It includes:

- the terms and conditions agreed upon by the Policyholder and us
- information provided by the Policyholder about the vehicle, additional equipment, anti-theft devices and systems. We use this information to assess the insured risk.

Insurance premium – payment for insurance. It is specified in the insurance contract.

Luggage – property located in the passenger compartment or luggage compartment of the vehicle at the time of the accident, and which is not additional equipment of the vehicle. Luggage also includes bicycles attached to a bicycle rack on the vehicle and other active leisure equipment attached to the vehicle.

Damage – incidents that have occurred due to unforeseeable circumstances.

Total loss – the condition of a vehicle when repairs cost more than 70% of the vehicle's market value or replacement value.

Replacement value is the amount for which a new vehicle of the same make, model, and configuration can be purchased in Latvia.

Traffic accident – in road traffic or elsewhere where a vehicle may be driven (e.g., during a safe driving course):

- a collision with another vehicle, obstacle, pedestrian, animal or other object;
- a moving vehicle overturns, falls (e.g., from a bridge), sinks or falls though the ice.

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

Robbery – theft of a vehicle, additional equipment or luggage, if it involves violence or the threat of violence.

User – the owner of the vehicle or a person to whom the vehicle is transferred with the owner's consent. In the case of leasing – also a person to whom the vehicle is transferred with the lessee's consent.

Additional equipment – equipment, systems and accessories installed in the insured vehicle at the time of the accident that were not installed by the manufacturer, for example:

- audio and video equipment, as well as communication devices, such as radios and their accessories;
- additional lights;
- light alloy wheels;
- personalized license plates;
- advertising stickers.

Deductible – the portion of the loss that we do not indemnify. This amount is specified in the insurance contract.

We apply the deductible as follows:

- if the damage does not result in a total loss, we apply the damage deductible;
- in the event of glass damage or loss, if this is the only damage caused by the insured event, we apply the glass deductible;
- in the event of vehicle loss, we apply the loss deductible;
- in the event of theft or robbery of the vehicle, we apply a theft deductible;

- in the event of damage to the vehicle as a result of an attempted theft, we apply a damage deductible.

If an insured event occurs, we deduct one – the largest – deductible from the total indemnity. We also do this if, due to a single insured event, damage has been caused to several parts of the insured object (vehicle, additional equipment) and an event has also occurred for which we pay the insurance indemnity in accordance with additional insurance.

Glass – vehicle windshield, window glass, sunroof glass and roof glass.

Market value – the amount of money for which a vehicle of the same make, model, year of manufacture and configuration can be purchased. The market value is determined taking into account:

- the type of use of the vehicle;
- other significant characteristics of the vehicle that affect its market value;
- the principle of compensation.

Market value is the maximum amount of money we will pay for all insured events that occur during the insurance period (sum insured).

Theft – secret or open theft or attempted theft of a vehicle, additional equipment or luggage, if the vehicle, additional equipment or luggage has been moved from the place where it was left by the user.

Robbery – theft committed by unlawfully entering locked premises with clear signs of forced entry – breaking and mechanically damaging barriers.

2. WHAT IS INSURED

2.1. The vehicle specified in the insurance contract and

2.2. additional equipment installed in the vehicle.

We insure additional equipment as follows:

In the event of damage, all additional equipment that was installed on the vehicle at the time of the accident is insured.

In the event of theft or robbery, additional equipment is insured if:

- it was installed at the time of conclusion of the insurance contract and is specified in the insurance contract;
- it was installed during the term of the insurance contract, and:
  - has been shown to our representative or photographed in accordance with our instructions, and the photographs have been submitted to us; and
  - an additional agreement has been concluded for its insurance. In this case, the insurance shall take effect on the date specified in the relevant additional agreement.

Without an additional agreement, we also insure the following additional equipment in the event of damage, theft, or robbery, if it is installed or located in the vehicle at the time of the accident:

- child seats;
- roof rack mounts;
- roof boxes;
- electric car charging cables.

The maximum insurance indemnity for such additional equipment during the entire insurance period is EUR 1,000.

In this case, we do not apply the deductible.

Please note!

Please inform us if you use or plan to use the vehicle for any of the following purposes:

- emergency vehicle;
- recreational vehicle (e.g., camper, trailer);
- courier transport;
- training vehicle with appropriate equipment;
- security vehicle;
- short-term rental vehicle (rental period less than 6 months);
- transport of dangerous goods;
- taxi.

3. WHAT IS BASIC INSURANCE

We insure your vehicle against theft, robbery, loss, and damage if they occur due to unforeseeable circumstances.

This basic insurance does not cover the cases mentioned in Section 8, "In which cases we do not indemnify for loss."

4. WHAT ADDITIONAL INSURANCE CAN YOU CHOOSE

You can choose the following additional insurance, which is only valid if specified in the insurance contract.

Airbrushing, films and stickers

We will indemnify for losses if, due to unforeseen circumstances, the following are damaged:

- airbrushed designs on the vehicle;
- carbon, matte or other protective films, except for window tinting and ceramic coatings;
- advertising stickers and coloured films.

This insurance does not apply to the cases mentioned in Section 8, "In which cases we do not indemnify for loss".

The maximum indemnity for all such cases during the insurance period is EUR 600.

