

TRAVEL RISK INSURANCE TERMS AND CONDITIONS

For Insurance of Users of Citadele banka AS Estonian Branch Payment Cards

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1. What is what?

Bank – Joint-stock company Citadele banka, the Policyholder according to the Law of Obligations Act, concluding insurance contract in favour of Citadele banka AS Estonian Branch payment card users.

Client - a private individual, a Bank's payment card user, not older than 80 years of age, having an interest to insure and in whose favour the insurance contract is concluded, the Insured according to the Law of Obligations Act.

Insurance Contract – agreement between BTA and the Bank about ensuring insurance protection, Insurance Policy and these Terms and Conditions being an integral part of it.

Insurance policy – document, confirming the conclusion of insurance contract.

Insurance period – period of time, when insurance cover is in effect, which is the same as the effective period of the Insurance policy.

Sum Insured – the sum insured established for each particular insured risk in the insurance policy, which is the maximum sum insured for each insured event and for the entire effective period of the insurance policy.

Car rental company – a company licensed and entitled to provide car rental services in the country, where Rental car is taken.

Car rental contract – contract on rent of a car, concluded between the Client and the Car rental company.

Bank's Payment Card – payment card, issued by the Bank, which has an effective contract for the use and maintenance of the payment card, and/or the payment card has not expired and which includes an insurance cover according to Annex 2 of these Terms and Conditions.

Travel / Trip - the Client's trip outside his/her permanent domicile by car, train, bus, ship, ferry or airplane. 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. Travelling by other vehicles is insured according to terms defined in Article 2.4., 2.5.

Domestic Travel / Trip - the Client's trip within his/her domicile, with the Client staying at a booked in advance and/or paid for hotel for not less than 2 nights and provided that the trip destination is further than in a 95 km distance from the Client's permanent and/or declared place of residence. The hotel must be booked and/or paid for

2 days prior the departure. The effective insurance cover period is identical with the period to which the Client has booked and/or paid for the hotel.

Intermediate point – a place, where the Client stays for less than 24 (twenty-four) hours, with a purpose to make a transfer to the next air, water or land vehicle to arrive at the destination of the trip.

Family members – for purposes of these Terms and Conditions, a Bank's MasterCard Gold, VISA Gold, X Platinum, VISA Platinum or X Infinite payment card user's spouse or life partner, who is not of kin to the Bank's payment card user and who permanently resides in one household with the Bank's payment card authorized user. Bank's MasterCard Gold, VISA Gold, X Platinum, VISA Platinum or X Infinite payment card user's biological/adopted children or grandchildren of up to 21 years of age (inclusive) or, who are full-time students. Insurance cover will be in effect only in the case, when Family members travel together with the authorized user of the Bank's payment card, i.e., they have the same travel dates, itinerary, type of transportation and places of accommodation.

Work colleagues – not more than two colleagues of the MasterCard Business Gold, VISA Business Gold, X Corporate business payment card user, going on a business trip together with the user of the respective Bank's payment card, i.e., they have the same travel dates, itinerary, type of transportation and places of accommodation. Provided that not more than two colleagues of the Bank's payment card user are going on the business trip, they will be applied the Family members insurance terms, sums insured and limitations.

EHIC – European Health Insurance Card

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

Impairment of chronic disease - manifestation of the symptoms characteristic of the chronic disease, as a result of which urgent medical aid is required.

Rental car – vehicle, which is rented according to Car rental contract from a Car rental company and which is received from a Car rental company.

Medical evacuation, transportation - by medical evacuation for purposes of these terms and conditions is understood medically necessary transportation, when prescribed by physician, from an in-patient clinic abroad to an in-patient clinic in the domicile. In case medical evacuation is carried out to the domicile, which is not the Republic of Estonia, BTA will pay insurance indemnity only in an amount that does not exceed an amount of money, which should be paid for medical evacuation to the Republic of Estonia. Medical transportation, for purposes of these Terms and Conditions, is transportation from a hospital in the domicile country to a hospital at the Client's place of permanent residence, when a personal accident occurs during a Domestic trip.

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.

Domicile [country] – the Client's country of citizenship, country of permanent residence and country having issued residence permit to the Client.

Emergency medical aid – medical aid, when, if not received, the Client's life is in danger.

Emergency dental care – dental care, which is limited only to procurement of painkillers and temporary measures of teeth treatment (x-ray, administration of medicine, temporary tooth fillings or tooth extraction local anaesthesia, opening a tooth canal, cleaning and drug administration).

Personal accident - a sudden, unexpected event occurring beyond the Client's will as a result of external circumstances during travel, as a result of which harm to the Client's physical condition is done and emergency medical aid is required. An abortion, childbirth, surgery, and its consequences, medical errors and illnesses are not regarded as personal accidents.

Larceny – for purposes of these Terms and Conditions, a covert theft or larceny according to the definitions of the Criminal Law.

Deductible – portion of losses, expressed as percentage of the total loss amount or as an amount of money, which shall not be disbursed by BTA under the insurance contract. Deductible shall always be defined for each Client.

Carrier – aircraft operator (airline company), marine vessel (ferry or ship, used for commercial purposes) operator (shipping company), railway train operator (railway company), bus operator (international bus carriers), carrying passengers and luggage, as legally entitled to.

Sudden grave disease - an unexpected illness, which had not manifested before conclusion of the insurance policy, necessitating urgent aid to be rendered to the Client.

Professional athlete – when sport is the Client’s main occupation, or the Client is preparing to participate, or participates, in a competition for a contractual remuneration, as well as when the Client participates in a European or World championship.

Repatriation - transportation of the mortal remains to the Domicile airport, if the transportation is performed by plane, or to a mortuary, if the transportation is performed by other means of transport, and the death has occurred while on Trip. Upon directions of relatives, transportation can be performed to the Domicile airport other than the Republic of Estonia. In this case, BTA will pay insurance indemnity only in an amount not exceeding the amount payable for repatriation to the Republic of Estonia. If the death has occurred while on Trip within Domicile, then transportation of the mortal remains is provided to a mortuary at the permanent place of residence.

Act of terror - an act that is expressed as using power and violence, or threats to use them by any third party or group of persons who act in solitude or in relation to any organisation or government, or on behalf thereof, which are carried out due to political, religious, ideological or ethnic reasons and which include the intention of affecting the government or to put the public or any part of it in danger.

Physical work – types of work involving the locomotor system of a human with the main load on the skeletal muscles. For purposes of these Terms and Conditions, it is work involving lifting and moving of weights, as well as work in construction, engineering, metallurgy, chemical industry, working at height, long-distance driving, work in farm, and work with electricity.

2. Insurance Protection

- 2.1.** The insurance cover established under the insurance contract is in effect in the entire world, except for the Domicile of the Client or its Family member. With the provision that there is a special clause in these Terms and Conditions, the insured risk will be in effect during a Domestic trip.
- 2.2.** Insurance protection to the Client is granted during the effective insurance contract period and while the Client holds a valid Bank’s payment card.
- 2.3.** Insurance protection will be in effect, when the Client is outside its domicile for a period not longer than 90 (ninety) consecutive days during each separate travel, i.e., insurance cover will become invalid on the 91 (ninety-first) day since the beginning of travel.

Inclusion/exclusion of sports and physical activities into/from the insurance cover

- 2.4.** Insurance coverage for Bank’s payment card users includes: aerobics and its types, badminton, basketball, bowling, driving personal watercraft, motorboat, rowboat, catamaran or yacht (as passenger) in inland and coastal waters, driving motor scooter, moped, motorcycle in Lithuania, Latvia, observing the speed limits and provided that the Client has departed for the Trip by this motor scooter, moped, motorcycle from its domicile, dancing, cross-country skiing, floorball, football (association), golf, canoeing, curling, cricket, hot air ballooning (as passenger), fishing, workouts in the gym, Nordic walking, orienteering, hiking (also mountaineering without alpinist equipment up to altitude of 3000 metres, for VISA Platinum and X Infinite payment card users up to altitude of 4500 metres), paintball, swimming, rafting, cycling (on public roads), running (excluding marathon), skating in public skating-rinks, roller-skating, snorkelling, archery, darts, tennis, water polo, gymnastics, volleyball, horseback riding, travelling by indigenous vehicles as a passenger, incl. going by elephants, camels, rickshaws, etc., recreation in amusement parks and water parks, incl., in the hotel territory. Insurance will be in effect, when not participating in competitions and not doing all the kinds of sports mentioned in this Article as a Professional athlete.
- 2.5.** The following is included in addition to the list of Article 2.4 in the insurance cover for the Bank’s Mastercard Gold, VISA Gold, X Platinum, Visa Platinum, X Infinite payment card users and their family members: driving a quadracycle, motor scooter, moped, motorcycle or snowmobile with special equipment, observing the speed limits and provided that the Client holds the appropriate category vehicle driver’s licence in the case, when the Client drives a motorcycle (except for mountain driving), ice-hockey, yachting sport, Alpine skiing and snowboarding (excluding doing these types of sports outside tracks specifically designed for this purpose), white water rafting (Class I-II difficulty rivers according to international classification), surfing, staying at/moving along populated areas higher than altitude of 3000 metres above sea level, when the particular populated area can be reached by public transport, except for helicopter, diving with aqua-lung (excluding diving or scuba-diving exceeding the depth of 30 meters or doing this type of sports in the Arctic Ocean or its adjacent seas). Insurance coverage will not include the abovementioned or other physical activities and sports when the Client participates in competitions, or engages in them as a Professional athlete.

