

# Travel insurance

## Insurance product information document



**Company: Insurance joint stock company BALTA**

Registered office: Raunas street 10, Riga, Latvia

**Product: Travel insurance**

This is an informative document and is not a part of the insurance contract. Complete pre-contractual and contract information is provided in the insurance contract, insurance certificate and Travel insurance Terms and conditions No.4101.03.01 for the clients of JSC "Rietumu Banka".

### What is the type of this insurance?

Travel insurance protects against unforeseen medical expenses in case of sudden and unexpected health problems during the trip, ensures repatriation of persons to the country of residence in case of sudden illness or death or protects against other expenses during the trip, if additional risks are included in the insurance certificate.



#### What is insured

##### Basic risks:

- ✓ Medical risks: medical expenses; dentistry;
- ✓ Medical transport;
- ✓ Repatriation risks: repatriation of the patient; traveling expenses for the arrival of close relation; repatriation in case of death; expenses on burial abroad;
- ✓ Children evacuation;
- ✓ Accident insurance;
- ✓ Civil liability;
- ✓ Legal expenses;
- ✓ Travel documents;
- ✓ Phone calls;
- ✓ Leisure activities;
- ✓ Delay in a trip due to RTA;
- ✓ The insured person's replacement.

##### Additional risks, if included in the offer:

- ✓ Luggage and winter sports equipment insurance (damage, loss, delay, theft during the trip);
- ✓ Travel changes (trip cancellation, interruption);
- ✓ Delayed flight replacement; Flight delay; Missed connecting flight; Delayed hotel days; cancellation due to natural disaster; refusal of a seat on an aircraft);
- ✓ other risks (Hospitals daily benefit; money theft and robbery; expenditure in the country of residence (medical transport, medical expenses); rental car risk insurance).

##### Sum insured:

- ✓ The sum insured depends on the chosen insurance program; there may be limits to certain insured risks.



#### Kas What is not insured?

- ✗ Damage caused by your criminal activity, malicious intent or gross negligence, as well as suicide or attempted suicide;
- ✗ Losses due to force majeure, war, insurgency, natural disasters and other similar circumstances.
- ✗ Losses caused by being under the influence of alcohol, narcotics or psychotropic substances.
- ✗ Losses due to mental disorders, mental illness, acute stress reactions, hysteria, epilepsy and other disturbances of consciousness.
- ✗ Losses due to non-emergency medical care, such as planned treatment, non-emergency surgery, complementary (non-traditional) treatment, treatment for an acute condition due to a sudden illness, etc.
- ✗ Losses due to a pandemic or epidemic, an infectious disease of unknown origin and an infectious disease if the World Health Organization's guidelines for travelers on vaccination and prevention are not followed.
- ✗ Loss of medical care you have incurred due to an illness that started before the insurance contract started, as well as if you went abroad without following the doctor's recommendations not to travel.
- ✗ Loss of medical care for HIV, Acquired Immune Deficiency Syndrome (AIDS), oncology, dialysis, cirrhosis, multiple sclerosis or tuberculosis, regardless of disease stage and medical condition, for cardiovascular surgery, coronary angiography, tissue and organ transplantation, vision, prosthetics and dentures.

Full details of the exceptions are included in the insurance terms and conditions and the insurance certificate.



#### Are there any coverage restrictions?

- ! The insurance contract is not valid in your Home Country (excluding any cases when the insured risk is covered in the Home Country) and in any countries where war has been declared, or in Arctic and Antarctic
- ! Insurance protection is not valid from the 51st day after leaving the home country for Gold, Business, Platinum and Jurmala payment card users and from day 91st for Infinite payment card users. Total number of insured days per year is not limited in time.
- ! Insurance protection is not valid for Business and Gold payment card users, if the payment for the travel ticket, transport tickets or hotel has not been made using the above-mentioned JSC "Rietumu Banka" payment cards.



### Where am I insured?

Insurance is valid worldwide

- ! When engaging in high-risk activities (including traveling on a quadricycle, scooter) during a sports trip, the insured risks are valid only if the insurance certificate has a note for "Sports".
- ! Emergency medical care expenses associated with pregnancy complications are covered up to a maximum of EUR 1,500 during the insurance period, provided that the duration of the pregnancy does not exceed full 32 weeks.

Full details of the exceptions are included in the insurance terms and conditions and the insurance certificate.



### What are my responsibilities?

- To provide true and complete information necessary for the performance of the contract and the examination of the insured event.
- To comply with the obligations specified in the insurance terms and conditions, including obligations after the occurrence of the insured risk. In the case of an insured event abroad, notify IJSC BALTA or the Help Desk specified in the insurance certificate of the occurrence of the insured risk and take all possible reasonable measures to reduce the loss as much as possible. If the insured event occurred in the USA, Bulgaria, Greece, Egypt, Russia, Spain, Thailand or Turkey, you must use the Help Desk to arrange assistance, taking into account the Help Desk's recommendations for choosing a medical institution.
- In the case of an insured event, submit to the insurer an application for indemnity and documents confirming the occurrence of the insured risk, its circumstances and the amount of loss.
- By submitting the application for the insured event, you authorize IJSC "BALTA" to get acquainted with the medical and other documentation in order to ensure the evaluation of the insured event.



### When and how do I pay?

Payment for insurance must be made to JSC Rietumu Banka, which has entered into an insurance contract for the benefit of payment card users, within the terms and in the amount specified in the insurance contract.



### When does coverage begin and end?

Insurance takes effect on the start date and time specified in the insurance certificate (Latvian time).

If the insurance certificate is concluded while you are outside the Home country, the insurance cover is valid after 48 hours from the moment of concluding the insurance certificate.

The insurance is valid until at least one of these events occurs:

- JSC Rietumu Banka's payment card expires;
- the insurance period specified in the insurance certificate expires.



### How can I cancel a contract?

The insurance certificate can be terminated by submitting a respective application for closing the payment card of JSC Rietumu Banka.