

TRAVEL INSURANCE

Conditions No 15



Approved by "BTA Insurance Company" SE Board Resolution No 126 of 20.12.2011.
Translation. Text on Latvian has priority to this translation.

"BTA Insurance Company" SE concludes Travel Insurance contracts with legal and physical persons by virtue of the present Conditions as well as with in accordance with the General Insurance Terms and Conditions No 3 approved on 13 December 2011.

1. Terms used in the conditions

Policy – document issued in written, which includes the conditions of the Insurance Contract and confirms its conclusion, as well as in accordance with these Terms and Conditions the confirmation of the conclusion of Insurance Contract if the Insurance Contract was concluded using distance communication means.

Client – a physical person identified in the policy who has insurance interest and who is the beneficiary of the Insurance Contract, Insured according to the law "On Insurance Contract".

Insurance Sums for Particular Insurance Risks – insurance sums for particular insurance risks stated in the policy. Insurance sums for particular insurance risks stated in the Insurance Contract are fixed for each Client, unless the Insurance Contract states otherwise.

Travel – the Client's trip outside his/her permanent domicile. Travel begins as the Client leaves his/her permanent domicile by crossing its border and ends when the Client returns to his/her permanent domicile by re-crossing its border.

Permanent domicile - the Client's country of citizenship, country of permanent residence and country having issued residence allowance.

Self Risk - percentage of loss or amount of money not indemnified by BTA according to the Insurance Contract. Self Risk indicated in the Insurance Contract is fixed for each Client, unless the Insurance Contract states otherwise.

Personal Accident – is a sudden event harmful to the Client's health or life that is beyond the Client's will and is casually related to effects of external forces, when the an urgent aid is needed. As a personal accident an abortion, childbirth, surgery, and its consequences, medical errors and infections are not regarded.

Medical evacuation – medically necessary and physician-prescribed transportation of the Client to the Client's domicile according to the instructions of a physician. If evacuation is ordered to the Client's domicile, which is not in the Republic of Latvia, BTA shall pay insurance indemnity only in an amount not exceeding the amount payable for medical evacuation to the Republic of Latvia.

Repatriation – transportation of the mortal remains of the Client to the Client's 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 the Client's relatives, transportation can be performed to the Client's domicile airport other than the Republic of Latvia. In this case BTA shall pay insurance indemnity only in an amount not exceeding the amount payable for repatriation to the Republic of Latvia.

Sudden Grave Disease – an unforeseen illness which was not exposed before the Travel necessitating urgent aid for the Client.

Urgent Aid – a medical aid in absence of which the Client's 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).

Chronic Disease – a lasting illness that revolves periodically and of which the Client could be aware before concluding the Insurance Contract.

Impairment of Chronic Disease – a repeated manifestation of the symptoms characteristic of the chronic disease, as a result the Client needs an Urgent Aid.

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.

Family – within the meaning of these Terms and Conditions, relatives in direct line and the adopted children.

Heavy physical work - types of work in which is engaged locomotor system of man with the main load on the skeletal muscles. According to these rules, heavy physical work is work in construction, engineering, metallurgy, chemical industry, working at height, weight lifting and movement, etc.

Light physical work – types of work in which is engaged locomotor system of man with the main load on the skeletal muscles. According to these rules light physical work is work in restaurants, in ambulance, in taxi, sewing, serving and housekeeping, farming, fishing, seller work, repairing and finishing works.

Senior – Client aged 75 years and older.

Trauma – bodily injury occurred in result of personal accident if it is meant in Appendix 2.

Carrier – operator of the aircraft (air company), operator of the ship or ferry which are used with commercial purposes (shipping company), operator of a railway vehicle (railway company), who legally carry passengers and cargo.

Burglary – according to these Terms and Conditions hidden theft or robbery in the concept of the Criminal Law.

2. Conclusion of an Insurance Contract and Insurance coverage

2.1. In accordance with these Terms and Conditions, the Insurance Contract may be concluded:

2.1.1. providing insurance protection for the duration of one trip. In this case the insurance protection period covers the planned duration of the trip. Start and end dates of the insurance protection are indicated in the Insurance Contract;

If an insured event occurs during the validity of Insurance Contract, the insurance coverage related to medical expenses is limited to 30 (thirty) days from the last day of the Insurance Contract validity.

2.1.2. providing insurance protection for multiple trips during an insurance period. In this case parties agree on the insurance period of 1 (one) year, 9 (nine), 6 (six) or 3 (three) months. The number of trips during the insurance period is unlimited, provided that:

a) insurance protection is valid for the number of days, which is indicated in the policy column "Days"; in case if in this column is nothing indicated, the total number of days during the validity of Insurance Contract is not restricted.

b) insurance protection is valid for the first 30 (thirty), 45 (forty-five), 60 (sixty) or 90 (ninety-nine) days in a row of each trip according to number of days indicated in the column "Days" in the Insurance Contract starting with the Travel beginning date;

For policies which are operative throughout the territory of the Republic of Belorussia, the insurance protection is valid for the first thirty days in a row of each trip starting with the Travel beginning date and about that there is nothing specially indicated in the policy.

If an insured event occurs during the validity of Insurance Contract, the insurance coverage related to medical expenses is limited to 30 (thirty) days from the last day of the period, that is maximum number of day's of each trip according to number of days indicated in the policy column "Days";

2.1.3. When providing insurance coverage in transit trips, if the "transit" is specified in the policy column "Special Terms and Conditions". In such a case, the insurance coverage takes effect when the Client leaves for a trip and is valid according to the following procedure: the first part of the number of the insured days applies to the beginning of the trip and the second part of the number of the insured days applies to the final days of the trip within the insurance period;

If an insured event occurs during the validity of Insurance Contract, the insurance coverage related to medical expenses is limited to 30 (thirty) days from the Insurance Contract taking effect;

2.1.4. A policyholder – an employer or a credit institution – may conclude an Insurance Contract, insuring his employees/clients during travelling. In this case all insurance sums for particular insurance risks will be the total insurance sums for all employees/clients, regardless of the number of trips or employees.

If an insured event occurs during the validity of Insurance Contract, the insurance coverage related to medical expenses is limited to 30 (thirty) days from the specific Travel last day; in case if the finishing day of the Travel was not in written reported to BTA, 30-day period is counted from the date of commencement of the Travel.

2.2. Risks insured is included in insurance coverage only under condition that the risks and sum insured for it are meant on insurance policy.

The inclusion of sports in the insurance coverage

2.3. Sports or another activity associated with an increased risk is included in the insurance coverage with the following conditions:

2.3.1. included by default: training in the gym, aerobics and forms thereof, swimming, snorkelling, water polo, rating, fishing, tennis, floorball, basketball, volleyball, cycling, in-line and roller skating, golf, bowling, curling, orienteering, flying by a hot air balloon (as a passenger) – under the condition the Client has no participation in competitions and he is not a professional sportsman (hereinafter – Hobby);

2.3.2. if the Client has a participation in competitions in sport activities meant in item 2.3.1. then Hobby is included in the insurance coverage only under condition that in column of policy "Special Conditions" is stated "Hobby+ insured";

2.3.3. snowboard and skiing (hereinafter – winter sports) are included in insurance coverage only under condition that in column of policy "Special Conditions" is stated «Snowboard and skiing insured» or «Sport insured». In Insurance coverage is not included skiing or snowboarding outside special skiing or snowboarding facilities designed and equipped specially for such purposes;

2.3.4. Diving and swimming under water - going not deeper than 30 (thirty) meters are included in insurance coverage only under condition that in column of policy "Special Conditions" is stated «Diving insured» or «Sport insured». In any case in Insurance coverage is not included diving or swimming under water - going deeper than 30 (thirty) meters or doing this sport in the Arctic Ocean and the seas adjacent thereto.