If any of the activities, mentioned in this Article, include performing elements of banking turns, manoeuvres, acrobatics, jumps from heights or other tricks, then this sport/activity is not included in the insurance cover.

- 2.6.** According to the division in Articles 2.4-2.5, the sports and physical activities are insured also while on Domestic trip.
- 2.7.** Insurance cover does not include sports and physical activities, not listed in Articles 2.4-2.5, including, but not limited to, motor sports, ice-fishing, fishing outside inland or coastal waters, speleology, expedition, as well as, when they are not included in the insurance cover for a specific Bank's payment card type.

3. Total Sum Insured

- 3.1.** The total sum insured shall be the maximum amount that can 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 policy and it is defined for each Bank's payment card type according to Annex 2 of these Terms and Conditions.
- 3.2.** When insurance cover is in effect for the insured risk both while on Trip and while on Domestic trip, then, when this risk occurs while on Domestic trip, the sum insured is established according to Annex 2 of these Terms and Conditions. This sum, as a sublimit, is part of the sum insured for this risk while on Trip.
- 3.3.** In case when insurance coverage applies also to the Family members or Work colleagues, then they are insured within the limits of the defined sum insured, which is the total sum insured for all insured persons; they are as well insured against each individual risk within the limits of the sum insured established for this risk, which is the total sum insured with respect to this risk for all insured persons, i.e. the Client and its Family members or Work colleagues, according to Annex 2 of these Terms and Conditions. All the insurance cover exceptions, limitations and other insurance provisions shall apply to Family members or Work colleagues.
- 3.4.** In case the Client has two or more Payment Cards of the Bank, the liabilities of BTA shall only be limited to the insurance coverage and the total Sum Insured provided for one Payment Card of the Bank, i.e., obtaining more than one Payment Card of the Bank shall not increase the liabilities of BTA undertaken regarding the authorised user of Payment Card, its Family Members and Work colleagues. In such cases upon occurrence of insured event, the indemnity will be disbursed, calculating it from the Sum Insured, which is set for a particular Payment Card type at the choice of the authorised user of the Payment Card of the Bank.

MEDICAL EXPENSES INSURANCE

4. What is insured?

- 4.1.** The insured risk is the necessity to cover medical, repatriation costs, or costs of medical evacuation in relation to:
- 4.1.1.** Sudden Grave Disease of the Client;
 - 4.1.2.** Aggravation of a Chronic Disease of the Client.
 - 4.1.3.** a Personal accident.
- 4.2.** When the Client is a citizen of a European Union membership country, then, upon receipt of emergency medical aid in a medical institution of a country of the European Union, European Economic Area or the Swiss Confederation, the Client must present an EHIC card. In case the Client does not have an EHIC card, the Client or the Client's authorized person, upon BTA's directions, shall request it from the National Health Service or the Client's Domicile country institution issuing EHIC cards, and submit it to the respective medical institution.

5. What will BTA compensate and how?

- 5.1.** In the case of **medical expenses while on Trip**, BTA will compensate for:
- 5.1.1.** medical expenses for urgent medical aid occurring until the moment, when transportation of the Client to Domicile becomes possible, but not exceeding 30 (thirty) days since the day of hospitalisation of the Client.
 - 5.1.2.** medical expenses for surgical operation, provided that this surgery is urgent and it cannot not be done in the Client's Domicile country after medical evacuation of the Client, i.e. when failure to perform the surgical operation immediately may jeopardize the Client's life or result in serious deterioration of the Client's health condition;
 - 5.1.3.** medical expenses concerning emergency medical assistance in the case of the Client's pregnancy complications, for the amount not exceeding EUR 1,500 (one thousand five hundred euros) and provided that the duration of pregnancy does not exceed 32 (thirty-two) weeks.
 - 5.1.4.** medical expenses for urgent dentistry aid, limited to the amount, specified in Annex 2 to these Terms and Conditions;

- 5.1.5. the expenses for medication provided that they were purchased on the treating doctor's perceptions.
 - 5.1.6. expenses for purchase or lease of temporarily required technical medical aids prescribed by the Client's doctor (such as wheelchairs, crutches, orthoses), not exceeding the amount specified in Annex 2 of these Terms and Conditions.
 - 5.1.7. expenses for transportation services (incl. emergency medical aid, rescue services) to a medical institution upon a condition that urgent aid is provided in this medical institution;
 - 5.1.8. medical expenses for aggravation of the same chronic disease shall be compensated once in an insurance period.
 - 5.1.9. BTA will compensate the expenses for medical services rendered in medical centres, clinics or by private doctors in Turkey, Egypt, Greece and Bulgaria, with whom BTA does not have concluded cooperation agreements, only to the extent that BTA would have compensated them by paying for the same services to its cooperation partners.
- 5.2. In the case of **medical evacuation, transportation**, BTA will compensate for:**
- 5.2.1. medical evacuation expenses from a hospital abroad to an in-patient clinic in the Domicile to proceed with the treatment. If a third party organizes medical evacuation, and the fact of rendering such services and the related expenses are not coordinated with BTA by the Client or his/her authorised representative in advance in writing, then BTA will indemnify the expenses for medical evacuation services within the limits of the minimal possible amount, for which BTA would have been able to render the medical evacuation. In case the Client rejects the proposed medical evacuation and stay abroad, proceeding or not the treatment process, BTA shall be relieved from the obligation to provide the medical evacuation service to the Client;
 - 5.2.2. the expenses for travelling and services of the person, a health care worker, accompanying the Client, if escorting is required by the treating doctor's instructions, and is provided during medical evacuation. With doctor's permission, the health care worker may be replaced by a Family member, travelling with the Client, and in such a case, BTA will cover only the transportation expenses concerning the ticket replacement or procurement of a new economy class ticket, in case the previously purchased ticket cannot be replaced;
 - 5.2.3. the transportation expenses of the Client incurred by him or her due to a necessity to return to the Domicile. These expenses will be covered in case, due to any of causes specified in Article 4.1, the Client was stationed and lost the opportunity to use the previously purchased tickets and they were non-refundable. BTA will only indemnify for economy class tickets in an equivalent kind of transport, which the Client failed to use. When the tickets purchased by the Client can be replaced or refunded, BTA will indemnify only the amount payable for ticket replacement.
 - 5.2.4. In case the Client, during a Domestic trip, gets stationed due to a Personal accident, sudden illness or aggravation of a chronic disease and the hospital time, according to doctor's forecast, will last more than 3 days, BTA will cover the Client's medical transportation costs to a hospital at the Client's permanent place of residence.
- 5.3. In the case of **Repatriation**, BTA will compensate for:**
- 5.3.1. transportation of the mortal remains to the Domicile airport, if the transportation is performed by plane, or to a mortuary, if the transportation is performed by other means of transport, and the death has occurred while on Trip.
 - 5.3.2. transportation of the mortal remains to the a mortuary at the permanent place of residence, if the death has occurred while on Domestic trip;
 - 5.3.3. If repatriation is being arranged by a third party, and rendering and expenses of such services are not coordinated with BTA in writing, then BTA shall indemnify the minimum limit of the sum, for which BTA would have been able to organize the repatriation. repatriation costs.
- 5.4. In the case of a **Child's evacuation**, BTA will compensate for:**
- 5.4.1. transportation expenses for economy class tickets, coordinated with BTA in writing, in case there is a need to get back to the Domicile country the Client's children of minor age, travelling with the Client and remaining without escort in case the Client has got stationed due to any of the causes specified in Article 4.1.
- 5.5. In the case of arrival of relatives, BTA will compensate for:**
- 5.5.1. expenses for arrival of two family members to the Client, in case the Client is stationed in a foreign medical institution for a time longer than 24 (twenty-four) hours during the Trip due to a case specified in Articles 4.1.1-4.1.3 of these Terms and Conditions. economy class airline ticket, first class railway, bus, ship, designed for passenger carriage, or ferry ticket, for a two-way trip, as well as hotel and catering costs, but not more than EUR 100 (one hundred euros) for each day and not exceeding a total of 10 days, not longer than the period of time that the Client has spent in the day and night in-patient clinic.