We do not apply a deductible if this is the only damage.

Loss of keys

If you or the User have lost vehicle ignition keys or anti-theft system control devices, or it was stolen from you or the User or if you or the User were robbed (with violence or threats of violence) therefrom, we will indemnify the costs of replacing them.

This insurance does not apply to the cases mentioned in Section 8, "In which cases we do not indemnify for loss".

To receive the insurance indemnity, you must submit documents confirming payment for the replacement of ignition keys or anti-theft system control devices, such as a cash register receipt or invoice.

The maximum indemnity for all such cases during the insurance period is EUR 700.

In this case, we do not apply the deductible.

Luggage insurance

We will indemnify for loss if your or the User's luggage is stolen, robbed (with violence or threats of violence) or damaged due to unforeseen circumstances.

This insurance does not apply to the cases mentioned in Section 8, "In which cases we do not indemnify for loss."

The maximum indemnity for all such cases during the insurance period is EUR 1,000.

In this case, we do not apply the deductible.

Please note!

We do not indemnify for loss if:

- in the event of loss of luggage, there are no visible signs of forced entry into the insured vehicle, bicycle rack or roof rack;
- luggage is one of the following items:
  - money;
  - commercial cargo (e.g., property for which a waybill or invoice has been issued);
  - collectibles or antiques;
  - precious metals, precious stones, semi-precious stones or items made from them;
  - jewellery and furs;
  - documents (e.g., passports, diplomas, powers of attorney, contracts);
  - manuscripts, project documentation, plans, manuscripts, drawings (sketches);
  - works of art;
  - ammunition, explosives, and weapons;
  - alcoholic beverages, tobacco products;
  - animals.
- damage occurred to luggage that was in a trailer or semi-trailer.

Carelessness risk

We will indemnify for losses if a vehicle is damaged or completely destroyed due to the actions of the persons specified below. If such actions may be equated with malicious intent or a degree of fault that is comparable to malicious intent in terms of indemnification for losses and other civil law consequences.

This applies to the following persons:

- Your spouse, life partner, cohabiting partner, child, parent or employee;
- Policyholder's spouse, partner, cohabiting partner, child, parent or employee;
- Beneficiary's spouse, child, parent or employee.

This insurance does not apply to the cases mentioned in Section 8, "In which cases we do not indemnify for loss".

We apply a deductible for damage or loss.

BTA maintenance line

We offer the following benefit if a vehicle is damaged in an insured event: by calling our customer support line at +371 26 12 12 12, you can find out about repair companies in Latvia that can perform regular maintenance on your vehicle without a queue within 48 hours (oil change, air, fuel, oil filter replacement).

We do not cover the costs of maintenance work and materials.

This insurance does not apply to the cases mentioned in Section 8, "In which cases we do not indemnify for loss."

In this case, we do not apply the deductible.

BTA repair line

We offer the following benefit if a vehicle is damaged in an insured event during repairs, we provide a replacement car in accordance with the provisions of the section "Replacement car insurance". In this case, we do not apply the maximum indemnity per day and do not set a maximum number of days for which you can use the replacement car.

This insurance does not apply to the cases mentioned in Section 8, "In which cases we do not indemnify for loss."

In this case, we do not apply the deductible.

Fuel system cleaning

We will indemnify for the expenses on cleaning the vehicle's fuel system if it has been filled with the wrong fuel or fluid that does not comply with the manufacturer's instructions.

This insurance does not apply to the cases mentioned in Section 8, "In which cases we do not indemnify for loss".

We indemnify for such expenses once during the insurance period.

In this case, we do not apply the deductible.

Hydro-shock

We will indemnify for loss if a vehicle drives into a puddle or flooded area where driving is permitted and water enters the engine, transmission or other electrical or mechanical parts.

This insurance does not apply to the cases mentioned in Section 8, "In which cases we do not indemnify for loss."

The maximum indemnity for all such cases during the insurance period is EUR 6,000.

In this case, the same deductible applies as in the case of damage or loss.

Customized license plate

We insure individually ordered vehicle's license plate.

If the license plate is stolen or damaged, we will reimburse the costs of replacing it based on a cash register receipt or invoice.

This insurance does not apply to the cases mentioned in Section 8, "In which cases we do not indemnify for loss."

In this case, we do not apply the deductible.

Please note!

A custom-made license plate is insured if, in addition to the usual method of attachment, it is screwed or riveted to the vehicle body.

To receive insurance indemnity, report the theft of such a license plate to the police.

Replacement value insurance

We will indemnify for loss in accordance with the amount for which a new vehicle of the same make, model and configuration can be purchased in Latvia in the event of an insured event.

This insurance applies to cases of vehicle damage, theft and robbery.

This insurance does not apply to the cases mentioned in Section 8, "In which cases we do not indemnify for loss."

In this case, we do not apply the deductible.

Please note!

This insurance is valid for vehicles that:

a) was first sold by an authorized dealer in Latvia or another European Economic Area country;

b) or has been insured continuously without interruption, if:

- the vehicle is less than 2 years old, as of the date of its first registration;
- the mileage does not exceed 60,000 kilometres, unless otherwise specified in the insurance contract.

If the vehicle is older than 2 years or the mileage exceeds 60,000 kilometres, we insure it at market value rather than replacement value.