2.3.5. hockey, football, water sports (excluding meant as a Hobby), hiking (including mountain climbing without the use of special equipment climbing to an altitude of 2500 meters), driving a scooter, quadracycle, horse riding, and other physical activities that according to these Terms and Conditions are not specified as Special Sports or Extreme sports are included in the insurance coverage only under condition that in column of policy "Special Conditions" is stated «Sport insured». In this case the Client is insured also participating in competitions in these kinds of sport (hereinafter – Sport);

2.3.6. Extreme sports (hereinafter – extreme sports): skydiving, kickboxing, boxing, bobsleigh, gliding, hang gliding, paragliding, rugby, windsurfing, motorsport, expeditions are included in the insurance coverage only under condition that in column of policy "Special Conditions" is stated «Extreme sports insured»;

2.3.7. In the insurance coverage are not included kinds of sports and physical activities at amateur or professional level or activities related to jumping from heights, use or performance of banking, maneuvers, figures, with or without acrobatic tricks, or clearing the obstacles (hereinafter – Special Sports). If in any kind of sports stated in item 2.3. have been introduced elements of banking, maneuvers, acrobatic tricks, jumping from heights, than this kind of sport is classified as Special Sport and should not be included in the insurance coverage, even though in column of policy "Special Conditions" is stated «Sport insured»,

«Extreme sports insured» or «Snowboard and skiing insured». Regardless of what is specified in column of policy "Special Conditions" the insurance coverage is not in force if the Client is engaged in such kinds of sport like mountain climbing, speleology, heliboarding, motorcycling, downhill, BMX, driving a motorcycle, flights with aircraft (except as an aircraft passenger) or flying devices, potholing, diving or swimming under water going deeper than 30 (thirty) meters or doing this sport in the Arctic Ocean and the seas adjacent thereto, skiing or snowboarding outside special skiing or snowboarding facilities designed and equipped specially for such purposes.

3. Territorial scope of insurance protection and total sum insured

3.1. According to the Insurance Contract, the established insurance protection is operative throughout the territory stated in the Insurance Contract, herewith is used concept of Europe, Asia and worldwide:

3.1.1. it is stated in the Insurance Contract that it is valid throughout Europe, it is deemed that the Insurance Contract is valid in the territory of all the European countries excluding countries partially included in the Europe and the countries that are not recognized or accepted in part. In addition to that Insurance Contract is valid in Turkey, Egypt, Israel and Tunisia;

3.1.2. If it is provided for that the Insurance Contract is valid all over the world, the insurance coverage is not valid in the countries where war, military conflict or rebellion occurs, as well as in the areas of the world that are comparable to the North Pole or the South Pole in terms of the level of accessibility difficulty that can be reached by using special supplementary aids, special vehicles and equipment;

3.1.3. If it is provided for that the Insurance Contract is valid in a country or territory that cannot be reached without transfer at a transit point, the Insurance Contract is valid in all transit points, except for the countries where war is occurring;

3.1.4. The Insurance Contract is not valid in the Client's country of origin, while when the Insurance Contract is concluded in order to receive a permit of residence in the Republic of Latvia, the Insurance Contract is also valid in this territory and the note "Policy to receive a residence permit" must be specified in the policy column "Special Terms and Conditions".

3.2. The total sum insured which is a maximum amount to 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 is equal to the sum insured specified in the policy for medical expenses.

SECTION A – MEDICAL EXPENSES INSURANCE

4. Interest insured

4.1. The interest insured is a person's health and life.

4.2. In accordance with Section A of these Terms and Conditions the principle applicable to the insurance of a person's health is that of compensation, implying that expenses for medical treatment and transportation services in the course of travel shall be compensated if the services rendered are associated with a Client's accidental grave disease or an accident.

4.3. In the case of a Client's death there shall apply a compensation principle implying coverage of repatriation services, provided the death sets in within the time of travel due to an accidental grave disease or an accident.

5. Risks insured

5.1. Risk insured is necessary to pay medical expenses or expenses for repatriation or Medical evacuation in case of:

5.1.1. a Client's accidental grave disease;

5.1.2. impairment of a Client's chronic disease;

5.1.3. a Client's personal accident.

6. Insurance indemnity and deductible

6.1. BTA shall indemnify for:

6.1.1. expenses for urgent aid rendered up to the moment when a Client's transportation to his/her domicile becomes possible, complying the restrictions stated in item 2.1.

6.1.2. urgent dentistry aid restricted by sum insured stated in the insurance policy;

6.1.3. expenses for transportation services to a medical institution with the condition in this medical institution urgent aid is provided.

6.1.4. medical evacuation expenses. In case if third person organizes medical evacuation and, prior to onset of these services, the Client or his/her authorised representative have not coordinated with BTA in writing the order in which services should have been rendered and the amount of expenses, then BTA shall indemnify the expenses for medical evacuation services within the frame of the minimal possible amount for which BTA should have been able to render transportation services.

6.1.5. transportation and services of an accompanying person of the Client, who is health care worker, and who according to the doctor's assignment, accompanies the Client during the medical evacuation;

6.1.6. Client's transportation costs to return to his permanent domicile if due to hospitalization because of the reason stated in item 5.1., Client has lost the possibility to use prior purchased ticket which is non refundable.

In this case BTA shall indemnify equivalent kind of transport, compensating economic class only. If the refund of replacement of the ticket is possible BTA shall indemnify only the amount should be paid for ticket replacement.

6.1.7. expenses for the urgent aid in case of pregnancy complications of the Client up to EUR 1000, - (one thousand euro), under the condition that the gestational age does not exceed 32 (thirty two) weeks.

6.1.8. repatriation expenses. In case if third person organizes repatriation and, prior to onset of these services, the Client or his/her authorised representative have not coordinated with BTA in writing the order in which services should have been

rendered and the amount of expenses, then BTA shall indemnify the expenses for repatriation within the frame of the minimal possible amount for which BTA should have been able to render transportation services.

6.2. BTA shall indemnify expenses for surgery only under condition that the surgery manipulation is urgent and it could not be made in permanent domicile country of the Client after medical evacuation, which means that insurance indemnity shall be paid out only in case when immediate failure of the surgery operation is life threatening or there is a possibility of a serious damage of Client's health.

6.3. BTA shall indemnify expenses for medicaments only in case if they are purchased with the doctor's perceptions.

6.4. BTA shall indemnify for medical expenses rendered in Turkey, Egypt, USA, Bulgaria and Greece in medical centres, clinics or private doctors with whom BTA have not concluded a cooperation agreement and whose telephone numbers respectively are not listed in the Insurance Contract, only to such extent to which BTA would have indemnified for the same services to its co-operation partners whose telephone numbers are listed in the Insurance Contract.

6.5. In accordance with insurance contracts valid in the territory of the Republic of Latvia, EU and Shengen agreement the extent of the Insurance Indemnity for medical expenses for each case is limited to an amount of EUR 750,- (seven hundred fifty euro).

6.6. When indemnifying for the expenses referred to in item 5.1. of these Terms and Conditions, for any of the insured events there shall apply a Self Risk of EUR 50,- (fifty euro) for Clients aged up to 75 and EUR 150,- (one hundred fifty euro) – for Seniors.

7. Exclusions

7.1. BTA shall not indemnify for the following and as an insured event is not qualified:

7.1.1. If it was recommended by a physician to the Client not to go on a Travel before it began;

7.1.2. If during the first Client's visit to a doctor, associated with occurrence of the insured event, in the Client's organism gets detected presence of alcohol, drugs or psychotropic substances or usage of medicine not prescribed by a physician;

7.1.3. if, upon the personal accident, in the Client's organism there gets detected presence of alcohol, drugs, psychotropic substances or medicine not prescribed by a physician;

7.1.4. in the sphere of psychiatry including epileptic fits, hysterics, acute stress reactions;

7.1.5. relating to abortion or childbirth, as well as expenses for services relating to family planning and infertility treatment;

7.1.6. relating to venereal diseases, sexually transmitted diseases, AIDS and all diseases caused by HIV virus;

7.1.7. relating to burns caused by the sun ultraviolet radiation, except if the Client is a child under the age of 12 (twelve) years;

7.1.8. relating to diseases implying compulsory or advisable vaccination;

7.1.9. relating to allergy, except if the Client is a child under the age of 12 (twelve) years;

7.1.10. relating to oncology diseases, diabetes mellitus, dialysis;

7.1.11. relating to operations that are not urgent;

7.1.12. relating to rehabilitation measures;

7.1.13. related to vaccinations or other preventive measures, or health troubles caused by vaccination or other preventive measures;

7.1.14. relating to correction of eye-sight;

7.1.15. relating to non-traditional medical methods, without a definite diagnosis or treatment that does not correspond to the diagnosis stated;

7.1.16. related to organs transplantation, purchase of prosthesis;

7.1.17. related to heart surgery, incl. replacement of heart valves blood vessels, excluding elimination of direct effect of personal accident;

7.1.18. related to purchase or mending of medical aids (e.g. glasses, prostheses, crutches or orthosys);

7.1.19. related to purchase of vitamins, food supplements, vegetation or homoeopathy products;

7.1.20. related to services and comfort of extra-quality.