6. When insurance is not in effect?

- 6.1.** BTA will not compensate expenses, and an occurrence shall not be regarded an insured event:
- 6.1.1.** if before the trip the Client was advised against going on the trip by doctors, the Client's travelling purpose was to receive medical assistance, or the need to get medical assistance could be predicted yet before starting the trip (for instance, illness symptoms emerged while the Client had not yet left its Domicile country);
 - 6.1.2.** if during the first visit to a doctor, due to occurrence of the insured risk or at the moment of occurrence of a Personal accident, presence of alcohol (and causal relationship between the alcohol intoxication and the insured event is established), drugs, psychotropic substances or medicine not prescribed by a physician is detected in the Client's body, or the acute condition is related to a prior excessive abuse of alcohol or toxic substances;
 - 6.1.3.** in the area of psychiatry, including epileptic fits, hysterics, acute stress reactions, depression, sexually transmitted diseases, AIDS, HIV and treatment of side-effects caused by these diseases;
 - 6.1.4.** related to abortion or childbirth, as well as expenses for services related to family planning and infertility treatment;
 - 6.1.5.** related to burns caused by ultraviolet radiation of the sun, allergy or moderately severe or severe general allergic reactions of the Client's body (except for angioedema, urticaria, anaphylactic shock), requiring hormone therapy, except for cases, when urgent medical assistance is provided to save the Client's life or the injured person is a child under the age of 12 years;
 - 6.1.6.** related to diseases where vaccination is compulsory, vaccination and other prophylactic measures, as well as health disorders, caused by vaccination and other prophylactic measures;
 - 6.1.7.** related to oncology diseases, diabetes mellitus and treatment of dysfunction of organs caused by them, and treatment of chronic renal failure (dialysis);
 - 6.1.8.** related to operations that are not urgent – not involving danger to life, and can be conducted in the domicile country;
 - 6.1.9.** related to cosmetic treatment, plastic surgery, rehabilitation measures, planned treatment measures, medical assistance after treating the an acute condition in the case of a sudden illness, increased comfort and services, or treatment in sanatoriums, prophylactic clinics and other similar establishments;
 - 6.1.10.** related to correction of eye-sight, transplantation of tissue or organs, prosthetics (including manufacturing, procurement, repair of prosthesis), heart surgery, incl. surgery of heart valves, blood vessels, implantation of pacemaker, except for treating the direct consequences of a personal accident;
 - 6.1.11.** related to treatment by non-traditional medical methods, treatment without a definite diagnosis or treatment that does not correspond to the diagnosis stated, procurement of vitamins, food supplements, herbal or homoeopathic products;
 - 6.1.12.** when expenses are related to purchase or mending of permanent medical aids (e.g. glasses, prostheses, wheel-chairs);
 - 6.1.13.** expenses related to further treatment abroad, when the Client rejects medical evacuation to the domicile country, although a doctor's permit for medical evacuation has been received.
- 6.2.** BTA will not compensate expenses, and an occurrence shall not be regarded an insured event, when the insured risk has occurred:
- 6.2.1.** as a result of the suicide or its attempt;
 - 6.2.2.** while serving in any unit of army;
 - 6.2.3.** while performing physical work;
 - 6.2.4.** while doing physical activities or a kind of sport, not mentioned in Articles 2.4., 2.5. as included in the insurance cover.
- 6.3.** BTA will not compensate for losses, if the expenses have originated during visits of private clinics and centres in the Russian Federation and the Republic of Belarus, as well as during visits of American, German and French medical centres and clinics, as well as Russian-American and similar joint medical ventures.
- 6.4.** BTA will not compensate losses incurred, directly or indirectly by events stated in Article 51.

PERSONAL ACCIDENT INSURANCE

7. What is insured?

- 7.1.** The insured risk is a personal accident occurring during a travel, resulting in:
- 7.1.1.** death;
 - 7.1.2.** mutilation, specified in Annex 1;

7.2. In accordance with this part of these Terms and Conditions, compensation principle is not applied.

8. What will BTA compensate and how?

- 8.1.** In case a personal accident during travel results in death or bodily injuries, which, no later than within 1 (one) year following the moment of accident occurrence, lead to death, BTA will pay insurance indemnity in the amount of the sum insured specified in Annex 2 to these Terms and Conditions to the heirs of the Client according to the procedure established in regulatory enactments of the Republic of Estonia, depending on the country the Client belongs to.
- 8.2.** In case a personal accident results in one or a number of mutilations, BTA will pay an insurance indemnity, calculated on pro-rata basis, the percentage indicated in Annex 1, from the sum insured for this risk stated in Annex 2 to these Terms and Conditions, indemnifying for one, the severest, of the sustained mutilations.
- 8.3.** If the Client had already had a mutilations prior the occurrence personal accident, BTA will calculate insurance indemnity as difference between proportional share of the sum insured (percentage), which, according to Article 10.2 of these Terms and Conditions would have been payable for mutilation sustained as a result of personal accident, and the proportional share of the sum insured (percentage) for the mutilation present prior to this personal accident.
- 8.4.** Upon BTA's request the Client shall undergo certain medical examinations with a doctor selected by BTA, in order to ascertain the circumstances of occurrence of the insured risk or the degree of harm done to the Client's health, physical condition or life as a result of its occurrence.
- 8.5.** Upon the occurrence of death, insurance indemnity will be calculated by deducting all insurance indemnities disbursed for mutilation under that particular insurance contract. In the case when the insurance indemnity previously paid for a mutilation is equal to or higher than the insurance indemnity for the case of death, then, at the occurrence of death, no additional insurance indemnity shall be paid.
- 8.6.** Personal accident insurance is in effect also while the Client is on a Domestic trip with a sum insured, defined for this risk in Annex 2 to these Terms and Conditions.

9. When insurance is not in effect?

- 9.1.** The exceptions accounted in Articles 6.1.2, 6.2 and 51 of these Terms and Conditions shall apply in personal accident insurance.
- 9.2.** Insurance indemnity will not be paid and situations will not be regarded insured events, when they occur while the Client is in a country, where mass commotion or war take place (irrespective of whether or not the war is officially declared), as a result of mass disorders, hostilities. Although, in case the Client has entered this country prior to the start of the commotion, war then insurance coverage shall be in effect during the first 5 (five) days since the start of these events.

LUGGAGE INSURANCE

10. What is insured?

- 10.1.** The insured risks are:
- 10.1.1.** luggage, registered with the carrier, getting delayed due to the carrier's fault;
 - 10.1.2.** luggage, registered with the carrier, getting lost, robbed or damaged due to the carrier's fault;
 - 10.1.3.** larceny of luggage, while it has been at the Client's disposal.
- 10.2.** For purposes of these Terms and Conditions, luggage is the Client's suitcases, travelling-bags, handbags, if they are registered with the carrier, as well as things therein: The Client's clothes or other personal hygiene products, souvenirs, baby carriages or other specialized carriages. Indemnifying for direct losses incurred due to occurrence of the insured risks specified in Article 10.1 of these Terms and Conditions, compensation principle shall apply.

11. What will BTA compensate and how?

- 11.1.** The total sum insured for luggage insurance shall be equal to the sum insured, specified in Annex 2 for the risk of loss, larceny or damage of luggage due to the carrier's fault.

11.2. The sum insured for each separate luggage item, as well as items of one group, shall be EUR 250 (two hundred fifty euros); the limit for one group items for MasterCard Gold, VISA Gold, X Platinum, VISA Platinum, X Infinite payment card category users shall be EUR 400 (four hundred euros), except for sports equipment, which will have a sum insured of EUR 500 (five hundred euros).

In accordance with the aforementioned, groups of items are distinguished as follows: outerwear, underwear, footwear, cosmetics, hygiene products, souvenirs, baby carriages, suitcases, etc.

The sum insured for sports equipment is part of the sum insured for the insured risk "Luggage getting lost, stolen due to the carrier's fault" specified in Annex 2 of these Terms and Conditions.

11.3. Skiing and sports equipment is insured only provided that the Client has the insurance cover while doing sports according to the classification of sports specified in Articles 2.4-2.5.

11.4. Luggage insurance shall be in effect also when the Client returns to the Domicile from a Trip, except for larceny of luggage, while it is at the Client's disposal.

11.5. In case the carrier has compensated your losses for luggage in the case of occurrence of any of the insured risks specified in Article 10.1, BTA will compensate the difference between the direct losses caused to the Client and the carrier's compensated amount.

11.6. Delay of luggage cover will be in effect on the following conditions:

11.6.1. At the Client's arrival at the point of travel destination, intermediate point of trip, or a location where the Client has intended to stay longer than 24 (twenty-four) hours, the dispensing of the Client's luggage is delayed for more than 3 (four) hours; In such a case, the Client will be refunded for purchasing basic necessities (incl. one mobile telephone charger) and hygiene items, as well as clothing appropriate for the local climate, purchased by the Client to replace the items in the Client's luggage; in the case of delay of sports equipment, the Client will be compensated for the expenses for the rent of sports equipment; Only those expenses, occurring to the Client until the moment of getting back the Client's luggage, shall be compensated;

11.6.2. The Client shall submit to BTA copies of receipts for purchases or rent of sports equipment, luggage registration slip, confirmation statement issued by the carrier of the luggage delay fact.

11.6.3. In case luggage get delayed for a time of 10 (ten) and more hours in the Domicile of the Client, when the Client returns from the Trip, BTA will pay indemnity of EUR 25 (twenty-five euros) for the occurrence of this fact.

11.7. In the case of **luggage getting lost, stolen due to the carrier's fault** BTA will pay insurance indemnity of the amount of the actual value of luggage right before the insured event.

Luggage will be regarded as lost, if it is not found within 14 (fourteen) days since the moment the fact of loss is established and there is the carrier's written confirmation thereto.

In case the Client cannot provide documentary evidence of the actual value of the luggage right before the insured event occurrence, BTA will determine the actual value of luggage as the amount of money for which the particular missing item could be purchased right before the insured event, applying depreciation of 20% (twenty percent) per annum for objects, older than one year.

In order to be eligible to insurance indemnity, the Client has to submit to BTA the luggage registration slip, confirmation statement of the luggage loss fact, issued by the carrier, and the amount of the paid compensation.