Provision of a replacement car

We offer a replacement vehicle or cover the costs of using a shared vehicle or taxi if the insured vehicle is:

- damaged to the extent that it cannot be used in road traffic;
- destroyed, stolen or robbed.

This insurance does not apply to the cases mentioned in Section 8, "In which cases we do not indemnify for loss".

In this case, we do not apply the deductible.

When we do not pay the indemnity or suspend it, f we find that an insured event in connection with damage to, loss of, theft or robbery of a vehicle has not occurred, we will stop covering the costs of a replacement car, shared car or taxi, notifying you of this, and we have the right to demand that you repay the indemnity you have already received for a replacement vehicle, the use of a shared car, or taxi services.

Please note!

Replacement car insurance terms and conditions:

- we insure in accordance with the insurance contract, not exceeding:
  - the maximum indemnity per day;
  - the maximum number of days;
- if we offer a replacement vehicle, we will provide it no earlier than the day after we receive your application until:
  - the date of completion of repairs (inclusive);
  - the date of the decision on the disbursement of insurance indemnity (inclusive), if we pay the indemnity in cash or if theft or robbery has occurred;

Damage caused by anti-theft devices

We will indemnify for loss if a vehicle's electronics are damaged due to the operation of an anti-theft system.

This insurance only applies to anti-theft systems that have not been installed by the vehicle manufacturer.

This insurance does not apply to the cases mentioned in Section 8, "In which cases we do not indemnify for loss."

We indemnify for such expenses once during the insurance period.

The maximum indemnity for all such cases during the insurance period is EUR 3500.

In this case, we do not apply the deductible.

Specialized work insurance

We will indemnify for loss if a vehicle or its additional equipment is damaged during loading or unloading.

This also applies to cases where the vehicle overturns or is hit by cargo.

This insurance does not apply to the cases mentioned in Section 8, "In which cases we do not indemnify for loss."

We apply a 50% deductible from the amount of loss if the following have been violated:

- the rules for using the vehicle;
- the rules regulating loading operations, such as driving with a raised cargo box, not using side supports, or not deflating pneumatic cushions.

Parking services

We will indemnify for the parking costs if criminal proceedings have been initiated after a traffic accident and if a vehicle or its remains must be placed in a parking lot during the investigation.

The maximum indemnity for all such cases during the insurance period is EUR 500.

This insurance does not apply to the cases mentioned in Section 8, "In which cases we do not indemnify for loss".

In this case, we do not apply the deductible.

Transportation costs

We will indemnify the expenses if, after an insured event, it is necessary to transport a vehicle from the place of the event to a location (one address) specified by its driver.

We do this if the relocation is related to damage to or destruction of the vehicle due to unforeseen circumstances.

We indemnify for the following expenses on:

- transportation of the vehicle;
- vehicle towing or rescue;
- returning the vehicle to the road.

This insurance does not apply to the cases mentioned in Section 8, "In which cases we do not indemnify for loss."

In this case, we do not apply the deductible.

Please note!

In Latvia, we indemnify for the expenses without any limit on the amount.

Outside Latvia, the maximum indemnity for all such cases combined during the insurance period is EUR 1 000.

Vehicle as cargo

We indemnify for loss for damage to the vehicle or additional equipment caused by unforeseen circumstances when:

- the vehicle is being loaded onto or unloaded from a ramp, ship or ferry;
- the vehicle is transported as cargo by any other vehicle.

This insurance does not apply to the cases mentioned in Section 8, "In which cases we do not indemnify for loss".

In this case, we apply the deductible – the same deductible as in the event of damage or loss.

Vehicle maintenance

We will indemnify for loss if:

- a vehicle or its accessories are damaged during washing, cleaning, maintenance or repair;
- these activities cause damage later on.

We usually apply the deductible - the same deductible as in the event of damage or loss.

We do not apply the deductible if you submit all the necessary documents so that we can claim indemnity from the person who caused the loss.

This process is called subrogation, which means that we take over your right to claim indemnity from the person responsible to the extent that we have indemnified you for your losses.

Theft of vehicle registration documents and license plates

We will indemnify the expenses incurred in connection with the replacement of the vehicle registration document or license plate if they have been stolen or robbed.

This insurance does not apply to the cases mentioned in Section 8, "In which cases we do not indemnify for loss."

To receive the indemnity, you must submit proof of payment, such as a cash register receipt or invoice.

In this case, we do not apply the deductible.

5. WHERE THE INSURANCE IS VALID

The insurance is valid in the territory specified in your insurance contract. This may be:

- **Latvia** – insurance is valid only in Latvia;
- **the Baltic States** – insurance is valid in Latvia, Lithuania, and Estonia;
- **European countries –** insurance is available in the following countries: Latvia, Lithuania, Estonia, Albania, Andorra, United Kingdom, Austria, Belgium, Bosnia and Herzegovina, Bulgaria, Czech Republic, Denmark, France, Greece, Croatia, Iceland, Italy, Ireland, Cyprus, Liechtenstein, Luxembourg, Malta, Montenegro, Monaco, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Serbia, Slovakia, Slovenia, Finland, Spain, Switzerland, Hungary, Germany, Vatican City, North Macedonia, Sweden;
- **European countries+ –** in addition to the above-mentioned European countries, insurance also applies in the following countries: Armenia, Azerbaijan, Belarus, Georgia, Kazakhstan, European part of Russia (west of the Urals), Moldova, Tajikistan, Turkey, Ukraine.