7.2. BTA shall not indemnify for the following expenses and as an insured event is not qualified if the insured risk sets in:

7.2.1. as a result of the suicide or an attempt at thereof;

7.2.2. while being in military service in any of army's units;

7.2.3. doing physical work if in the column "Special Conditions" of policy there is not stated "work";

7.2.4. while being engaged in any sports activities which is not included in insurance coverage.

7.3. According to Insurance Contracts valid in the territory of Russian Federation, BTA shall not indemnify expenses that have occurred during visits of private clinics and centres, American, German and French medical centres and clinics, as well as Russian-American and similar joint medical ventures.

7.4. BTA shall not indemnify losses incurred, directly or indirectly by events stated in item 7.3.

7.5. According to Insurance Contracts valid in the territory of the Republic of Latvia, BTA does not cover expenses for services rendered by a medical institution not registered at the Medical Institutions Register of the Republic of Latvia or by a medical institution that does not have a valid contract with VOAVA (HCISA - Health Compulsory Insurance State Agency). BTA does not cover expenses related to aggravations of chronic diseases, which means to these Insurance Contracts do not apply specified in item 5.1.2.

SECTION B - INSURANCE AGAINST PERSONAL ACCIDENTS

8. Interest insured

8.1. The interest insured is Client's life, health and physical condition. Under Section

B there shall not apply the compensation principle.

9. Risks insured

9.1. Risk Insured is a Personal Accident during a travel, resulting in:

- 9.1.1. Client's death;
- 9.1.2. Client's mutilation which is meant in Appendix No1;
- 9.1.3. Client's injury which is meant in Appendix No2.

10. Insurance indemnity calculation principles

10.1. If accident results in a Client's bodily injury which, no later than within 1 (one) year following the moment of accident occurrence, leads to Client's death, then BTA shall indemnify the Beneficiary or Client's heirs in accordance with order prescribed in the Republic of Latvia regulative acts.

10.2. If accident results in a Client's mutilation or mutilations, then BTA shall pay insurance indemnity calculated on pro-rata basis from the sum insured for this risk stated in policy, according to Appendix No1, indemnifying only one, the worst mutilation.

10.3. If, prior to occurrence of a personal accident, a Client already had a mutilation, and the personal accident leads to the Client's bodily injury resulting one mutilation, then BTA shall calculate insurance indemnity as a balance between the percentage from the sum insured that should have to be paid for the mutilation resulting from the personal accident as in accordance with item 10.2 here above and percentage of the sum insured for the mutilation having been had prior to occurrence of the personal accident.

10.4. Upon request of BTA a Client shall undergo definite medical examinations at a doctor chosen by BTA, in order to ascertain the circumstances of occurrence of the insured risk or the degree of injury done to the Client's health, physical condition or life.

10.5. If in the list of risks insured stated on the policy there is meant "Injury insurance", then in case of bodily injury BTA shall pay insurance indemnity calculated on pro-rata basis from the sum insured for this risk stated on policy, according to Appendix No2 under conditions that the effects of injury are treated with no less than 5 (five) calendar days.

10.6. In case of Client's death indemnity payable shall be deducted all previously paid insurance indemnities for injuries and mutilations. If insurance indemnity for mutilation previously paid is equal to or higher than the amount counted for the occurrence of death, the insurance indemnity for death is not paid.

11. Exclusions

11.1. Exclusions referred to in items 7. and 73. herewith shall apply also to Personal Accident insurance.

SECTION C - BAGGAGE INSURANCE

12. Interest insured

12.1. The interest insured is baggage taken by the Client on travel.

According to these Terms and Conditions baggage are Client's suitcases, travel bags, handbags, if those are registered by the carrier, as also the belongings, which are in it, if these are clothes or other personal hygienic belongings, souvenirs obtained by the Client during the trip, as also sport inventory.

In accordance with this section of these Terms and Conditions, the compensation principle is applicable upon paying direct expenses to the Client that have occurred as a result of the insured risks listed in item 13. of these Terms and Conditions.

13. Risks insured

13.1. The risks insured risks are:

- 13.1.1. delay in handing out the registered baggage happening to the carrier's fault;
- 13.1.2. loss, burglary or damage of the registered baggage happening to the carrier's fault;
- 13.1.3. burglary of sport equipment during the time when it was at the Client's disposal;
- 13.1.4. damage of skiing equipment happened at the same time when the personal accident happened to Client;
- 13.1.5. burglary of the baggage during the time when it was at the Client's disposal.

14. Sum insured, insurance indemnity and deductible

14.1. The total sum insured for baggage insurance is identical to the amount specified in the policy for the risk of loss, theft, damage to registered luggage carrier due to the fault of the carrier.

14.2. The sum Insured for separate units found in the baggage shall be referred to these units in the way that for each individual unit it may not exceed EUR 150,- (one hundred fifty euro), but the belongings of a certain type (sort) are two and more, the sum insured is limited to EUR 250,- (two hundred fifty euro) for each group of belongings, except for the sport equipment, in respect of which the sum insured is stated in policy.

According to the above mentioned, the following groups of belongings are separated: overcoats, underwear, cosmetics, hygiene articles, souvenirs, sport equipment, pram etc.

Sum insured for loss, burglary or damage of the registered as a baggage sport equipment is stated on policy as a separate position in the risks insured list.

14.3. Sport and skiing equipment is insured only under the condition that in column of policy "Special Condition" is stated that the appropriate kind of sport is insured according to the division meant in item 2.3.

14.4. If the carrier has compensated the Client's losses related any risk regarding to the baggage, BTA shall

indemnify the difference between direct losses caused to the Client and the compensation paid by the carrier.

14.5. Baggage delay is insured under the following conditions:

14.5.1. in case if the issuance of the Client's baggage, upon arrival at the destination or the place where he

intends to stay longer than 24 (twenty-four) hours, is delayed for more than 12 (twelve) hours according to the Optimum and Optimum+ programs and more than 4 (four) hours according to Gold, the VIP and individual programs;

14.5.2. shall be reimbursed expenses for the purchase of basic necessities, personal hygiene items and clothing

appropriate to the local climate, which Client purchased to replace things that were in his baggage, in case of delay of sports equipment shall be reimbursed expenses for its rent;

14.5.3. shall be reimbursed only the expenses incurred by the Client until moment the baggage is returned;

14.5.4. shall not reimbursed any expenses in case when the baggage is delayed when the Client returns back to

the country of his permanent domicile;

14.5.5. Client submits a document issued by the carrier confirming the fact that the baggage is delayed, original receipt of purchase or rental of ski equipment, copy of boarding pass.

14.6. In case of loss or burglary of the registered baggage due to the fault of the carrier, BTA shall indemnify in amount of the actual value of the baggage prior to the insurance event.

If the Client can not prove documented the actual value of the baggage as of the moment before the insurance event took place, BTA shall determine the actual value of the baggage for such an amount which the lost item could have been purchased directly before the insurance event, applying to it a tear and wear of 20% (twenty percent) per year.

In order to receive insurance indemnity the Client should submit baggage registration voucher, a document issued by the carrier confirming the fact that the baggage is lost as well as a document confirming the amount of the compensation paid.

14.7. Insurance indemnity in case of damage to the baggage shall be paid by BTA within limits of the

necessary repair cost. If the cost of repairing exceeds the actual value of the baggage before the insurance event or repairing of the baggage is not possible, compensation principle stated in item 14.6. is applied.

If BTA has decided to pay the insurance indemnity for the damaged baggage in the amount of the actual value of the baggage prior to the insurance event, the insurance indemnity shall be paid only when the Client has submitted the damaged baggage to BTA.

In order to receive insurance indemnity the Client should submit baggage registration voucher, a document issued by the carrier confirming the fact that the baggage is damaged, a document confirming the amount of the compensation paid and also show the damaged baggage or provide its images in good quality allowing to assess the damage objectively.