Any previously made disbursements made for the delayed luggage risk shall be deducted from the payable indemnity.

11.8. In the case of **luggage damages**, BTA will pay insurance indemnity as the amount of expenses required to make the necessary repairs. In case the repair expenses exceed the actual value of luggage prior to the occurrence of insured event, or repair is not feasible, the principle referred to in Article 11.7 shall be applied to compensate losses.

In case BTA has made a decision to pay insurance indemnity for the damaged luggage in the amount of its actual value prior to the occurrence of the insured event, then BTA shall be entitled to demand the damaged luggage be submitted to BTA.

To get paid insurance indemnity, the Client has to submit to BTA: the luggage check-in ticket, the carrier's confirmation to the fact of luggage loss and the amount of disbursed compensation, and present the damaged luggage or submit good quality photos of the damaged luggage that would enable a good and objective assessment of the damages. In the case of repair, documents confirming the repair expenses shall be submitted.

11.9. In the case of luggage larceny, while it has been at the Client's disposal, BTA will compensate to the Client for the expenses for purchasing articles of first necessity, made within 48 (forty-eight) hours since establishing the fact and which replace the stolen luggage units, without exceeding the sum insured defined in Annex 2 of these Terms and Conditions for this insured risk.

Insurance indemnity will be paid provided that the Client has reported the fact of larceny within 24 (twenty-four) hours to a law-enforcement institution of the respective country, and a document confirming this fact has been issued.

In order to be eligible to insurance indemnity, the Client has to submit BTA a document issued by a law-enforcement institution, confirming the fact of reporting the larceny, as well as copies of purchase receipts.

12. When insurance is not in effect?

BTA **will not compensate** for losses, occurring regarding:

- 12.1.** damage or destruction of fragile objects, incl. china, glass, sculptures;
- 12.2.** damage, loss, destruction or theft of dentures, lenses, hearing aids;
- 12.3.** delay, detention, arrest or confiscation of luggage, reasoned or without a reason, by public authorities (such as customs, police, etc.);
- 12.4.** damages, destruction, loss, larceny, delay of luggage carried illegally;
- 12.5.** depreciation of the value of luggage, its damages or destruction as a result of being exposed to moth, vermin or other insects;
- 12.6.** luggage wear, damages or destruction as a result of cleaning, painting, repair, refurbishment, restoration;
- 12.7.** damages, destruction, loss, larceny or purchase of video, audio equipment, computer hardware and its accessories, digital cameras, navigation devices, electrical appliances and accessories, jewellery, watches, food and alcohol, precious metals, perfumes, leather and silk products, decorative cosmetics, optical items (including sunglasses), antiques, tobacco, paper money, bank payment cards, checks, travel tickets, all types of securities, fuel purchase cards or other payment cards, coupons, ID documents;
- 12.8.** spills of liquid substances in luggage;
- 12.9.** carrying of luggage as cargo in a vehicle that you yourself do not use, or sending luggage as cargo by a transport plane;
- 12.10.** for scratched objects, incl. scratches on suitcase or sports equipment;
- 12.11.** damage or destruction of an object in the luggage due to its inherent properties;
- 12.12.** delayed, lost, stolen, damaged luggage, not owned by the Client or not intended for the Client's private use;
- 12.13.** larceny of luggage, while it is at the Client's disposal, in case the luggage was left in a car during the dark hours of the day (21:00 - 07:00), except for a case the luggage was left in a car in a way to be not visible by passers-by and not attract attention.
- 12.14.** theft of luggage from ski boxes, luggage boxes and bicycle racks for carrying luggage by car.

THIRD PARTY LIABILITY INSURANCE

13. What is insured?

The insured risk is the Client's or the Client child's (provided the child is under 12 years of age) action or its omission during travel, resulting in bodily injuries to a third party or damaged property owned by a third party, when the third party's claim for compensation of losses has been submitted to the Client or BTA in writing during the insurance period or within 6 (six) months since the last day of the insurance period.

14. What will BTA compensate and how?

- 14.1.** BTA will **compensate** incurred direct losses, related to:
 - 14.1.1.** Harm caused to life or health of a third party – emergency medical aid, according to the definition of these Terms and Conditions, provided to the third party;
 - 14.1.2.** Damage of property – damages to or total destruction of material moveable and immoveable objects owned or legally used by a Third party;
 - 14.1.3.** Rescue expenses – reasonable minimum expenses concerning urgent damage repair or reduction measures, even in those cases, when these measures have not been successful;
 - 14.1.4.** Litigation expenses – court and litigation expenses, coordinated with BTA in writing, occurring with regard to investigation and settling a claim brought by a Third party against the Insured, within the liability limits, though not exceeding EUR 1,500 (one thousand five hundred euros).
- 14.2.** BTA is entitled, though not obliged, to represent the Client in court, when solving a dispute with regard to third party claims against the Client. The Client will be obliged to arrange the required documents and provide the required assistance to BTA, when the latter takes part in trial on behalf of the Client.
- 14.3.** In case BTA requests the Client to handle a claim in a certain amount, but the Client ignores such request of BTA, then BTA, even if there was a court ruling, will not be obliged to compensate the amount, which exceeds the claim adjustment amount suggested by BTA.

14.4. Third party liability, while the Client does sports, will be insured only on condition that in line with the division of the kinds of sports in Articles 2.4- 2.5, the respective kind of sports is covered.

15. When insurance is not in effect?

BTA **will not compensate** for losses:

- 15.1.** when the event causing them (the Client's act or omission of it, resulting in losses of a Third party) has occurred prior to the start date of the insurance period.
- 15.2.** that are collateral losses, including decrease in expected profits and unearned income;
- 15.3.** which the Client has pledged to compensate in accordance with the contract and which would have not occurred otherwise;
- 15.4.** which are the contractual penalties, fines and other contractual or legal sanctions;
- 15.5.** concerning moral damage, including for a mutilation and disfigurement;
- 15.6.** which have occurred with regard to denigration of honour and dignity;
- 15.7.** which have occurred concerning the operation and use of a motorized land, water or air vehicle, including drones;
- 15.8.** which have occurred with regard to damages to property:
 - a)** which the Client has rented, leased, borrowed or accepted for sale,
This exception does not apply to losses, which have to be compensated by the Client concerning a temporary rent of premises (such as a hotel, apartments), as well as losses concerning damages of the equipment therein;
 - b)** which are at the Client's disposal, under the Client's management, supervision, control,
 - c)** which the Client has transported,
 - d)** or objects, which the Client processed, recycled or otherwise affected them;
- 15.9.** which have occurred with regard to inexplicable loss or theft of property;
- 15.10.** which have occurred with regard to use or presence of asbestos;
- 15.11.** which have directly or indirectly been caused by oncologic or infectious diseases;
- 15.12.** which have been inflicted by the Client as the owner or keeper of animals, including pets, exotic and domesticated wild animals;
- 15.13.** which have occurred, while the Client has been under influence of alcohol, narcotic or toxic substances;
- 15.14.** which are to be indemnified from the State social insurance budget according to regulatory enactments by granting pensions and benefits or from the State or municipal budget by receiving benefits;
- 15.15.** which have been caused by the Client's professional activities or business, including practice or vocational training without consideration;
- 15.16.** which have occurred, due to the use of weapons, using pyrotechnics or other uncontrolled flying sources of naked flame;
- 15.17.** which have been caused to the Client's relatives or in-laws;
- 15.18.** are related to the terms referred to in Articles 6.1.2-6.1.3, 6.2 and 51 of these Terms and Conditions.

16. What does the Client have to do in case of occurrence of an insured event?

- 16.1.** Upon the occurrence of insured risk, precondition to be eligible to insurance indemnity is the Client's compliance with the following obligations:
 - 16.1.1.** immediately, as soon as possible, to notify BTA in writing about each event, the consequences of which can be the basis for a claim be brought against the Client because of the Client's illegal actions during the trip. In case investigation is initiated with regard to such an event, issued summons, or other actions of legal nature carried out, or the Client has received a complaint or a claim, the Client must immediately, as soon as possible, provide BTA with the respective information and copies of all documents received;
 - 16.1.2.** by following BTA's directions, take care of prevention or reduction of losses and do anything required to contribute to clarify the circumstances of the occurrence, as well as to furnish BTA with fair and comprehensive information about the circumstances of occurrence of insured risks and losses, and information and documents necessary to evaluate the losses;
 - 16.1.3.** without BTA's prior consent, not to admit or settle, partially or fully, claims of third parties regarding the Client's third party liability during travel.
- 16.2.** In the case the Client has failed to comply or has not duly complied with any provision specified in Article 16.1, BTA will be entitled to reduce the amount of insurance indemnity or completely reject it.