6. HOW WE CALCULATE AND DISBURSE INSURANCE INDEMNITY

We calculate the indemnity upon observance of the compensation principle, which means that we will indemnify for your loss, but not exceeding:

- the market value of the vehicle;
- the replacement value;
- the maximum indemnity amount (limit) specified in these terms and conditions or in the insurance contract.

6.1. In the event of theft, robbery or destruction of the vehicle

First, we determine the market value of the vehicle at the time of the accident, unless you have chosen additional insurance "Replacement insurance".

From the calculated market value or replacement value, we deduct:

- the deductible;
- the unpaid portion of the premium for the remaining insurance period;
- the value of the vehicle remains, if you choose to keep the remains in the event of a total loss.

You can choose:

a) to hand over the damaged vehicle to us – deliver it to the location specified by us and take all necessary steps to transfer ownership of the vehicle to us or to a person specified by us. We will inform you about what to do.

   We will disburse the indemnity when all these steps are completed. If you fail to do it in time, we will deduct the value of the remains.

b) to keep the remains – in this case, we will also deduct their value from the indemnity.

You will bear all expenses related to the preparation of documents.

If the vehicle was stolen after the keys, anti-theft system control devices, or registration certificate were stolen (by breaking and entering) from a house, apartment, or other locked premises, we will pay the full amount of indemnity if:

- the theft occurred immediately after the theft of keys, anti-theft system control devices, or documents;
- you or other persons named in the insurance contract were unable to fulfil this obligation:

  "If you or anyone else named in the insurance contract notices that the key or anti-theft device control device of the vehicle has been lost or stolen (including if it has been stolen by breaking and entering), you must notify us immediately.

  You must also immediately take the vehicle to a secure location, such as a guarded garage or guarded parking.

  If possible, we recommend rekeying the keys or anti-theft system devices to prevent vehicle theft."

If the vehicle keys, anti-theft system control devices (including an additional immobilizer) or vehicle registration certificate **are lost or stolen**, we will reduce the insurance indemnity by 50% if both of the following conditions are met:

- the theft of the vehicle occurred immediately after the theft or loss of the aforementioned items;
- you (or another person specified in the insurance contract) were unable to fulfil your obligation to immediately inform us and take the vehicle to a safe place, as required by the provisions of Section 6.

  "If you or anyone else named in the insurance contract notices that the key or anti-theft system control device (including if it has been stolen by breaking and entering) has been lost or stolen, you must notify us immediately.

  You must also immediately take the vehicle to a secure location, such as a guarded garage or guarded parking.

  If possible, we recommend rekeying the keys or anti-theft system devices to prevent vehicle theft."

☞ **Please note!**

If the vehicle has been stolen, robbed, or damaged:

Armenia, Azerbaijan, Belarus, Georgia, Kazakhstan, European Russia (west of the Urals), Moldova, Tajikistan, Turkey, Ukraine,

We apply the deductible specified in the policy, but not less than 30% of the loss amount.

We will not pay the indemnity if the vehicle keys or anti-theft system control device have been lost or stolen and the vehicle is stolen in one of the countries listed above.

In the event of damage, robbery, or theft, we usually disburse the indemnity in money terms. However, we have the right to offer an equivalent vehicle, if available (same make, model, year of manufacture, and configuration).

If you agree to receive the vehicle, then:

- you must pay the deductible and the unpaid portion of the premium;
- if the vehicle was completely damaged, you must also pay the value of the vehicle remains or fulfil the obligation specified in Section 6.1:

  "You can choose:

  - hand over the damaged vehicle to us – deliver it to the location specified by us and take all necessary steps to transfer ownership of the vehicle to us or a person specified by us. We will inform you of the steps to be taken.

    We will disburse the indemnity after all these actions have been completed. If you fail to do it in time, we will deduct the value of the vehicle remains.
  - keep the remains – in this case, we will also deduct their value from the indemnity.

If we have already decided to disburse the indemnity for the theft or robbery of the vehicle, but the vehicle is found before the indemnity is paid, you are obliged to take possession of the found vehicle.

If the found vehicle is damaged, we will:

- pay for its repair to restore it to its original condition (excluding the deductible);
- indemnify for the expenses of transportation to the repair shop, not exceeding the limit specified in the additional insurance "Transportation Costs".

Please note!

We include value added tax (VAT) in the insurance indemnity only if it forms part of your loss due to expenses. Unless otherwise provided in the insurance contract, we may agree that VAT is not included in the indemnity.

If the vehicle is encumbered or subject to ownership restrictions (unpaid taxes, duties, State Revenue Service or customs restrictions, pledges, seizures, etc.), you must make all necessary payments so that the vehicle can be transferred to our ownership or to the ownership of a person specified by us.

If you fail to do so, we will reduce the indemnity by the amount required to remove the encumbrances.

6.2. In the event of vehicle damage

We will reimburse the repair costs for the damaged vehicle, its parts or components in order to restore it to its previous condition – the condition the vehicle was in before the accident. If the glass is damaged and can be repaired using technology, we will indemnify the costs of glass repair.