14.8. In case of burglary of the baggage during the time when it was at the Client's disposal, BTA shall indemnify expenses for the purchase of basic necessities which replace belonging in a baggage if purchase is made within 48 (forty-eight) hours since the statement of burglary in amount of 30% (thirty percent) of total sum insured stated in item 14.1.

Insurance indemnity is paid only if the Client within 24 (twenty-four) hours reported on the fact of burglary to law enforcement authorities of the country where there was a burglary, and got confirmation of the fact.

In order to receive the insurance indemnity the Client should submit originals or receipt of purchase, and the confirmation of the law enforcement authorities of the burglary.

14.9. In case of burglary of sport equipment during the time when it was at the Client's disposal BTA shall

indemnify in amount of the sum insured stated for this separate risk on policy applying compensation principle stated in item 14.6.

Insurance indemnity is paid only if the Client within 24 (twenty-four) hours reported on the fact of burglary to law enforcement authorities of the country where there was a burglary, and got confirmation of the fact.

In order to receive the insurance indemnity the Client should submit the confirmation of the law enforcement authorities of the burglary, carrier's voucher of registration of sports equipment as well as precise information about the equipment like model, mark, year of issue.

14.10. In case of damage of skiing equipment happened at the same time when the personal accident happened to Client resulting a bodily injury, BTA shall indemnify in amount of the sum insured stated for this separate risk on policy. Insurance indemnity is paid under condition that upon this personal accident the Client was provided by urgent aid and this fact is confirmed by medical report submitted to BTA. The Client should also submit the images of skiing equipment and its damage in good quality allowing to assess the damage objectively.

14.11. In the event of risks mentioned in items 13.1.2.-13.1.5. of these Terms and Conditions, Self Risk shall not be applied if the total of the Client's loss does not exceed 70,- EUR (seventy euro). If the Client's loss is from EUR 70,- (seventy euro) to EUR 150,- (one hundred and fifty euro), Self Risk for each insurance event shall be 25% (twenty-five percent) from the amount of loss. If the loss exceeds EUR 150,- (one hundred and fifty euro), Self Risk shall be 10% (ten percent) from the amount of loss but not less than EUR 50,- (fifty euro).

15. Exclusions

15.1. In accordance with Section C of these Terms and Conditions in no case shall this insurance cover losses

incurred to the Client provided they have been caused by:

15.1.1. damages (scratches, cracks, etc.) to or destruction of fragile articles such as china-ware, glass-ware, sculptures;

15.1.2. damages to, destruction, loss or theft of a denture, prosthesis, lens,

hearing-aid;

15.1.3. detention, delay, arrest or confiscation of the baggage by state authorities (e.g. customs, police, etc.) on well-grounded basis;

15.1.4. damages to or destruction, loss, theft, detention or delay of the baggage conveyed illegally;

15.1.5. lessening of baggage's value, damages to or destruction of baggage caused by moths, insects or other vermin;

15.1.6. lessening of baggage's value, damages to, depreciation or destruction of baggage that are caused by cleaning, dyeing, mending, renewal, repair and restoration;

15.1.7. damages to, destruction, loss or theft of video and audio equipment, computer equipment and the accessories thereof, photo-cameras, electrical appliances and their fittings, jewellery, food and alcohol, precious stones, trinkets, perfume and items of silk, optics, antiques, banknotes, bank payment cards, cheques, travelling tickets, all sorts of securities, fuel cards or other payment cards of such sort, coupons and personal identity documents and purchase;

15.1.8. spillage of liquids in baggage;

15.1.9. baggage carried as cargo in the vehicle other than one by which the Client is going himself/herself;

15.1.10. for scratched articles, int. al. suitcase or sport equipment;

15.1.11. spoilage or destruction of articles in the baggage resulting from their specific inherent properties;

15.1.12. delay, loss, burglary or damage of the baggage that is not belong to the Client or is not meant for his personal use;

15.1.13. burglary of the baggage during the time when it was at the Client's disposal in case when baggage was left at the car during the dark time of the day.

SECTION D - THIRD PARTY LIABILITY INSURANCE DURING THE TRAVEL

16. Interest insured

16.1. The interest insured is the Client's Third Party Liability during the travel.

17. Risk insured

17.1. The risk insured is unallowed action of the Client during the travel resulting in bodily injuries of the third parties or causing damage of the belongings of the third parties if third party's request in written submitted to BTA or Client during the insurance period or 30 (thirty) days from the expiry of the insurance period.

18. Sum insured, insurance indemnity

18.1. BTA shall compensate to the third parties the losses caused by:

18.1.1. medical expenses in concept of these Terms and Conditions of the affected third party;

18.1.2. recovery of damaged property of a third party in actual condition prior to the onset of risk insured or replacement of destroyed belongings of a third party for an equivalent in actual condition prior to the onset of risk.

18.2. BTA indemnifies also with a court decision levied court charges, as also with BTA in a written form concerted appearing Client's court charges within the sum insured, but not exceeding EUR 1 000, - (one thousand euro).

18.3. The deductible (Self Risk) for each insured event shall be EUR 100,- (one hundred euro).

18.4. The BTA is entitled but not under obligation to represent the Client in the court that considers the case relating to third party's claim against the Client upon attachment of the latter's civil liability during the travel. If the BTA conducts legal action on behalf of the Client the latter is under obligation to prepare required documentation and offer every necessary assistance.

18.5. If the BTA requires the Client to settle the claim in a certain amount acceptable by the third party that has made a claim, but the Client fails to follow the BTA's recommendation, then, even given there is the award of the court or some other like document, the BTA is not under obligation to indemnify the sum exceeding the recommended one.

18.6. Third party liability while Client's doing sports is insured only under the condition that in column "Special Condition" on the policy there is stated that the appropriate kind of sport is insured according to the division meant in item 2.3.

19. Exclusions

19.1 BTA shall not indemnify losses if they are:

19.1.1. associated with any sort of business, commercial or economic activities of the Client;

19.1.2. resulting from any sort of penalties or sanctions, or equate to those payments;

19.1.3. that are indirect and resultant from the loss of profit;

19.1.4. caused by effect of asbestos dust, asbestos, diethylstyrolene (DES), dioxidioxine, ureaformaldehyde or AIDS;

19.1.5. losses incurred by relatives or in-law relatives of the Client or those of the Policyholder;

19.1.6. which compensation on the part of the Client stems out of contractual commitments;

19.1.7. associated with damages to or destruction or loss of property being in the tenure or use of the Client;

19.1.8. losses which the Client has caused to third persons by a motor vehicle being in its property or use or to a motor vehicle itself;

19.1.9. caused by an animal owned or supervised by the Client or owned by a person for whom the Client is responsible under legislation;

19.1.10. caused while the Client is intoxicated by alcohol or narcotic substances;

19.1.11. caused by using a thing in wrong way, not according to use manual.

19.1.12. indemnifiable in connection with any sort of business relationships wherein one of the parties is the Client;

19.1.13. associated with any case stated in items 7.1.2.-7.1.4., 7.1.6., 7.2. and 73.

20. Obligations of the Client upon occurrence of the insured event

20.1. When an insurance risk has occurred, the precondition for paying the insurance indemnity is the fulfilment of the following obligations of the Client:

20.1.1. Each incident that can lead to a claim against the Client in connection with his/her activities or inactivity during the travel shall be immediately, at the first opportunity, reported in writing to the BTA. If out of such incident an investigation has been commenced, summons issued or other legal steps taken, the Client shall immediately submit to the BTA information and copies of received documents relevant to the aforementioned;

20.1.2. When following the BTA's instructions the Client is under obligation to be anxious to preclude or reduce losses and facilitate clarification of the situation as well as provide the BTA with true and exhaustive information on circumstances under which losses have been incurred as well as information and documents required for evaluation of the losses;

20.1.3. Unless there is obtained a preliminary consent of the BTA the Client shall not admit or satisfy, in part or in full, claims of a third party concerning the Client's third party liability during the travel.

20.2. If the Client has not fulfilled any of the conditions specified in item 20.1. BTA has the right to reduce the amount of insurance indemnity or refuse to pay.

SECTION E - TRAVEL CANCELLATION INSURANCE

21. Interest insured

21.1. This interest insured is the Client's interest to evade losses consequent to the cancellation of a scheduled travel, when the Client is prevented from setting off on a trip owing to the reasons referred to in item 22 of these Terms and Conditions. Under these Terms and Conditions in the case of cancellation of a scheduled travel there shall be applied a principle of compensation implying indemnification of direct losses incurred by the Client for the sum he/she has paid for a scheduled travel, from which he/she has been prevented.