TRIP CANCELLATION, INTERRUPTION INSURANCE

17. What is insured?

- 17.1.** The Insured risk is trip cancellation, interruption related to:
- 17.1.1.** a sudden severe illness of the Client's family members, aggravation of a chronic disease that had not manifested during last three years, personal accident;
 - 17.1.2.** death of family members;
 - 17.1.3.** in the case of trip cancellation also:
 - 17.1.3.1. the Client's sudden severe illness, personal accident at the domicile country, aggravation of a chronic disease that had not manifested during last three years, which was diagnosed/occurred before the start of the trip, and which required urgent medical assistance to be provided, with a subsequent medical treatment, which partially or completely overlaps the travel dates, not less than 10 (ten) days of out-patient treatment or not less than 3 (three) days of in-patient treatment;
 - 17.1.3.2. death of the Client;
 - 17.1.3.3. summoning of the Client to a court sitting as a witness or victim according to the procedure established in regulatory enactments, whereof the Client is notified after procuring a trip voucher/booking tickets and hotel;
 - 17.1.3.4. necessity of the Client's presence due to material damage inflicted to property owned by the Client, as a result of fire or natural disasters, or illegal activity of a third party, when losses are not less than EUR 2,000 (two thousand euros);
 - 17.1.3.5. a cancelled concert, when the primary goal of the trip was visiting an open public concert;
 - 17.1.3.6. occurrence of a terrorist act, officially regarded as such by public authorities of the respective country, and because of which the provision of services to tourists at the point of travel destination is encumbered. BTA will compensate losses only in that case, if the act of terror has occurred and the scheduled trip has been cancelled not less than 30 (thirty) calendar days prior the scheduled start date of the trip.
 - 17.1.3.7. complications of the Client's (or the Client's spouse's) pregnancy, provided that the pregnancy has started after partial or full payment for the trip.
- 17.2.** In accordance with these Terms and Conditions, in the case of cancellation, interruption of a trip, the compensation principle shall apply by compensating the direct losses incurred by the Client.

18. What will BTA compensate and how?

- 18.1.** In the case of trip cancellation:
- 18.1.1.** insurance indemnity will be paid only in the case, when cancellation of the scheduled trip has occurred, while the Client is still in the territory of domicile country, i.e., has not yet embarked on the trip, and the entire planned trip is cancelled;
 - 18.1.2.** BTA will pay to the Client insurance indemnity of the amount that the Client had paid to the person, organizing that scheduled and then cancelled trip, deducting the amount of money refunded to the Client by the person, organizing the trip;
 - 18.1.3.** In case the Client has organized the travel itself, booking airline tickets, hotel, apartments or rent a car, making a full or partial payment for this service, i.e., making a deposit by credit card or bank transfer, BTA will compensate to the Client the penalty fee, collected from the Client by the service provider for rejection to use the booked and paid for service;
- 18.2.** In the case of trip interruption:
- 18.2.1.** BTA will compensate to the Client the expenses for reprocessing of tickets or purchasing a new, economy class ticket, provided that the Client has submitted all the requested documents to BTA (for instance, excerpt from the medical statement regarding the occurrence of the family member's disease or death certificate copy, copy of the Client's unused ticket, copy of the newly purchased ticket, boarding pass, as well as ticket payment documents);
 - 18.2.2.** BTA will compensate to the Client the expenses arising from the booked and paid for hotel prior to the start of the trip. insurance indemnity will be calculated for the number of nights that the Client was unable to spend at the booked and paid for hotel at the travel destination.
- 18.3.** Trip cancellation insurance will be in effect also for Domestic trips when due to the abovementioned reasons, in compliance with all the abovementioned provisions. In such a case, BTA will indemnify for losses specified

in Articles 18.1.2, 18.1.3, as well as the price of the cancelled theatre show or concert ticket, when the purpose of the Domestic trip has been to visit this show.

19. When insurance is not in effect?

- 19.1.** In the case of trip cancellation BTA will not compensate for losses, when:
- 19.1.1.** the probability of the trip getting cancelled could be predicted already before booking the trip and paying for it, or before conclusion of insurance contract;
 - 19.1.2.** trip is cancelled, due to occurrence of a condition, referred to in Articles 6.2 and 51 of the Terms and Conditions;
 - 19.1.3.** trip gets cancelled due to pandemic or epidemic, including a pandemic or epidemic influenza;
 - 19.1.4.** trip gets cancelled due to a sudden severe illness of the Client or the Client's family members, if doctor's prescribed treatment, which could significantly speed up the process of recovery, has not been undergone.
- 19.2.** In the case of trip interruption, BTA will not compensate for losses, when:
- 19.2.1.** occurrence of the insured risk could have been predicted prior to the start of the trip;
 - 19.2.2.** the Client's family member's death has occurred as a result of a chronic illness;
 - 19.2.3.** death, stroke or cardiac infarction has occurred to a family member, who is older than 80 years of age;
 - 19.2.4.** accident has occurred as a case of an exception defined in Article 6.1-6.4 of these Terms and Conditions.
- 19.3.** Losses related to payment for seminars, training and other types of educational activities shall not be compensated.

MISSED FLIGHT INSURANCE

20. What is insured?

- 20.1.** The Insured risk is being late for a regular or charter flight due to:
- 20.1.1.** the Client's vehicle getting in a traffic accident on the way to the airport, if the Client is not at fault in the accident or the accident has occurred not because of the Client's gross violation of traffic rules;
 - 20.1.2.** previously unannounced traffic interruptions due to technical problems of a public transport vehicle (except for taxi), used by the Client to get to the airport.

21. What will BTA compensate and how?

- 21.1.** In the case of a missed flight, not exceeding the sum insured established for this insured risk in Annex 2 of these Terms and Conditions, BTA will compensate:
- 21.1.1.** a purchase of a new economy class airline ticket. The Client is entitled to purchase a new ticket (tickets) only to the previously planned and missed flight's destination, coordinating the procurement of the airline ticket with BTA;
 - 21.1.2.** hotel expenses up to EUR 100 (one hundred euros) for each night, which have occurred to the Client concerning the fact that the Client was unable to timely arrive at the booked and paid for hotel at the travel destination. Insurance indemnity will be calculated for the number of days that the Client was unable to spend at the booked and paid for hotel at the travel destination;
- 21.2.** Insurance indemnity will be paid only, if the Client submits to BTA the original airline tickets or air carrier's issued confirmation to the Client's purchasing tickets to the missed flight.
- 21.3.** In the case of unannounced traffic interruptions due to technical problems of a public transport vehicle, the Client must necessarily provide an official confirmation of this fact to BTA.

22. When insurance is not in effect?

BTA will not compensate for losses if the Client does not use an opportunity to fly to the destination by the next soonest possible flight (with or without transfer), offered by the carrier.

DELAYED TRIP

23. What is insured?

23.1. The Insured risk is:

23.1.1. denied boarding on plane;

23.1.2. The insurance cover for MasterCard Gold, VISA Gold, X Platinum, Visa Platinum, X Infinite, X Corporate, Visa Business Gold, MasterCard Business Gold payment card users, their family members or work colleagues, depending on the card type, in addition to the risks listed in Article 23.1.1, will also include a delay or cancellation of a regular flight due to reasons beyond the control of the Client;

23.1.3. The insurance cover for MasterCard Gold, VISA Gold, X Platinum, Visa Platinum, X Infinite, X Corporate, Visa Business Gold, MasterCard Business Gold payment card users, their family members or work colleagues, depending on the card type, in addition to the risks listed in Article 23.1.1, will also include being late to an air, water or land vehicle in intermediate points of travel, if the Client is late to the first stage of trip, with regard to aspects referred to in Articles 23.1.1-23.1.2;

24. What will BTA compensate and how?

24.1. In the case of flight being delayed **for more than 4 (four) hours** or in the case of flight cancellation, the following provisions are in effect:

24.1.1. BTA will compensate expenses for meals, hotel services, transfer from and to hotel, which have occurred to the Client within the period of time from the moment of check-in before the flight until actually taking off;

24.1.2. Insurance indemnity will be paid only in the case, if the Client submits to BTA confirmation that the flight has been delayed or cancelled, a confirmation that ticket was checked in to that particular flight or a copy of the boarding pass, bills for meals and refreshments, hotel and transfer expenses from and to airport.

24.2. Sum insured for expenses specified in Article 24.1.1 is defined in Annex 2 of these Terms and Conditions under "Delayed trip", not exceeding EUR 100 (one hundred euros) per day.

24.3. Misalignment of arrival and departure times will be effect, when the trip consists of several links and a flight has been missed in the first stage of the trip due to sudden events beyond the control of the Client, resulting in a missed land, water or air vehicle that was to be used within the framework of one trip, in an intermediate point of trip.

24.4. In case of occurrence of the risk of misalignment of arrival and departure times, BTA will compensate the following, within the limits of the Sum Insured defined for this risk specified in item "Delayed trip" of Annex 2 to these Terms and Conditions:

24.4.1. expenses related to ticket reprocessing or purchasing a new economy class ticket for the same type of vehicle, intended to be used to get to the travel destination;

24.4.2. expenses related to staying at a hotel in an intermediate point of trip, when proceeding to the travel destination is not immediately feasible due to reasons beyond the control of the Client, but for each night not more than the costs of the Client's night stay in the booked and paid for hotel or apartments at the travel destination, or no more than EUR 100 (one hundred euros) per each night, whichever limit is larger, and not exceeding a total of 3 nights.

For purposes of these Terms and Conditions, a land, water or air vehicle at an intermediate point of the trip may be: aircraft, train, bus, ferry or ship, designed for passenger transportation.

