

1. GENERAL EXCEPTIONS

- 1.1.** Unless otherwise defined in the insurance contract, BTA shall not pay out the insurance indemnity if the occurrence of the insured risk is directly or indirectly caused by:
- 1.1.1.** Malicious intent or gross negligence of the Policyholder or the Insured;
 - 1.1.2.** war, invasion, occupation, annexation, a hostile act by a foreign country (with or without evidence to the involvement of the foreign country in such act), military operations or operations considered as such (with or without declaring war); civil war, rioting, a strike, a revolt, disturbances, a revolution, riots by military or usurped authorities, a state of war or depredations or looting related thereto, violence, vandalism, sabotage; a strike, lockout, public order disturbance to the extent considered as a revolt or riot; property confiscation, nationalisation, dispossession, requisition, destruction or disposal, if it is caused or sanctioned legally or actually authorised by a legally or actually recognized state, or an internationally not recognized foreign force, irrespective of whether it is legal or not; other political risks, as well as all other losses or expenses incurred directly or indirectly due to measures of prevention of the above-mentioned events are not compensated;
 - 1.1.3.** direct or indirect impact of a nuclear explosion, nuclear energy or radioactive substances, direct or indirect radioactive pollution;
 - 1.1.4.** an act of terror (an act, manifesting as application of power and violence, or threats to use it by any person or group of persons, acting on their own or in relation to any organisation or government, or on its behalf, which is being done on the basis of political, religious, ideological or ethnic reasons and includes the intent to influence the government or keep the public or a part of it in danger), neither are compensated any losses incurred due to the preventive measures against acts of terror;
 - 1.1.5.** Information technologies security incident in the cyberspace, which has occurred or is impending.
Cyberspace is an interactive environment that includes users, networks, computing technology, software, processes, information in transit or storage, applications, services, and systems that can be connected directly or indirectly to the Internet, telecommunications and computer networks, and in which its users interact. Cyberspace has no physical borders.
Information technologies are technologies, which, for accomplishing their tasks, perform electronic processing of information, to include its creation, deletion, storage, display or transmission.
Information technologies security incident is a harmful event or offence as a result of which the integrity, accessibility or confidentiality of information technologies is jeopardized.
- 1.2.** The matters listed below shall not be regarded an Insured Event and the expenses incurred thereof shall not be compensated:
- 1.2.1.** in case the Insured has been curing himself, using medication or narcotic substances, the use of which is not required from the healing aspect and they have not been prescribed by the patient's doctor for this particular case;
 - 1.2.2.** in case the Insured has deliberately damaged his health, which includes attempting a suicide;
 - 1.2.3.** that the Insured has incurred while conducting illegal activity, legal violation, or committing a criminal offence;
 - 1.2.4.** that the Insured has incurred due to a pandemic. Pandemic for purposes of these Terms and Conditions is spreading of an infectious disease to a scale exceeding a level of morbidity inherent to a particular area, or emergence and intensive spreading of a disease in an area that it has not been registered previously, affecting broad geographic areas or continents, and a statement thereof has been made by the competent institution of the Republic of Latvia.

2. EXPENSES NOT REIMBURSED, UNLESS SPECIFIED OTHERWISE IN THE INSURANCE CONTRACT

- 2.1.** Unless the concluded Insurance contract does not directly and explicitly specified otherwise, the following shall not be considered an Insured Event and the expenses related thereto shall not be reimbursed:
- 2.1.1.** cosmetic services and treatment (e.g., photothermolysis, intense pulsed light therapy, galvanization, cryotherapy), aesthetic surgical operations and manipulations, laser surgical, invasive and aesthetic dermatology, plastic, reconstructive and bariatric surgery, weight loss programmes (incl. bioelectrical impedance analysis), hydrocolonotherapy, lymphatic drainage, vacuum massage, radio-wave therapy, consultations and services of a podiatrist, podometry, foot care services; As well as any paid services, including for staying at in-patient clinic, which are not paid under the concluded Insurance contract terms;
 - 2.1.2.** treatment and examination of benign skin/ hypodermic growths (e.g., moles, papillomata, warts, keratosis, rosacea, seborrhoea, etc.);
 - 2.1.3.** corrective eye surgical operations, ultrasound surgeries, organ transplantation operations, corrective surgical operations of deformations (e.g., Hallux valgus), phimosis surgeries (circumcision), vein operations