Repairs must be carried out for the amount approved by us and at a repair company accepted by us.

Please note!

It is your or the User's responsibility to pay the deductible – by paying us or the repair company.

You can also have the repair done at a repair company of your choice. We will then transfer the indemnity to this company in the amount of the calculated expenses, less the deductible.

The maximum amount we will pay the repair company chosen by you cannot exceed one of the following:

- the amount of the repair estimates of the repair company accepted by us; or
- the amount calculated in accordance with the basic principles of "Latvian Motor Insurers' Bureau's technical expertise methodology for compulsory third-party liability insurance for land vehicle owners".

If we have agreed that VAT will not be indemnified for, we will pay the indemnity without VAT.

If a vehicle part or additional equipment was stolen, we may decide to indemnify for its costs or pay for the installation of an equivalent part or additional equipment at a repair shop.

If the deductible is specified in the insurance contract both as a percentage and in money terms in euros, we will apply the higher amount.

If you report a second insured event during the term of the insurance contract, we will apply the deductible of EUR 140, unless a higher deductible is specified in the insurance contract.

We do not apply the deductible if we can recover the loss in full from an insurer registered in Latvia or the European Union. If it is a foreign insurer outside the European Union or another person, we will withhold the deductible until the loss is indemnified for. You authorize us to claim this indemnity on your behalf. If we do not indemnify you for your losses in full, you have the right to file a claim against the aforementioned persons as a co-plaintiff or to file a separate claim.

We may deduct the unpaid premium until the end of the insurance period from the indemnity sum.

If you choose to receive the indemnity in cash, we will pay it in one of the following ways:

- in accordance with our accepted repair estimate, excluding VAT and less the deductible;
- according to an expert's calculation, excluding VAT and less the deductible.

6.3. In the event of damage to, loss, theft or robbery of additional equipment

When calculating the insurance indemnity, we always apply the deductible for damage, including in the event of theft or robbery. We calculate the insurance indemnity in accordance with the principle of compensation, and it cannot exceed the market value of the additional equipment.

6.4. In the event of damage to or theft of a wheel

If a wheel are damaged or stolen, we cover the loss so that two identical tires are installed on one axle (e.g., front or rear wheels). This rule does not apply if tires that are fully compatible with the damaged or stolen tires are no longer available on the market.

We determine tire wear in accordance with the technical expertise methodology of the Latvian Motor Insurers' Bureau for compulsory third-party liability insurance of land vehicle owners.

Indemnity disbursement procedure:

In the event of damage, we will make a decision on disbursement of indemnity or disbursement rejection within 2 business days after receiving all the necessary documents to confirm the insured event and the amount of loss.

In the event of theft or robbery, we will make a decision within 15 business days after receiving all the necessary documents.

We will send the decision to the e-mail address you specified in the insurance contract or subsequently notified to us.

If the notification of the decision does not include all the reasons for the refusal, we may supplement it later.

We pay the indemnity in the currency specified in the contract.

If you wish to receive the indemnity in another currency, we will convert it according to the European Central Bank exchange rate on the day we made the decision on the disbursement.

If the insurance contract specifies a beneficiary, we will agree on the procedure for paying the insurance indemnity with the vehicle owner before paying the insurance indemnity.

Please note!

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

- we may not disburse the indemnity in the amount that we are unable to recover,
- request repayment of the indemnity if it has already been paid.
- after the insurance claim has been paid, previously unknown but important facts are revealed that would affect our decision to pay the insurance claim, then we have the right to ask you to refund the unreasonably received compensation, based on the rights of recovery set out in the Civil Law.

7. WHAT TO DO IF AN ACCIDENT OCCURS

The condition for the payment of insurance indemnity is the fulfilment of the following obligations:

Report the accident

- As soon as possible, inform us about the occurred event via the **application My BTA**, the website bta.lv or by calling **+371 26 12 12 12**.
- Provide all information and follow our instructions.

Please note!

Do not repair the damaged vehicle until you have received our permission.

Exception: urgent repairs that, if not carried out immediately, could cause further damage (e.g., replacement of tires or mirrors).

If a traffic accident occurred:

- follow the laws of the respective country;
- notify the police or other responsible authority if the vehicle is so badly damaged that it cannot leavy independently;
- if the police must not be notified, draw up the coordinated statement if required by law.

If another accident occurred (other than a traffic accident**):**

report it to the police immediately if required by national law.

These incidents include:

- damage caused by objects falling from other buildings;
- theft or robbery of parts, accessories, luggage, keys, registration documents, or anti-theft system control devices;
- scratches or damage to the vehicle body.

The police may not be notified if only the glass is damaged.

If **the vehicle is stolen or robbed**, immediately take all necessary steps to ensure that:

- criminal proceedings are initiated in the country where the incident occurred;
- the vehicle is placed on an international search list.

If the key or anti-theft system control device is lost, including in the event of burglary:
report it to us immediately:

- move the vehicle to a safe place (e.g., a guarded garage or parking);
- rekey the keys or anti-theft system, if technically possible.

Please note!