24.5. In the case of **Misalignment of arrival and departure times** risk occurrence, BTA will additionally, within the limits of the sum insured, compensate for:

24.5.1. expenses concerning the Client's failure to arrive at the travel destination at the booked and paid for hotel or apartments. Insurance indemnity will be calculated, multiplying the fee for one night's stay at the hotel or apartment by the number of nights that the Client was not staying at the booked and paid for hotel or apartments at the travel destination due to the missed vehicle, though not more than EUR 100 (one hundred euros) for each night;

24.5.2. other reasonable expenses related to services ordered by the Client at the trip destination, such as transfer from the airport to the hotel.

24.6. Insurance indemnity will be paid only, when all the provisions listed below come true:

24.6.1. if the trip includes switching planes, airplane to airplane at an intermediate point of travel, then the difference between arrival and departure times of two connector flights:

a) is in line with the "Minimum connection time" standards of international air carriers and recommendations of airports, hosting inbound and outbound interconnected flights, with respect to minimum time required for transfer, if airline tickets are purchased in travel agency;

- b)** is not less than 2 (two) hours, if the previous flight arrives and the next flight departs from the same airport and, if the airline tickets were booked on the carrier's website;
- c)** if the previous flight arrives and the next flight departs from different airports and provided that recommendations of airports, hosting inbound and outbound interconnected flights, with respect to minimum time required for transfer, are complied with, and, if the airline tickets were booked on the carrier's website:
 - is within 4 (four) to 10 (ten) hours, when the distance between the airports is within a radius of 200 km;
 - is not less than 10 (ten) hours, when the distance between the airports is more than 200 km.

24.6.2. if the trip at an intermediate point of travel includes switching vehicles, vehicle to another type of vehicle – within the meaning of these Terms and Conditions, then the time difference:

- a)** is within 4 (four) to 10 (ten) hours, if the point of embarking on a next vehicle at the intermediate point is located within a radius of 200 km from the place of debarking the previous vehicle;
- b)** is not less than 10 (ten) hours, if the point of embarking on a next vehicle at the intermediate point is located further than 200 km from the place of debarking the previous vehicle.

25. When insurance is not in effect?

25.1. BTA will not compensate for losses, when:

- 25.1.1.** the Client has not checked in for the flight or another type of vehicle;
- 25.1.2.** flight, trip is temporarily or completely cancelled by the airport authority, aviation commission or authority of any country;
- 25.1.3.** the Client's expenses are covered by a third party (airline company, travel company, etc.);
- 25.1.4.** expenses are due to delayed, cancelled or missed charter flight;
- 25.1.5.** the Client fails to submit to BTA a carrier's confirmation to the fact of flight, trip being delayed, cancelled, as well as the amount of disbursed compensation; a confirmation to the purchase of the new ticket; copies of payment documents certifying the Client's expenses for meals, hotel and transfer expenses.

25.2. Expenses for services specified in Article 24.1.1 shall not be compensated, if flight delay or cancellation occurs at the Client's domicile country airport.

25.3. Expenses for purchases of alcoholic beverages and tobacco products shall not be compensated.

TRAVEL DOCUMENT INSURANCE

26. What is insured?

The insured risk is larceny, theft or loss of the Client's passport or ID-card, land motor vehicle driver's licence, vehicle registration certificate during a Trip or Domestic trip.

27. What will BTA compensate and how?

27.1. BTA will compensate to the Client for:

- 27.1.1.** expenses for renewal of documents specified in Article 26;
- 27.1.2.** transportation and stay (hotel, food purchase) expenses related to the renewal of documents specified in Article 26 abroad.

28. When insurance is not in effect?

28.1. BTA will not compensate for losses:

- 28.1.1.** which have occurred with regard to renewal of passport, ID-card, land motor vehicle driver's licence, vehicle registration certificate of another person, not the Client, entitling another person, not the Client, to return to domicile country;
- 28.1.2.** in case the loss or larceny of the passport, ID-card, land motor vehicle driver's licence, vehicle registration certificate has not been reported to a law-enforcement authority of the respective country within 24 (twenty-four) hours, and a written confirmation to the fact of reporting of the law-enforcement authority has not been received.

28.2. BTA will not compensate the expenses for purchasing or reprocessing of tickets on the way back to the Domicile country.

LEGAL ASSISTANCE INSURANCE

29. What is insured?

The insured risk is the Client's losses concerning payment for legal assistance services during the effective period of Insurance Contract, in the case, when:

- 29.1.** The Client accidentally fails to comply with the traditions of the respective country and the standards of conduct the respective country;
- 29.2.** The Client accidentally breached the regulatory enactments of the respective country, resulting in losses to a third party.

30. What will BTA compensate and how?

BTA will compensate the fees for legal assistance charged to the Client, not exceeding the Sum Insured, defined for this insured risk in Annex 2 of these Terms and Conditions.

31. When insurance is not in effect?

BTA will not compensate for losses, when:

- 31.1.** legal assistance has been provided concerning a claim brought against the Client with regard to car storage, lease, use, incl. violations of traffic rules, or upon the occurrence of driver's third party liability;
- 31.2.** accident, concerning which the legal assistance was provided, has occurred prior to the Insurance Contract has taken effect;
- 31.3.** accident, concerning which the legal assistance was provided, has occurred due to the Client's criminal activity;
- 31.4.** the Client fails to submit to BTA the contract with the provider of legal assistance, specifying the reason, why legal assistance had been provided, receipts for the services paid for and a copy of the claim brought against the Client;
- 31.5.** legal assistance concerns employment relations or default on any contractual commitments.

CLIENT REPLACEMENT INSURANCE

32. What is insured?

32.1. The Insured risk is:

- 32.1.1.a** necessity of the Client – MasterCard Gold, VISA Gold, X Platinum, VISA Platinum or X Infinite payment card user to replace the Client by another person so that this person used such tourism services abroad (hotel, catering, excursions, etc.) intended to be used by the Client and paid for prior to the Client's start of the trip, in case the Client gets into hospital during travel due to occurrence of an event referred to in Article 4.1.1 – 4.1.3 of these Terms and Conditions, and the Client's hospitalization lasts longer than 3 (three) days.
- 32.1.2.a** necessity of the Client's employer to replace the Client – MasterCard Business Gold, VISA Business Gold, X Corporate business payment card user to replace the Client by another person so that this person continued to perform the Client's professional duties abroad, in case the Client gets into hospital during travel due to occurrence of an event referred to in Articles 4.1.1 – 4.1.3 of the Terms and Conditions, and the Client's hospitalization lasts longer than 3 (three) days.

33. What will BTA compensate and how?

- 33.1.** In case of replacement of a MasterCard Gold, VISA Gold, X Platinum, VISA Platinum or X Infinite payment card user, BTA will compensate the expenses only for economy class tickets for the same kind of transport to another person specified by the Client, provided that the following is submitted to BTA:
 - 33.1.1.** original of the unused tickets of the Client fallen sick/suffering personal accident;
 - 33.1.2.** copy of the ticket purchased for the replacing person, as well as its payment document.
- 33.2.** In case of replacement of a MasterCard Business Gold, VISA Business Gold, X Corporate business payment card user, BTA will compensate the expenses only for economy class tickets for the same kind of transport to another person specified by the Client's employer in writing, provided that the following is submitted to BTA:
 - 33.2.1.** application, specifying the significance of the Client's unaccomplished, interrupted business trip;
 - 33.2.2.** original of the unused tickets of the Client fallen sick/suffering personal accident;
 - 33.2.3.** copy of the ticket purchased for the replacing person, as well as its payment document.

34. When insurance is not in effect?

BTA will not compensate for losses, when the Client's hospitalization is due to an exception referred to in Articles 6.1-6.4 or Article 51.

PAYMENT FOR TELEPHONE CALLS

35. What is insured?

The Insured risk is the Client's expenses for telephone calls made to contact BTA or BTA's cooperation partners with respect to an occurred insured event.

RENTAL CAR INSURANCE

36. What is insured?

36.1. The Insured risk is covering the losses specified in Articles 37.1, 37.2 during a Trip or Domestic trip, and it shall be in effect with the following provisions:

36.1.1. insurance cover shall not apply to cars rented by Family members and Work colleagues;

36.1.2. insurance protection shall be in effect for one separate Car rental contract, not exceeding 65 (sixty-five) successive calendar days, i.e., Rental car insurance shall not be in effect with respect to any events, occurring on the 66th calendar day of the rental contract or later. The total quantity of insured days within a year outside the Client's domicile country shall not be limited;

36.1.3. The Client shall take care that the Car rental contract includes a motor own damage insurance (CASCO) cover.

37. What will BTA compensate and how?

37.1. In the case of covering the deductible, BTA will compensate for:

37.1.1. BTA will pay insurance indemnity for the deductible, withheld from the Client by the Car rental company for sudden and unexpected physical damages caused to the Rental car as a result of fire, theft and vandalism, or repair expenses that the Client is liable for under the Car rental contract, and which have occurred as a result of an accident to the glass, tyres, car body and/or running gear of the Rental car;

37.1.2. The sum insured for one event shall be EUR 1,500 (one thousand five hundred euros), but not more than the deductible specified in the Car rental contract. The total sum insured shall be EUR 1,500 (one thousand five hundred euros).