22. Risks insured

22.1. The risk insured is the cancellation of a scheduled travel through the Client's:

22.1.1. sudden getting seriously ill, having an accident in case due to that was needed an emergency medicine help with following outpatient treatment - not less than 15 (fifteen) days or hospital treatment - not less than 3 (three) days;

22.1.2. death;

22.1.3. sudden serious illness of family members, their personal accident or death;

22.1.4. complications of the Client spouse's pregnancy - in case of pregnancy after partial or full payment of travel;

22.1.5. need to stay in his home country to settle the formalities in state law enforcement or other authorities in connection with damage to his property situated in the country of his residence in the amount of not less than EUR 2 500, - (two thousand five hundred euro).

23. Insurance indemnity and deductible

23.1. Insurance indemnity is paid only in cases where:

23.1.1. cancellation of the planned travel took place while the Client was still in the territory of his/her country of domicile, i.e. the trip had not started and the entire planned travel was cancelled;

23.1.2. the Insurance Contract has been concluded and the insurance premium has been paid not less than 120 (hundred and twenty) hours to the commencement of a scheduled travel. This restriction does not apply to travels, which has been purchased and fully paid to travel organizer no earlier than five days prior to travel beginning and Insurance Contract was concluded at the same time acquisition of travel.

23.2. If the planned travel was cancelled, BTA shall pay to the Client an insurance indemnity equal to the amount the Client paid to the person organising the planned travel that was cancelled, deducting the amount that this person had paid back to the Client.

23.3. If the client organized travel on his own, reserving airline tickets, hotel, apartments and rental of the vehicle, wholly or partly paid for these services, paying a deposit by credit card or bank transfer, BTA shall indemnify the Client the withheld penalty, which is deducted by service provider for failure to use the previously reserved and prepaid service.

23.4. In the event of cancellation of a scheduled travel the Client's deductible shall be calculated from the costs of travel fixed applying only the largest from those mentioned below, in the following amount:

- 7% (seven percent) of travel costs but not less than EUR 50,- (fifty euro) provided a scheduled travel is cancelled no less than 48 (forty-eight) hours prior to commencement of a travel;

- 10% (ten percent) of travel costs but not less than EUR 100,- (one hundred euro) provided a scheduled travel is cancelled less than 48 (forty-eight) hours prior to commencement of a travel;

- 20% (twenty percent) of travel costs but not less than EUR 200,- (two hundred euro) if the same travel is cancelled by the Client himself/herself, and also at least one of the Client's family members regardless when travel was cancelled.

24. Exclusions

24.1. BTA shall not indemnify if:

24.1.1. a possibility of cancellation of a scheduled travel has been expected prior to reservation of the travel or conclusion of the Insurance Contract;

24.1.2. the travel has been cancelled in connection with an event causally related with the provisions under items 7 and 73 of the these Terms and Conditions;

24.1.3. travel was cancelled due to pandemic or epidemic, including a pandemic or epidemic influenza;

24.1.4. travel was cancelled due to sudden grave disease of the Client or member of his family, if the respective persons have failed to follow the treatment fixed (recommended) by the physician, which might have considerably speeded the process of recovery;

24.1.5. travel was cancelled due to personal accident which happened with the Client or a member of his family while being involved in activities specified in items 2.3.6.-2.3.7.;

24.1.6. the Client did not inform in 24 (twenty-four) hours the person responsible for travel arrangement (travel agency, hotel, air company) about the need to cancel the service.

24.2. BTA shall not indemnify the losses associated with seminars, courses, and other types of studying.

SECTION F - TRAVEL CANCELLATION IN THE EVENT OF JOB LOSS

25. Insurance Object

25.1. The insurance object is the Client's interest to not incur losses related to cancellation of the planned travel due to the loss of a job for the reason referred to in item 26 of these Terms and Conditions.

By applying the compensation principle, the amount paid by the Client for the planned yet cancelled travel is indemnified thereto.

26. Insured Risk

26.1. The insured risk is the cancellation of the planned travel due to the Client losing his/her job because he/she does not have enough professional skills to perform his/her professional duties or an employee who previously performed respective professional duties comes back; there is a staff reduction; an employer – legal entity or a partnership is liquidated (Article 101, Paragraph one, Items 6, 8, 9 and 10 of the Labour Law).

27. Insurance Indemnity and Client's Self Risk

27.1. The insurance indemnity is only paid out in the events when all the following conditions are met:

27.1.1. The Client orders and pays the entire price for the tourism service (the airline ticket, hotel, complex tourism service) no later than 45 (forty-five) days before the beginning of the travel, i.e. before departure;

27.1.2. The Client has paid the entire price for the tourism service before he/she learnt about termination of the legal employment relationship with the employer;

27.1.3. The Client makes a decision to cancel the travel and informs the service provider (the travel agency, hotel or airline) in writing, and BTA thereof in writing as soon as possible after the Client is informed of the termination of legal employment relationship, but no later than 10 (ten) days before the travel, i.e. before the departure;

27.1.4. The Client has officially worked for the employer at least for the last 2 (two) years before the termination of the legal employment relationship.

27.2. The Client and each insured family member who cancels the travel due to the reason referred to in item 26 receives the insurance indemnity within the limits of the amount specified in the insurance policy, not exceeding the amount paid by the Client for the tourism service and deducting the amount refunded by the tourism service provider.

27.3. Submission of the following documents to BTA is a precondition for receiving the insurance indemnity:

27.3.1. The agreement regarding provision of tourism services or a copy thereof, producing the original copy;

27.3.2. The payment order for the tourism service;

27.3.3. A copy of the contract regarding termination of legal employment relationship or a copy of the employer's notice;

27.3.4. Documents confirming the receipt of compensation from the tourism service provider regarding cancellation of the travel, as well as the document prescribing the penalty for the cancellation of the travel.

27.4. In the event of cancellation of the travel, each Client's deductible amounts to EUR 100,- (one hundred euros).

28. Exceptions

28.1. BTA does not pay out the insurance indemnity to the Client and his/her family member who did not leave for the travel, if he/she receives:

28.1.1. any kind of pension;

28.1.2. maternity or paternity allowance.

28.2. If BTA finds out that the Client has entered into an agreement with the employer to terminate legal employment relationship in order to receive the insurance indemnity in accordance with the concluded Insurance Contract or for some other illegal purposes, BTA is entitled to not pay out the insurance indemnity. In addition, if BTA establishes the said fact after paying out the insurance indemnity, BTA is entitled to request that the Client immediately pays back the received insurance indemnity.

SECTION G - INSURANCE OF MISSED FLIGHT

29. Interest insured

29.1. The object of the coverage is Client's interest not to incur losses due to a late arrival to flight, regular or charter, provided by a registered airline having a published flight schedule, as a result of reasons listed in item 30 of these Terms and Conditions.

30. Risk insured

30.1. The risk insured covers late arrival to regular or charter flight due to a road accident involving the vehicle carrying the Client to the airport, caused not due to the fault of the Client.

31. Sum insured and deductible

31.1. In the event of late arrival to a flight, the sum insured is set at the following amount:

31.1.1. for the purchase of a new, economy class air ticket – 50% (fifty percent) of the sum insured stated in policy for this risk insured. The Client is entitled to purchase a new ticket (s) to the previously planned and missed flight destination, with such purchase of air ticket being subject to the BTA's prior consent;

31.1.2. hotel expenses that have occurred to Client due to fact that he was unable to reach the destiny and arrive to the reserved and paid hotel on time in amount up to EUR 100,- (one hundred euro) per day. Insurance indemnity shall be calculated for the number of days Client was not able to spend in reserved and paid hotel at the destiny, but it shall not exceed 50% (fifty percents) of the sum insured stated in policy for this risk insured.

32. Exceptions

32.1. BTA shall not indemnify if:

32.1.1. the Client has not submitted the originals of air tickets for the delayed flight;

32.1.2. according to item 31.1.2 – in case the Client doesn't take an opportunity to fly to destiny with next closest flight (with or without transfer).