No need to report to the police (report the incident to Mans BTA)

- Minor scratches or dents, the vehicle is drivable (no known culprit, no one has been injured, no third-party property has been damaged).
- A crack in the glass caused by a stone impact.
- Driving into a pothole and only the tires or rims are damaged.
- If a collision occurred between two vehicles and the law allows for development of an coordinated statement.

You must report it to the police (call 112)

- A tree, ice or some other object has fallen onto the vehicle from the roof.
- Collision between several vehicles.
- You have crashed into someone else's property (fence, wall, barrier, etc.).
- Someone has damaged your vehicle, and you know who is responsible.
- Parts of the vehicle have been stolen (lights, rims, etc.).
- Your vehicle has caught fire.
- Your vehicle has been stolen.

If the accident occurred outside Latvia, submit to us a document issued by the law enforcement authorities of the respective country regarding the possible insured event.

Other actions to be taken at our request:

- present the damaged vehicle.
- submit a written description of the accident, even if you initially reported it by phone or e-mail;
- present the vehicle registration certificate (in case of theft, the original must be submitted);
- submit a written explanation of the incident from the driver or user;
- submit other the documents that are required by insurance claim handling;
- after repair, hand over the replaced damaged parts to us;
- if the vehicle has a tachograph, hand over its data or printouts (printouts from the tachograph, printouts from driver cards, its discs or copies of the requested files).

Please note!

If the accident occurred outside Latvia, submit to us a document issued by the law enforcement authorities of the respective country regarding the possible insured event.

8. IN WHICH CASES WE DO NOT INDEMNIFY FOR LOSS

8.1. In the event of theft or robbery, we do not consider it an insured event and do not pay the insurance indemnity if:

a) the vehicle was stolen using the original ignition keys or anti-theft system original control devices.

Please note!

We will indemnify for loss if:

- the theft occurred immediately after the theft of keys, anti-theft system control devices or registration certificates (with visible signs of break-in) from a house, apartment or other locked premises;
- the vehicle was robbed.

b) after the theft, you do not immediately hand over to us:

- all ignition keys and anti-theft device controls specified in the insurance contract;

Please note!

We will indemnify for loss if:

- the theft occurred immediately after the theft of keys, anti-theft system control devices or the registration certificate (with

- the vehicle registration certificate or the protocol of its removal as part of criminal proceedings.

visible signs of forced entry) from a house, apartment or other locked premises;

- the vehicle was robbed.

c) the vehicle was not protected in accordance with our requirements:
   - the vehicle was not equipped with anti-theft systems accepted by us;
   - the vehicle was left unlocked;
   - the anti-theft system is not working or is working with limitations, for example:
     - the subscription has not been renewed,
     - mandatory maintenance has not been performed,
     - the operating conditions specified by the manufacturer have not been met.

d) trailer or semi-trailer:
   - has not been coupled with a towing vehicle;
   - has not been parked in a closed or physically guarded area.

e) the theft occurred due to the malicious intent or fault of the following persons, which in terms of indemnification for loss and other third-party legal consequences is comparable to malicious intent:
   - you, your relatives, employees, or users have committed an unlawful act;
   - the vehicle has come into the possession of a person by deception (e.g., by pretending to be a buyer),
   - the user refuses to return the vehicle to its owner or registered holder.

Relatives are considered to be parents, children, brothers, sisters, siblings-in-law, foster family members, guardians, and wards.

8.2. In the event of damage or loss, we do not consider it an insured event and do not pay the insurance indemnity if:

a) at the time of the traffic accident, the vehicle was being driven or taught to be driven by another person, and any of them are found to have:
   - alcohol, narcotic, psychotropic or other intoxicating substances (or their residues) above the legally permitted limits;
   - medicines that slow down reaction time and attention, if this is indicated in the instructions for use;

b) after the accident, the driver or trainee driver consumed alcoholic beverages or other intoxicating substances:
   - before an official test was carried out;
   - until the moment when he or she was released from this test in accordance with the law;

c) the driver or trainee driver refuses or evades a test offered by the police or a doctor to determine whether intoxicating substances have been consumed;

d) damage caused with malicious intent or a degree of fault that is comparable to malicious intent in terms of indemnification for loss and other third-party legal consequences, caused by:

- The policyholder;
- you (the Insured);
- The beneficiary;
- their spouse, life partner, cohabiting partner;
- their relatives;
- their employees or contract workers;
- the user or driver of the vehicle.

Relatives are considered to be parents, children, brothers, sisters, in-laws, foster family members, guardians, and wards.

Please note!

If additional "Careless Risk" insurance has been purchased, this exception does not apply – see the terms and conditions of this additional insurance in Section 4.

e) damage to or destruction of the vehicle occurred because the vehicle was not subjected to the state technical inspection, and it is related to the accident thought cause-and-effect relationship;

f) the vehicle or its equipment was damaged or destroyed at a time when:

- the vehicle is being loaded onto or unloaded from a ship or ferry (when driving onto or off the ramp), is on a ship or ferry;
- it was being transported as cargo by another vehicle;

Please note!

If additional insurance "Vehicle as cargo" has been purchased, this exception does not apply – see the terms and conditions of this additional insurance in Section 4.

g) at the time of the road traffic accident, the vehicle was not equipped with tires appropriate for the season or tires that comply with regulatory enactments on technical condition, except in cases where a third party is found to be responsible for causing the road traffic accident or for damage to the vehicle as a result of unlawful actions;

h) the vehicle has been damaged due to cargo located in its passenger compartment, luggage compartment, cabin, trailer, or semi-trailer.