37.1.3. Insurance protection shall apply to the Client on provision that the Client is over 25 years of age.

37.2. In the case of theft of car keys, BTA will compensate:

37.2.1. Replacement costs of the stolen key to the rental car;

37.2.2. The total sum insured and for each individual event shall be EUR 500 (five hundred euros).

37.2.3. Deductible for each insured event shall be EUR 100 (one hundred euros).

38. When insurance is not in effect?

38.1. BTA will not compensate for the following losses:

38.1.1. Occurring due to disregard for the terms of the Car rental contract;

38.1.2. Occurring while the Rental car was not driven by the Client;

38.1.3. Occurring while using the Rental car in racing of any kind - during, and at the location of, vehicle competition or training races;

38.1.4. Occurring to the property inside the Rental car;

38.1.5. Occurring as a result of internal breaks, corrosion, vehicle's natural wear and tear, technical defects, lack of lubricants or other liquids in systems, units and devices of the Rental car;

38.1.6. Occurring while using the Rental car or teaching another person to drive it, while being under the effects of alcoholic beverages or narcotic, psychotropic or other intoxicating substances or after the use of medication reducing the reaction time and alertness, according to the legal enactments of the administrative territory, where the accident has occurred. BTA will not compensate for losses, if the Rental car driver has used alcoholic beverages, narcotic, psychotoxic or other intoxicating substances

after the road traffic accident until the examination that determines the alcohol concentration in the blood or establishes the influence of drugs or other intoxicating substances, or the release from such an examination in accordance with the procedures set forth in the effective regulatory enactments of the country where the Rental car is used;

- 38.1.7.** If the Client, after the road traffic accident, has refused to take the test to determine the blood alcohol concentration or influence of drugs or other intoxicating substances;
- 38.1.8.** Which have occurred, when the Rental car was driven without holding a driver's licence permitting to drive a respective category vehicle or a while prohibition to drive a vehicle has been in effect;
- 38.1.9.** Which have occurred, while driving the Rental car without the rights to drive and/or rent it in the country, where the Rental car is driven and/or rented;
- 38.1.10.** Which have occurred, when the Rental car matches any of the following criteria: The market value of the Rental car exceeds EUR 100,000 (hundred thousand euros), the age of the Rental car is 20 years or more; the Rental car is not roadworthy (vehicle roadworthiness test not passed, etc. reasons), the Rental car is a vehicle designed for dwelling (camper, trailer, etc.), the gross vehicle weight of the Rental car is over 3.5 tonnes, the Rental car is a motorcycle, moped, quadricycle, or of vehicles that primarily are designed to move over terrain other than road traffic;
- 38.1.11.** Which have occurred, while driving the Rental car at a speed, exceeding the maximum permitted speed limit on the respective category roads in the country, where the Rental car is driven, by 20 km/h and more;
- 38.1.12.** Which are to be covered under another insurance contract, irrespective whether another insurer actually makes indemnity payment or not;
- 38.1.13.** Which have occurred to the interior of the Rental car, unless they have occurred while participating in road traffic and a collision with another vehicle or another obstacle occurs;
- 38.1.14.** Which have occurred to third parties, except the Car rental company;
- 38.1.15.** Which have occurred because of water getting into electric and/or mechanic units and devices of the Rental car (motor, transmission, gearbox, etc.);
- 38.1.16.** Which have occurred while driving the Rental car in places not meant for road traffic;
- 38.1.17.** Which pertain to administrative costs, fines, administrative penalties (for violation of road traffic rules), as well as costs, established on the basis of subjective assumptions;
- 38.1.18.** In case the theft of car keys has not been reported to a law-enforcement authority of the respective country within 24 (twenty-four) hours since the moment of the theft, and a written confirmation to the fact of reporting of the law-enforcement authority has not been received.

CASH THEFT AND ROBBERY

39. What is insured?

- 39.1.** The insured risk is losses of the Client related to theft or robbery (according to definitions of the Criminal Law of the Republic of Estonia) of the Client's cash.

40. What will BTA compensate and how?

- 40.1.** BTA will compensate for the losses of the Client related to theft or robbery (according to definitions of the Criminal Law of the Republic of Estonia) of the Client's cash within 4 hours since its withdrawal from an ATM during travel, in the amount of cash robbed and within limits of the sum insured for this risk;
- 40.2.** The Insured risk shall be in effect during a Trip or Domestic trip.

41. When insurance is not in effect?

- 41.1.** BTA will not compensate for losses:
 - 41.1.1.** In case the theft or robbery of cash has not been reported to a law-enforcement authority of the respective country within 24 (twenty-four) hours since the moment of the theft or robbery, and a written confirmation to the fact of reporting of the law-enforcement authority has not been received;
 - 41.1.2.** the cause of which has been inappropriate keeping of the cash (to include not using a safe, when such an option is available at the lodging) or leaving it unattended in a transport vehicle, on the beach and any other publicly accessible, unsecured location, or handing them over to be kept by a third party.

SKI PISTE CLOSURE INSURANCE

42.What is insured?

The insured risk is the closure of all skiing pistes in a resort due to thaw, avalanche or storm.

43.What will we compensate and how?

- 43.1.** BTA will pay insurance indemnity of EUR 30 (thirty euros) for each day, when skiing and snowboarding has been infeasible due to closure of skiing pistes, with the total amount not exceeding the sum insured defined for this risk in the insurance policy.
- 43.2.** Insurance indemnity will be paid only in the case:
- 43.2.1.** if the impossibility to use skiing trails is confirmed by a statement from the trail owner or weather service, indicating specific reasons for the impossibility to use skiing trails;
 - 43.2.2.** if skiing was scheduled within the period of time of 105 (one hundred and five) days as of 15 December.

SKIING EQUIPMENT DAMAGE

44.What is insured?

The Insured risk is the Client's losses related to skiing, snowboarding equipment damage as a result of a Personal accident.

45.What will we compensate and how?

- 45.1.** BTA will compensate for the Client's losses from damage to the Client's skiing equipment upon the occurrence of a Personal accident involving bodily injuries, while the Client was skiing or snowboarding. BTA will pay insurance indemnity to the Client, not exceeding the sum insured established for this insured risk in Annex 2 of these Terms and Conditions. Insurance indemnity will be paid provided that medical assistance has been provided to the Client due to this Personal accident, which has to be supported by submitting documents to BTA regarding the occurrence of the personal accident confirmed by a doctor, as well as good quality photos of the damaged skiing equipment and its damages, for BTA to be able to objectively assess the damages, as well as precise information describing the equipment (brand, model, year of production).
- 45.2.** The size of the insurance indemnity shall be established by applying the principle described in Article 11.7, if the damaged equipment cannot be repaired.

SKI PASS INSURANCE

46.What is insured?

The Insured risk is the Client's losses related to inability to use a previously procured ski pass.

47.What will we compensate and how?

- 47.1.** BTA will compensate for the Client's losses related to inability to use a previously procured ski pass due to a sudden illness of the Client or an injury, because of which the Client was provided emergency medical assistance and BTA had paid for it.
- 47.2.** Insurance indemnity will be paid for the number of ski pass covered days that the Client was unable to proceed with skiing or snowboarding, not exceeding EUR 30 (thirty euros) per day and the total sum insured specified for this insured risk in Annex 2 of these Terms and Conditions.

48.When insurance is not in effect?

BTA will not pay the insurance indemnity in a case, when the ski pass is obtained after the occurrence of the Client's sudden illness (incl. injury).

NATURAL DISASTERS INSURANCE

49.What is insured?

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

50.What will we compensate and how?

50.1. Insurance protection shall be in effect for the following insured risks on the provision that they are included for the respective Bank's payment card in accordance with Annex 2 of these Terms and Conditions:

- 50.1.1.** medical expenses;
- 50.1.2.** repatriation;
- 50.1.3.** medical evacuation;
- 50.1.4.** personal accident insurance
- 50.1.5.** trip interruption.

50.2. BTA, applying the provisions defined in these Terms and Conditions, will compensate the Client's reasonable and substantiated expenses incurred upon the occurrence of any of insured risks as a result of a global natural catastrophe listed in Article 50.1, if they are not compensated by a third party with regard to organizing travel.

51.General exceptions, applicable to all sections of these terms and conditions

51.1. BTA will not compensate for losses, caused directly or indirectly by:

- 51.1.1.** incidents, specified as general exceptions in the effective General Insurance Terms and Conditions, except for Act of Terror;
- 51.1.2.** global natural catastrophes or natural disasters, epidemics, incl. influenza epidemics, unless directly and expressly specified in the insurance policy that in such cases the insurance shall be in effect;
- 51.1.3.** the Client subjecting itself voluntarily to extreme danger, except for cases of rescuing a human;
- 51.1.4.** the Client participating in any kind of speed racing.

51.2. BTA will not compensate for losses, when the Policyholder or the Client:

- 51.2.1.** malevolently, or with a degree of fault, which in the sense of indemnity claim and other third party consequences is on par to ill purpose, provide BTA with deceptive, untruthful, incomplete information or do not inform BTA about changes in circumstances regarding insurance object, insured risks or insurance contract terms;
- 51.2.2.** does not submit to BTA the required documents, confirming the occurrence of the insured event and the amount of thereby resulting losses.

51.3. In accordance with these Terms and Conditions, BTA will not compensate for:

- 51.3.1.** indirect losses and lost profits;
- 51.3.2.** losses related to work place accidents or losses related to occupational diseases to an insured person, 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, such as on an oil platform (rig) in the sea;
- 51.3.3.** any compensations due to the Client as an employee.