SECTION H - INSURANCE OF FLIGHT DELAY, CANCELLATION

33. Interest insured

33.1 Insured object is the Client's interest not to suffer losses in connection with delay or cancellation of regular flights which is made by a registered airline company whose flight lists are published, according to the provisions of item 34 of these Terms and Conditions.

In case of a dispute regarding the date, time of the flight or the place of transfer, the "Amadeus" or a similar flight tickets booking system shall be used as a reference.

34. Risk insured

34.1 Risks insured are:

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

34.1.2. delay or cancellation of regular flight due to airplane's technical condition;

34.1.3. denied boarding.

35. Insurance indemnity and deductible

35.1. In case of flight delay for 4 (four) hours and more or cancellation of flight the following terms are applied:

35.1.1. BTA indemnifies the expenses for meals, hotel services, transportation services to and from the hotel, which occurred to the Client in a time period from the registration moment for the flight and till the real departure;

35.1.2. An insurance compensation is paid only in those cases, if Client submits to the BTA the confirmation, that a flight has been delayed or cancelled confirmation, that a ticket was registered to the concrete flight or the copy of boarding pass, checks for meals, hotel and transport charges from and to the airport.

35.2. For services, mentioned in item 35.1.1 of these Terms and Conditions is given 40% (forty percent) of sum insured specified in policy, not exceeding per day:

35.2.1. meals and transport expenses from/to an airport – EUR 30,- (thirty euro);

35.2.2. hotel expenses – EUR 70,- (seventy euro).

35.3. If due to flight delay, cancellation or denied boarding the Client cannot timely be on the next flight which was scheduled in the chain of flights in a single trip, than BTA shall indemnify:

35.3.1. expenses or the tickets redraw or whether acquisition of a new ticket of economy class;

35.3.2. expenses, which appeared to the Client due to that he could not timely be in the reserved and paid hotel.

Insurance indemnity is calculated by multiplying the cost of one day at a hotel or apartments on the number of days that the Client could not spend in a reserved and prepaid hotel or apartments, but not more than EUR 100,- (one hundred euro) per day.

35.4. For expenses, mentioned in items 35.3.1. and 35.3.2. is given 60% (sixty percent) of sum insured specified in policy.

35.5. Insurance indemnity shall be paid only if all the following conditions are fulfilled:

35.5.1. the Client at least 5 (five) days prior to departure from home country has both reserved and paid tickets to several (at least two) regular flights in one direction, as well as reserved and fully or partially paid hotel in destination country in a good time – at least 5 (five) days before the departure;

35.5.2. Insurance Contract was concluded not less more than 24 (twenty four) hours before the planned departure or the first flight in the chain of flights;

35.5.3. the time difference between flights in planed flight chain:

35.5.3.1. completely complies with demands of International Air carrier rules "Minimum connection time" and the requirements of the airport of departure and airport of departure for minimal connection between the flights – if tickets were purchased in travel agency;

35.5.3.2. not less than 2 (two) hours if the connected flights arrives and departs from the same airport – if tickets were purchased on Internet;

35.5.3.3. not less than 10 (ten) hours and complies with requirements of the airport

of departure and airport of departure if the connected flights arrives and departs from different airports – if tickets were purchased on Internet.

36. Exceptions

36.1. BTA shall not indemnify if:

- 36.1.1 Client has not registered for the flight in advance;
 - 36.1.2 flight has been postponed or cancelled by management of the airport, aviation commission, or any state institution;
 - 36.1.3. Client's expenses are covered by other person (Air carrier, Tourism Company etc.);
 - 36.1.4. expenses are connected with delay, cancellation of charter flights or charter flight was missed;
 - 36.1.5. Client does not submit the air company's confirmation of the flight delay or light cancellation as well as document about the compensation paid; confirmation of the purchase of a new ticket; checks originals for meals, hotel and transport services.
- 36.2. BTA shall not indemnify the expenses specified in item 35.1.1. if delay or cancellation of flight has occurred in home country of the Client.
- 36.3. The expenses for purchase of alcohol drinks are not compensated.

SECTION I - PASSPORT INSURANCE

37. Interest insured

37.1. Insured object is the Client's interest not to suffer losses in connection with renewal or receipt of Client's passport or another document valid for travelling in case it has been lost or stolen during the travel.

38. Risk insured

38.1. Insured risk is the Client's passport burglary or loss.

39. Sum insured

- 39.1. The BTA indemnifies the Client transport and stay (hotel and food) expenses, which are incurred due to passport renewal abroad or receipt of any other identification document by which the Client can return to the country of his permanent domicile, for the total sum insured specified on policy, not exceeding EUR 100,- (one hundred euro) per day.
- 39.2. BTA also indemnifies Client's expenses for his telephone calls which are connected to process of renewal of the passport up the amount of EUR 30, - (thirty euro).

40. Exceptions

- 40.1. BTA shall not indemnify if:
- 40.1.1. the expenses have been incurred for passport renewal or receipt of another document by another person, not the Client, which gives rights to return to the country of permanent domicile to another person, not the Client;
 - 40.1.2. the loss or burglary of passport was not notified to the police of the respective country within 24 (twenty-four) hours and is not obtained written confirmation of said notification from the police.
- 40.2. BTA does not cover expenses for purchase of tickets or re-registration for the way to the country of permanent domicile.

SECTION J - INSURANCE OF LEGAL ASSISTANCE

41. Interest insured

41.1. Insured object is the Client's interest not to suffer losses in connection with the need to receive legal assistance abroad.

42. Risk insured

- 42.1 Insured risk is the Client's losses in connection with payment for legal assistance (advocate's fees) during the period of Insurance Contract if:
- 42.1.1. the Client has unintentionally failed to observe the traditions set forth in the respective country and the norms of behaviour established in the respective country;
 - 42.1.2. the Client has unintentionally violated laws of the country where the Insurance Contract is operative, to which the policy refers, which results in losses to a third person.

43. Sum insured

43.1. BTA indemnifies the Client's submitted bills for legal assistance, but without exceeding the sum insured, specified for this risk insured in the policy.

44. Exceptions

- 44.1. BTA shall not indemnify if:
- 44.1.1. legal assistance is provided in connection with a claim brought against the Client's due to storage, lease or use of a car, including due to violations of traffic rules, or upon third party liability of the driver;
 - 44.1.2. the accident in connection with which the legal assistance is provided has occurred prior to the effective date of Insurance Contract;
 - 44.1.3 the accident in connection with which the legal assistance is provided is a criminally punishable offence;
 - 44.1.4 the Client fails to submit the BTA a contract with the provider of legal assistance, which would indicate the reason for providing of legal assistance,

receipts for services paid and a copy of claim/complaint brought against the Client; 44.1.5 the legal assistance is connected with employment legal relationship or any failure to perform contractual commitments.

SECTION K - INSURANCE OF MEDICAL EXPENSES IN THE TERRITORY OF THE COUNTRY OF PERMANENT DOMICILE

45. Interest insured

45.1 Insured object is the Client's material interest not to suffer losses in connection with the continuation of treatment or rehabilitation process in the country of permanent domicile if, during the travel the Client had a personal accident or sudden grave disease, resulting in admitting to a hospital abroad for emergency treatment that was paid by BTA under section A of these Terms and Conditions.

45.2. Covering the losses according to item 45.1. the compensation principle shall be applied.

46. Risk insured

46.1 Insured risks is need to commit expenses for medical or rehabilitation services when Client is returned to permanent domicile.

47. Insurance indemnity and sum insured

- 47.1 BTA indemnifies expenses for medical or rehabilitation services, not exceeding the sum insured specified for this risk insured in policy, including:
- 47.1.1 expenses for hospital treatment for up to 14 (fourteen) successive days;
 - 47.1.2 X-ray diagnostics and operations;
 - 47.1.3 purchase of medicaments and bandages;
 - 47.1.4 rehabilitation measures that are agreed with the BTA in writing.

48. Exceptions

- 48.1. BTA shall not indemnify if:
- 48.1.1 medical expenses are connected with cases provided in item 7 of these Terms and Conditions;
 - 48.1.2. the purchase of medicaments was done without doctor's issued prescriptions;
 - 49.1.3. the Client fails to submit the BTA registered checks and receipts of the respective medical establishments, which would confirm the expenses mentioned in item 47 of these Terms and Conditions, or if the submitted checks or receipts, which confirm receipt of medical services, do not indicate the identity number of the Client and the names of medical manipulations (provided) medical services.