- (sclerotherapy). As well as any paid services, including for staying at in-patient clinic, which are not paid under the concluded Insurance contract terms;
- 2.1.4.** expenses for acquisition of optical products, ancillary equipment (e.g., corsets, braces, elastic bandages, plaster, compression stockings, orthopaedic insoles, sanitary sets), tissue substitute materials used in operations (e.g., implants, prosthesis, etc.);
 - 2.1.5.** treatment of health disorders caused by hepatitis C and chronic virus hepatitis, diagnostics and treatment of Hansen's disease;
 - 2.1.6.** diagnostics and treatment of sexually transmitted diseases, including ureaplasma, HIV and AIDS, spirochaete and chlamydia infections, etc.;
 - 2.1.7.** diagnostics and treatment of fungal diseases, bird and swine flu viruses;
 - 2.1.8.** diagnostics and treatment of alcoholism, drug addiction (narcomania and toxicomania), as well as services rendered to detect the presence of alcohol, narcotic and toxic substances in organism;
 - 2.1.9.** anonymous consultations, diagnostics, treatment and preventive measures;
 - 2.1.10.** early medical examinations for drivers;
 - 2.1.11.** immunoglobulin therapy, treatment of incontinence, autohemotherapy (e.g., PRP injections), plasmapheresis, barotherapy, Orthokine injections, intraocular (intravitreal) injections;
 - 2.1.12.** consultations and services (incl. manipulations and examinations) of a psychologist, psychotherapist, psychiatrist, narcologist, hypnologist, sexopathologist, andrologist, geneticist, speech therapist, phoniatriest, trichologist, osteopath, osteoreflexotherapist, technical orthopaedist and prosthetist, ergotherapist, sports doctor, physiotherapist, physical and rehabilitation therapist, chiropractician, dietician, nutrition specialist, homeopath, dentist, midwife, dermatologist, tropical diseases (travel medicine) doctor, cosmetologist and beautician;
 - 2.1.13.** services of unconventional medicine – complementary alias alternative medicine (e.g., needle therapy, iridodiagnostics, bio-magnetic resonance, electropuncture, reittherapy), use of biofeedback method, diagnostics according to Voll, health check by IMAGO-Aurum;
 - 2.1.14.** paid services pertaining to pregnancy, foetal diagnostics, labour, neonatology, termination of pregnancy without medical indications and treatment of its consequences, family planning related services (for instance, contraception, infertility diagnostics and treatment, artificial fertilization, embryology), outpatient and in-patient diagnostics and treatment of ovarian permeability, diagnostic laparoscopy, IUS insertion/removal;
 - 2.1.15.** diagnostics and treatment of inborn pathologies, degenerative diseases and mental illnesses, treatment of burnout syndrome, genetic examinations;
 - 2.1.16.** general body massage, prostate or gynaecological massage, polysomnography, examination and treatment of sleep disorders, ambulatory rehabilitation services in in-patient hospitals or rehabilitation centres, staying overnight in a day hospital; ambulatory rehabilitation services provided outside the official address location of a Medical institution (out-of-hospital visit), rehabilitation kinds not mentioned in the programme;
 - 2.1.17.** capsule endoscopy, magnetic resonance for the whole body, positron emission tomography – computed tomography (PET/CT), stereotactic radiosurgery (CyberKnife);
 - 2.1.18.** paid therapy of oncological diseases (incl. chemotherapy and radiation therapy) and treatment of health disorders caused by oncological diseases, treatment of diseases of blood and haematogenic organs (haematological), tuberculosis, burns, hepatology;
 - 2.1.19.** payments for selecting a doctor to surgeries, doctor's fee, services provided outside the doctor's work hours;
 - 2.1.20.** services received in a medical institution not registered with the Medical Establishments Register and from a person not registered with the Medical Staff Register;
 - 2.1.21.** services that are performed using medical technology not approved in the Republic of Latvia or not included in the Medical institutions' pricelist;
 - 2.1.22.** processing of medical documentation of medical examinations as well as their printouts, recordings and information provided on other data carriers, as a separate service, as well as development of treatment plan;
 - 2.1.23.** services prescribed without medical indications, as well as expenses for general prophylactic health inspections, complex health checks (check-up, etc.), functional diagnostic tests to determine physical fitness (sports medical services, such as doping control, Eurofit Physical Fitness Test, etc.), examinations and consultations for obtaining foreign visas;
 - 2.1.24.** palliative care, social care, home care;
 - 2.1.25.** services specified as non-reimbursable services under the selected Insurance programme;
 - 2.1.26.** educational informative classes, lectures or training sessions, incl. pregnancy training courses;
 - 2.1.27.** staying of a relative or a close person of the Insured in in-patient clinic, individual caretaker at in-patient clinic and/or extra payments for individual care; medical, health improvement services or goods for treatment of third parties;
 - 2.1.28.** services included in pre-surgical and post-surgical care contracts.