52.Conditions for Receiving Insurance Indemnity

52.1. In order to be eligible to insurance indemnity, the Client must comply with all the obligations listed in these Terms and Conditions, as well as to submit to BTA:

- 52.1.1.** insurance claim;
- 52.1.2.** copies of documents of all appropriate institutions, certifying the occurrence of the insured event and the amount of losses;
- 52.1.3.** documents, specified in the respective section of these Terms and Conditions;
- 52.1.4.** additional documents, requested by BTA with respect to the insured risk.

52.2. In case the Client does not comply or unduly complies with the obligations specified in Article 52.1, BTA is entitled to reject to pay insurance indemnity or to reduce the amount of insurance indemnity

- 52.3.** In the case of the Client's death, the persons willing to claim the insurance indemnity must submit a copy of death certificate and ID document copies. In case the Client has not specified a beneficiary, the heirs must submit documents supporting their inheritance rights.
- 52.4.** In order to receive compensation for medical expenses or insurance indemnity for mutilation or injury, the Client must submit documents confirming the diagnosis, issued by a certified doctor or a medical institution, which have provided the services to the Client.

53. Travel assistance

At the Client's request, BTA will provide travel-related advice, incl. advice on vaccination shots, visas, and other travel-related information within the framework of its competence.

Annex 1

Amount of insurance indemnity regarding mutilation sustained in a personal accident

#	Mutilation	Insurance indemnity, % of the sum insured agreed upon in the contract
1	Complete deafness in both ears of traumatic origin	100%
2	Amputation of mandible	100%
3	Complete, irreversible loss of speech	100%
4	Complete loss of arm and leg on one side	100%
5	Complete loss of the leading arm and foot on one side	100%
6	Complete loss of the hand of the leading arm 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 (in both eyes)	100%
10	Complete and irreversible loss of vision (in one eye)	50%
11	Complete loss of a seeing eye	50%
12	Complete loss of a hand and a foot	80%
13	Loss of both feet	80%
14	Partial amputation of mandible with masticatory function preserved	45%
15	Loss of the skull bone volume in its entire thickness, of a surface of: - up to 3 sq. cm; - 3 to 5 sq. cm; - over 5 sq. cm	10% 20% 40%
16	Complete deafness in one ear of traumatic origin	30%
17	Loss of one foot (from the ankle joint)	45%
18	Partial loss of a foot (distally from the ankle joint submalleolar disarticulation)	40%
19	Partial loss of a foot (mediotarsal disarticulation)	35%
20	Partial loss of a foot (in tarsometatarsal joint)	30%
21	Complete and incurable paralysis of a lower extremity	60%
22	Loss of one leg to the knee joint	50%
23	Loss of one leg to the hip joint	60%
24	Loss of the hip bone volume or loss of volume of both bones in tibia (incurable condition)	60%
25	Shortening of a lower extremity by at least 5 cm	30%
26	Shortening of a lower extremity by 3-5 cm	20%
27	Complete amputation of toes of 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 - dominant - non-dominant	60% 50%

40	Complete loss of thumb - dominant hand - non-dominant hand	15% 10%
41	Partial loss of thumb (second nail phalanx) - dominant - non-dominant	10% 5%
42	Complete amputation of index finger - dominant - non-dominant	15% 10%
43	Complete loss of two phalanges of the index finger - dominant - non-dominant	10% 5%
44	Complete loss of the index finger nail phalanx - dominant - non-dominant	5% 3%
45	Complete loss of the thumb and the index finger - dominant - non-dominant	30% 20%
46	Complete loss of the thumb and another finger (except for the index finger) - dominant - non-dominant	25% 15%
47	Complete loss of two fingers (except for the thumb and index finger) - dominant - non-dominant	12% 8%
48	Complete loss of 3 fingers (except for the thumb and the index finger) - dominant - non-dominant	20% 15%
49	Complete loss of 4 fingers, including the thumb - dominant - non-dominant	35% 25%
50	Complete loss of 4 fingers, except for the thumb - dominant - non-dominant	25% 20%
51	Complete loss of the middle finger - dominant - non-dominant	10% 8%
52	Complete loss of a finger (except for the thumb, the index finger or the middle finger) - dominant - non-dominant	7% 3%

Remarks:

1. In case of ankylosis of the insured person's fingers (except for the thumb and the index finger) and toes (except for the big toe), the insured person will receive 50% of the amount of insurance indemnity, receivable in the case of loss of these limbs.
2. Insurance indemnity will not be disbursed prior to the mutilation is recognized as a permanent and irreversible loss.
3. The insured person's mutilation, its progress or improvements shall be confirmed by the by the Medical Care and Work Incapacity Examination Quality Control Inspectorate or a public authority having similar functions.

Annex 2
Insured risks and sums insured by Citadele banka AS Estonian Branch payment card types

Insured risks	Sums insured, EUR							
	Card types	X Card, Visa Classic	X Platinum, Visa Gold,	MasterCard Gold	X Infinite, Visa Platinum	X Business, Visa Business	MasterCard Business	X Corporate, Visa Business Gold
Risks insured under BTA Travel Risk Insurance Terms and Conditions for insurance of Citadele banka AS Estonian Branch payment card users								
Physical activities (Travel Risk Insurance Terms and Conditions, Article 2.4)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Sports and other physical activities (Travel Risk Insurance Terms and Conditions, Article 2.5)	No	Yes	Yes	Yes	No	No	No	No
Insurance of Family members	No	Yes	Yes	Yes	No	No	No	No
Sports for Family members	No	Yes	Yes	Yes	No	No	No	No
Insurance of Work colleagues	No	No	No	No	No	No	Yes	Yes
Medical expenses insurance	75,000	125,000	100,000	225,000	75,000	75,000	100,000	100,000
Procurement of medication	200	200	200	200	200	200	200	200
Emergency dental care	150	150	150	150	150	150	150	150
Medical aids	200	300	300	500	200	200	300	300
Transportation costs to medical establishment while on Trip	75,000	100,000	100,000	100,000	75,000	75,000	100,000	100,000
Transportation costs in Domicile (from airport to medical establishment)	200	500	500	500	200	200	500	500
Medical evacuation, incl.	75,000	100,000	100,000	100,000	75,000	75,000	100,000	100,000
Transportation costs of accompanying person	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000
Medical transportation during Domestic trip	3,000	3,000	-	3,000	3,000	-	3,000	-
Repatriation, incl.,	75,000	100,000	100,000	100,000	75,000	75,000	100,000	100,000
Repatriation during Domestic trip	3,000	3,000	-	3,000	3,000	-	3,000	-
Arrival of relatives	3,000	3,000	3,000	5,000	3,000	3,000	3,000	3,000
Evacuation of child	20,000	30,000	30,000	30,000	20,000	20,000	30,000	30,000
Luggage loss, theft due to the carrier's fault	-	1,000	1,000	1,500	1,000	1,000	1,000	1,000
Larceny of luggage, while at the Client's disposal	-	300	300	300	300	300	300	300
Luggage delay	-	250	250	500	250	250	250	250
Trip cancellation, interruption, incl.	-	700	700	1,500	700	700	700	700

Trip cancellation during Domestic trip	100	300	-	700	100	-	300	-
Trip cancellation, when the purpose of the Trip has been visiting a theatre show or concert during Domestic trip	300	300	-	700	300	-	300	-
Delayed trip	150 (only Denial of boarding)	250	250	500	250	250	250	250
Missed flight insurance	-	500	500	1,500	750	750	750	750
Travel document insurance, incl.	-	200	200	300	200	200	1,000	1,000
Travel document insurance during Domestic trip	200	200	-	300	200	-	200	-
Personal accident insurance, incl.	15,000	30,000	30,000	75,000	15,000	15,000	30,000	30,000
Personal accident insurance during Domestic trip	2,500	5,000	-	12,500	2,500	-	5,000	-
Client replacement insurance	-	500	500	1,000	-	-	500	500
Payment for telephone calls	-	50	50	100	50	50	100	100
Third party liability	-	10,000	10,000	30,000	10,000	10,000	10,000	10,000
Legal assistance and travel assistance	1,000	1,500	1,500	3,000	1,500	1,500	2,000	2,000
Cash theft and robbery	100	150	150	300	100	100	150	150
Cash theft and robbery during Domestic trip	100	150	-	300	100	-	150	-
Rental car key theft	500	500	-	500	500	-	500	-
Covered deductible under Car rental contract	-	1,500	-	1,500	1,500	-	1,500	-
Ski piste closure insurance	-	-	-	200	-	-	-	-
Ski pass insurance	-	-	-	200	-	-	-	-
Skiing equipment damage	-	-	-	300	-	-	-	-
Natural disasters insurance	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Risks insured under BTA Purchase Insurance Terms and Conditions for insurance of Citadele banka AS Estonian Branch payment card users								
Purchase insurance	10,000	20,000	20,000	40,000	20,000	20,000	20,000	20,000
Hedged Price insurance	300	500	-	1,500	-	-	-	-
Undelivered Product insurance	-	500	-	500	-	-	500	-
Extended Warranty	-	1,000	-	1,000	-	-	-	-
Bank's Payment Card insurance	150	150	150	150	150	150	150	150
Total sum insured, EUR	75,000	200,000	200,000	250,000	75,000	75,000	200,000	200,000