SECTION L - INSURANCE OF EXPENSES FOR THE ARRIVAL OF A FAMILY MEMBER IN EMERGENCY CASES

49. Insurance Object

49.1. The insurance object is a pecuniary interest of the Client's family member to not incur losses related to the ticket purchase in the event referred to in item 50 of these Terms and Conditions.

50. Insured Risk

50.1. The insured risk is the necessity of the Client's family member to go to the Client who is in a hospital in a foreign country in the event that during the travel the Client is hospitalised for the time period that exceeds 20 (twenty) days due to the occurrence of any of the events referred to in items 5.1.1–5.1.3 of these Terms and Conditions and cannot be transported to the country of origin according to the doctor's instructions.

51. Insurance Indemnity

- 51.1. BTA indemnifies one direct family member of the Client for a round trip economy class airline ticket, first class railway ticket or bus ticket so that the family member could go to the hospitalised Client.
- 51.2. In order to receive the insurance indemnity the Client or his or her family member is obliged to submit the document confirming the degree of relationship of the family member and copies of airline/railway tickets and document confirming the purchase of those tickets to BTA.
- 51.3. The sum insured for this risk is specified in the policy.

52. Exceptions

52.1. BTA does not indemnify for the losses if the hospitalisation of the Client is related to any of the exceptions referred to in items 7.1–7.4.

SECTION M – INSURANCE OF CLIENT REPLACEMENT

53. Insurance Object

53.1. The insurance object is a pecuniary interest of the employer of the Client to not incur losses due to replacement of the Client in the performance of his/her professional duties in the event referred to in item 54 these Terms and Conditions.

54. Insured Risk

54.1. The risk insured is the necessity of the Client's employer to replace the Client with another person so that this person would continue performing the Client's professional duties abroad in the event when the Client is hospitalised during the

travel due to the occurrence of any of the events referred to in items 5.1.1 – 5.1.3 of these Terms and Conditions and the Client is hospitalised for more than 10 (ten) days or in the event when the Client is transported to his or her country of origin according to written instructions of the doctor (medical evacuation).

55. Insurance Indemnity

55.1. BTA indemnifies for an economy class airline ticket or a first class railway ticket for another person specified by the Client's employer in writing provided that the following documents are submitted to BTA:

- 55.1.1. A statement specifying the significance of the non-fulfilled terminated business trip assignment of the Client;
 - 55.1.2. The original copies of the unused tickets of the sick/injured Client;
 - 55.1.3. The copy of the airline/railway ticket for the replacing person and the document confirming the payment;
 - 55.1.4. Copies of the employment contract between the Client's employer and the Client and the replacing person.
- 55.2. The sum insured for this risk is specified in the policy.

56. Exceptions

56.1. BTA does not indemnify for the losses if the hospitalisation of the Client is related to any of the exceptions referred to in items 7.1–7.4.
SECTION N – INSURANCE OF TRAVEL TERMINATION

57. Insurance Object

57.1. The insurance object is a pecuniary interest of the Client to not incur losses related to the necessity to return to the country of origin due to the event referred to in item 58 of these Terms and Conditions.

58. Insured Risk

58.1. The insured risk is the necessity of the Client to return to the country of origin prior to the end of the planned travel, which could not be foreseen before the travel, due to the death of a family member or hospitalization thereof due to the infarction or the stroke.

59. Insurance Indemnity

59.1. BTA indemnifies for an economy class airline ticket or a first class railway tickets only to a Client who is in direct relationship with the injured person provided that the following documents are submitted to BTA:

- 59.1.1. The document confirming the degree of relationship;
 - 59.1.2. Extract regarding illness of a family member or a copy of a death certificate;
 - 59.1.3. The original copies of unused tickets of the Client;
 - 59.1.4. The copy of the newly purchased airline/railway ticket, a boarding pass and the payment document.
- 59.2. The sum insured for this risk is specified in the Insurance Contract.
- 59.3. If the Client does not use the entire sum insured for the purchase of an airline/railway ticket:
- 59.3.1. BTA indemnifies for his or her hotel expenses incurred by the Client because, due to the event referred to in item 58.1, the Client could not use the reserved and paid up hotel room within the limits of the sum insured determined for this risk;
 - 59.3.2. The insurance indemnity is calculated for the number of days that the Client cannot spend at the reserved and paid-up hotel room at the destination. This compensation cannot exceed 30 % (thirty percent) of the sum insured provided for this risk;
 - 59.3.3. The Client is obliged to submit the document confirming the reservation and payment for the hotel room to BTA.

60. Exceptions

- 60.1. BTA does not pay out the insurance indemnity in the following events:
- 60.1. The occurrence of an insured event could be predicted prior to the beginning of the travel;
 - 60.2. The death of the Client's family member is resulted by some chronic disease;
 - 60.3. A family member who is older than 80 (eighty) years of age dies or suffers a stroke or infarction;
 - 60.4. An accident takes place in the event of any of the exceptions referred to in items 7.1 – 7.4 of these Terms and Conditions.

SECTION O – INSURANCE OF HOSPITAL DAILY ALLOWANCE

61. Insurance Object

61.1. The insurance object is physical condition of the Client.

62. Insured Risk

62.1. The insured risk is an accident that happens to the Client by him or her skiing or snowboarding and being hospitalised for more than 24 (twenty-four) hours.

63. Insurance Indemnity

- 63.1. BTA pays out the insurance indemnity of EUR 30,- (thirty euro) for each day spent in an inpatient hospital but in total not exceeding the sum insured specified in the policy for this risk.
- 63.2. The insurance indemnity is only paid out in the following events:
- 63.2.1. The policy's field "Special Terms and Conditions" indicates "Skiing, snowboarding by the Insured" or "Sports insured" and the Client has not done those

winter sports outside the trails specially equipped for this purpose;

63.2.2. The Client is hospitalised in an inpatient hospital for a time period that exceeds 24 (twenty-four) hours in succession and it is confirmed by an extract from a medical institution.

64. Exceptions

64.1. The event referred to in items 7.1.2–7.1.4, 7.1.11, 7.1.12 and 7.2.1 of these Terms and Conditions is not considered an insured event.

SECTION P – INSURANCE OF CLOSED SKIING TRAILS

65. Insurance Object

65.1. The insurance object is the Client's interest to ski or snowboard during the travel after arriving in a particular planned skiing resort.

66. Insured Risk

66.1. The insured risk is the closing of all skiing trails in the resort due to snow-break, snow avalanche or storm.

67. Insurance Indemnity

- 67.1. BTA pays out the insurance indemnity of EUR 25,- (twenty-five euro) for each day that skiing or snowboarding is not possible due to closed skiing trails, in total not exceeding the sum insured determined for this risk in the policy.
- 67.2. The insurance indemnity is only paid out in the following events:
- 67.2.1. The policy's field "Special Terms and Conditions" specify "Skiing, snowboarding by the Insured" or the "Sports insured".
 - 67.2.2. Impossibility to use skiing trails is confirmed by a certification from a trail owner or meteorology service indicating particular reasons;
 - 67.2.3. Skiing is expected during a time period of 105 (one hundred and five days) starting from 15 of December.

SECTION R – NATURAL DISASTER INSURANCE

68. Insurance Object

68.1. The insurance object is the Client's interest to eliminate the "global catastrophe or natural disaster" exception referred to in item 73.1.2 of these Terms and Conditions in this way ensuring activation of various insurance risks upon occurrence of a global catastrophe or natural disaster.

69. Insured Risk

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

70. Insurance Indemnity

- 70.1. If the insurance policy indicates that the natural disaster risk is insured as an additional risk, the insurance coverage is valid in regard to the following insured risks provided that they are specified in the travel policy:
- 70.1.1. Medical expenses;
 - 70.1.2. Repatriation;
 - 70.1.3. Medical evacuation;
 - 70.1.4. Expenses of a person accompanying the injured person;
 - 70.1.5. Insurance of medical expenses within the territory of the country of origin of the Insured;
 - 70.1.6. Loss of theft of a passport;
 - 70.1.7. Cancelled or delayed flight.
- 70.2. By applying the provisions of these Terms and Conditions BTA will indemnify Client for reasonable and justified expenses incurred upon occurrence of one of the insured risks referred to in item 70.1 due to the natural disaster if they are not compensated by another person in regard to the travel organisation.
- 70.3. Upon agreement of parties, other justified expenses not specified in Travel Risk Insurance Terms and Conditions can be also indemnified to the Client.