Exception: if the damage was caused by a traffic accident within the meaning of these provisions;

i) at the time of the accident, the vehicle was driven by a person:

- who did not have the right to drive a vehicle of that category;
- who was subject to a driving ban;
- who drove the car in violation of the restrictions in their driver's license (for example, drove a vehicle with a manual transmission when their license only allows them to drive an automatic gearbox);

j) damage caused by rust, frost cracks or natural wear and tear.
This also applies to scratches, paint damage, and cracks in light-alloy wheels;

k) the vehicle's performance has deteriorated, or its value has decreased after repairs;

l) damage to the vehicle's running gear (e.g., shock absorbers, springs, bearings), unless other parts of the vehicle are also mechanically damaged, as is the case, for example, when driving into a deep pothole;

m) the vehicle has been damaged or has broken down while traveling through swamps, bodies of water, or frozen bodies of water.

Exception: if these areas are officially recognized as suitable for driving;

n) the damage is caused by an internal defect or technical failure;

o) the vehicle participated in competitions (e.g., speed or endurance races, rallies, training runs) where traffic rules do not apply;

p) during a traffic accident, it is found that the vehilce driver has violated the rules on working time and rest periods, for example, the requirements of the International Agreement regulating the work of vehicle drivers in freight transport (AETR) or other regulatory acts;

q) damage to the vehicle occurred before the conclusion of the insurance contract or is not related to the accident you have reported to us;

r) damage to or destruction of the vehicle was directly or indirectly caused by:

- war, invasion, occupation, annexation or other hostile foreign act (with or without evidence of foreign involvement in such an act);
- military conflicts, even if war has not been officially declared;
- civil war, riots, uprisings, revolutions, rebellions, strikes, military or usurped power uprisings;
- state of war or related looting, marauding, or violence;
- disturbances of public order comparable to a popular uprising;
- confiscation, expropriation, requisition, nationalization or destruction of property by any state or internationally unrecognized authority, regardless of its legality;
- any losses related to the prevention of such events;

s) damage to a vehicle caused by a nuclear threat, such as a nuclear explosion, exposure to nuclear energy or radioactive substances, or contamination;

t) damage to the vehicle caused by a terrorist act – 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;

u) damage to a vehicle caused by a cyber attack – a threat or attack on information technology, such as computers, programs, networks or stored information.

Such attacks may disrupt the operation of systems, delete data, or cause data leaks. We do not pay indemnity for losses caused by such incidents.

8.3. In all cases, we do not consider it an insured event and do not pay insurance indemnity if:

a) the vehicle is used for the following purposes and this is not specified in the insurance contract:
- as operational or security company transport;
- as a taxi or courier vehicle;
- as a residential vehicle (e.g., camper or trailer);
- for driving lessons (if the necessary equipment is installed);
- the vehicle is rented for a short period (less than 6 months) for a fee, and this is not specified in the insurance contract;

b) the driver of the vehicle has left the scene of a traffic accident without following the procedure specified in regulatory enactments;

c) parts of the vehicle have fallen off or disappeared, if this is the only damage to the vehicle;

d) the vehicle, which is registered in Latvia, is located outside Latvia and has not had a valid technical inspection carried out in Latvia for more than 30 days;

e) the insurance contract specifically states that indemnity will not be paid in certain cases, and such a case has occurred;