SECTION S – HOME INSURANCE DURING THE TRAVEL

71. Insurance Object and Applies Insurance Terms and Conditions

- 71.1. The insurance object is Client's repair investment in real property (house) and the moveable property located at the addresses specified in the policy. If several addresses are specified in the policy, it is considered that the first specified house is insured.
- 71.2. The insurance terms and conditions applied to the insurance of the objects specified in this section are BTA Home Insurance Terms and Conditions No. 3F-2 of 15 March 2011 that can be found on the Internet website <http://www.bta.lv/lat/company/about-us/download/property/1/> or at any BTA office. It means that all terms and conditions, and exceptions specified in these Terms and Conditions are binding on the Home Insurance that is an additional risk insured in Travel Insurance Contracts.

72. Insured Risks and Insurance Coverage

- 72.1. The insured risks are specified in item 2 of Home Insurance Terms and Conditions No. 3F-2.
- 72.2. The insurance coverage is valid during the time period when the Client is on a travel and when the travel risk Insurance Contract concluded in favour of the Client is valid.

72.3. The sum insured that is specified in the policy for home insurance splits as follows:

72.3.1. repair investments – EUR 5 000,- (five thousand euro);

72.3.2. moveable property – EUR 2 000,- (two thousand euro). This sum insured is the total sum insured for all groups of moveable property.

73. General exclusions applicable to all sections

73.1. The BTA shall not indemnify losses incurred, directly or indirectly, by:

73.1.1. cases which are specified in General Insurance Terms and Conditions as exclusions;

73.1.2. global nature catastrophes or nature disasters, epidemics, including influenza epidemics;

73.1.3. voluntary Client's self-subjection to extraordinary danger, except for life saving measures;

73.1.4. the Client's taking part in any type of speed racing.

73.2. The BTA shall not indemnify losses if the Policyholder or Client:

73.2.1. acts in bad faith or with a degree of fault that, in a sense of compensation for damages and other civil law consequences, can be equated with bad faith, provides BTA with deceitful, untruthful or incomplete information or does not inform BTA about a change in the circumstances in connection with the insurance object, insured risk or the Insurance Contract conditions;

73.2.2. does not submit the documents, confirming the onset of the insured event and the amount of losses.

73.3. According to these Conditions, BTA does not indemnify the following:

73.3.1. indirect losses and lost profits;

73.3.2. losses related to work place accidents or occupational diseases of Client's 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, e.g. on an oil platform (rig) in the sea;

73.3.3. Insurance does not indemnify any compensations pertaining to the Client as an employee.

74. Conditions for obtaining of insurance indemnity

74.1. In order to receive the Insurance Indemnity the Client shall fulfil all obligations mentioned in these Conditions, as well as submit to BTA:

74.1.1. application of a certain form;

74.1.2. policy;

74.1.3. originals of documents verifying the insurance event and the amount of losses issued by relevant authorities;

74.1.4. additional documents specified in certain section of these Terms and Conditions;

74.1.5. documents required by BTA regarding the insurance case.

In case if Client does not fulfil or improper fulfils the duties mentioned in this point, BTA has rights to refuse to pay Client insurance indemnity or to decrease insurance indemnity's amount.

74.2. In the event of the Client's death, a copy of the death certificate must be submitted showing its original, as well as a copy of the beneficiary's identification document showing its original. Heirs shall submit documents proving their right of inheritance.

74.4. In order to receive compensation for medical expenses, indemnity for mutilation or bodily injury, the Client shall submit documents confirming the diagnoses issued by a certified physician or a medical institution that rendered medical services to the Client.

75. Concluding Insurance Contracts through distance communication means

75.1. If the Insurance Contract is concluded using distance communication means or concluded in a favour of a third party the Insurance Contract shall become effective in 24 (twenty four) hours after complete payment of the Insurance Premium set by BTA.

76. Other terms

76.1. These Terms and Conditions come into force from the moment the BTA Board approves them.

76.2. These Terms and Conditions are published at BTA home page on Internet <http://www.bta.lv>

Travel Risks Insurance Conditions No 15

Annex 1

The Amount of Insurance Indemnity Related to the Mutilation Caused by the Accident

No	Mutilation	Insurance Indemnity % from the Sum Insured Stipulated in the Contract
1	Complete deafness of both ears with traumatic origin	100%
2	Amputation of the lower jaw	100%
3	Complete irreversible loss of speech	100%
4	Complete loss of a arm and leg on one side	100%
5	Complete loss of the leading arm and a foot in one side	100%
6	Complete loss of the leading arm hand and a leg	100%
7	Loss of both legs up to the hip joints	100%
8	Complete loss of both hands or both arms	100%
9	Complete and irreversible loss of vision (both eyes)	100%
10	Complete and irreversible loss of vision (one eye)	50%
11	Complete loss of a seeing eye	50%
12	Complete loss of a hand and foot	80%
13	Loss of both feet	80%
14	Partial amputation of the lower-jaw with maintained biting function	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 of one ear with traumatic origin	30%
17	Loss of one foot (from the ankle joint)	45%
18	Partial loss of a foot (distally from the ankle joint sub-malleolar 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 foot from the knee joint	50%
23	Loss of one foot from the 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 hand (leading arm)	55%
34	Loss of one hand (non-leading arm)	50%
35	Loss of one arm (leading) up to the elbow joint	60%
36	Loss of one arm (non-leading) up to the elbow joint	50%
37	Loss of one arm (leading) up to the shoulder joint	60%
38	Loss of one arm (non-leading) up to the shoulder joint	50%
39	Loss of one arm or hand - leading arm - non-leading arm	60% 50%
40	Complete loss of the thumb - leading arm - non-leading	15% 10%
41	Partial loss of the thumb (second nail phalanx) - leading arm - non-leading	10% 5%
42	Complete amputation of the index finger - leading arm - non-leading	15% 10%
43	Complete loss of two phalanges of the index finger - leading arm - non-leading	10% 5%
44	Complete loss of the index finger nail phalanx - leading arm - non-leading	5% 3%
45	Complete loss of the thumb and the index finger - leading arm - non-leading	30% 20%
46	Complete loss of the thumb and another finger (apart from the index finger) - leading arm - non-leading	25% 15%
47	Complete loss of two fingers (apart from the thumb and index finger) - leading arm - non-leading	12% 8%

48	Complete loss of 3 fingers (apart from the thumb and index finger) - leading arm - non-leading	20% 15%
49	Complete loss of 4 fingers, including the thumb - leading arm - non-leading	35% 25%
50	Complete loss of 4 fingers, apart from the thumb - leading arm - non-leading	25% 20%
51	Complete loss of the middle finger - leading arm - non-leading	10% 8%
52	Complete loss of a finger (apart from the thumb, index finger or the middle finger) - leading arm - non-leading	7% 3%

Note:

1. In the event of ankylosis of the fingers (apart from the thumb and index finger) and toes (apart from the big toe) the Insured receives 50% (fifty per cent) of the insurance indemnity paid out in the event of losing these extremities.
2. The insurance indemnity is not paid out until the mutilation is not acknowledged as permanent and irreversible damage.
3. Mutilation of the Client, progress or improvement thereof must be confirmed by the Medical Care and Work Incapacity Examination Quality Control Inspectorate or by other government institution performing the same function.

Travel Risks Insurance Conditions No 15

Annex 2

The Amount of Insurance Indemnity Related to the Accident

No	Damage	Insurance Indemnity % from the Sum Insured Specified in the Contract
1	Fractures of cranium (except for cranium base)	20
2	Fracture of cranium base	30
3	Cerebral commotion with hospitalization	3
4	Traumatic brain and its membrane haemorrhaging	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	Bone fracture 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 bone with dislocation	25
13	Fracture of forearm bone without dislocation	3
14	Fracture of forearm bone 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 bones without dislocation	15
18	Fracture of both forearm bones 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	Fracture of a heel bone	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 hand bone (without dislocation) – for each	3
28	Fracture of a hand 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	One whole tooth loss	3
42	2-4 whole teeth loss	5
43	5 and more whole teeth loss	10