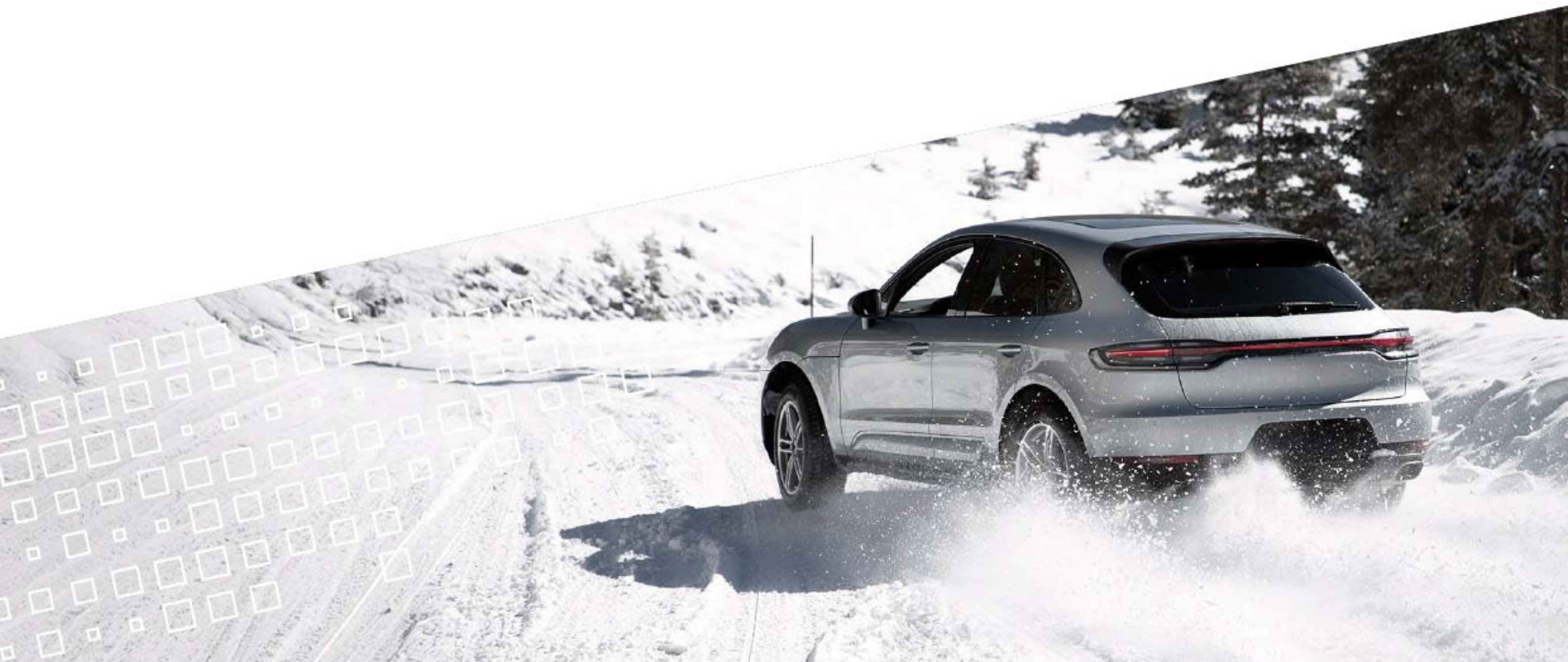
f) fuel loss or theft has occurred;

g) damage has been caused to the engine or gearbox during or as a result of repairs.

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 indemnity or provide other benefits if this:
- contradicts 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 rules that must be followed by the reinsurance company to which your contract has been reinsured.



9. HOW TO TERMINATE AN INSURANCE CONTRACT

The insurance contract comes into force on the first day of the insurance period if you have paid the insurance premium or its first instalment within the term and in the amount specified in the insurance contract.

Payment in instalments is only possible if specified in the contract.

If you delay payment and pay later than specified in the insurance contract, we have the right to refuse and refund. In this case, the insurance contract does not come into force.

If you fail to pay the next premium instalment on time and in full, we have the right to terminate the contract. We will inform you of this.

If you pay by bank transfer, the insurance premium is paid when we receive it in our account or in the account of our authorized intermediary.

If the owner or lessee (holder) of the vehicle specified in the vehicle registration certificate changes, the insurance contract shall terminate when this change takes effect.
Exception:

- if the vehicle becomes the property of the policyholder or lessee (holder) specified in the insurance contract;
- if the vehicle becomes the property of the legal entity to which it was pledged, and the former owner of the vehicle becomes the holder of the vehicle.

From the moment of change of ownership until the end of the insurance contract, you can inform us about the change of ownership and request a refund of the uncovered part of the premium or its inclusion in the payment of another contract.

The insurance contract is invalid if it turns out that the vehicle was reported stolen at the time of conclusion of the contract or during its term.

Either party has the right to terminate the insurance contract at any time by giving prior written notice to the other party.

In this case:

- if you wish to terminate the contract, it will be terminated on the date specified in your application, but not earlier than the day after receipt of the application.
- if we terminate the contract, it will be terminated no earlier than on the 16th day after we have sent you a written notice.

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 no more than one year's premium.

If an insurance claim has been received or insurance indemnity has been paid during the term of the contract, but the indemnity is less than the difference between the premium paid and the premium portion for the remaining period, we will refund the premium portion, which we will calculate as described above. We will deduct the disbursed indemnity paid from this amount.

If you use this part of the premium to pay for another BTA contract, we will not charge any administrative expenses.

Please note!

Once the insurance indemnity for theft, robbery or total loss of the vehicle has been paid, the insurance contract automatically terminates.

10. HOW WE PROCESS PERSONAL DATA

We are responsible for the processing of your, Policyholder's and Beneficiary's personal data. We process it in accordance with the General Data Protection Regulation[1] (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 the Privacy Policy at www.bta.lv.

[1] 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)

11. WHAT ELSE IS IMPORTANT TO KNOW

Insurance contracts can be concluded remotely – online, by email, by phone or in other ways. These are referred to as means of distance communication.

If the contract is concluded by a consumer (a natural person acting outside their work or business), the provisions of distance contracts apply. These explain the procedure for withdrawing from the contract and also provide a withdrawal form. These provisions can be found on our website www.bta.lv.

A consumer is a natural person who concludes an insurance contract for a purpose that is not related to their economic or professional activity.

The right of withdrawal is the right to withdraw from the concluded insurance contract.

Complaints about insurance services or insurance contract provisions 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.

If we change our name, legal form, address, or other important information, we will announce it on our website www.bta.lv.

If you, the Policyholder, 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 to the insurance contract shall be resolved through negotiation. 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 provisions apply to insurance contracts concluded from 16 December 2025, unless otherwise specified in the contract.

In case of any inconsistency between the Latvian language text of these Regulations and the translation of the Regulations, the Latvian language text shall be binding.