



TRAVEL INSURANCE

TERMS & CONDITIONS

Terms & Conditions No. EE 18.01

Effective as of 21.10.2024

BTA Baltic Insurance Company AAS Estonia branch Lõõtsa 2B, 11415 Tallinn, Estonia.
Telephone: +372 5686 8668, website: www.bta.ee, e-mail: bta@bta.ee

AAS BTA Baltic Insurance Company Estonia Branch (hereinafter referred to as BTA) and the Insurance agreementholder enter into a travel insurance agreement according to these Terms & Conditions of Travel Insurance. These terms and conditions are applied with the BTA Insurance General Terms & Conditions.

CONTENT

1.INSURANCE AGREEMENT	1
2. INSURANCE TERRITORY.....	1
3. INSURANCE COVER AND INSURED EVENT	1
4. ACTIVITIES WITH HEIGHTENED RISK AND WORKING ABROAD.....	2
5. MEDICAL EXPENSES INSURANCE	2
6. ACCIDENT INSURANCE.....	3
7. LUGGAGE INSURANCE	3
8. TRAVEL DOCUMENT INSURANCE	4
9. TRIP INTERRUPTION INSURANCE.....	4
10. EXTENDED TRIP INTERRUPTION INSURANCE	5
11. THIRD-PARTY LIABILITY INSURANCE.....	5
12. LEGAL AID INSURANCE	6
13. RENTAL CAR DEDUCTIBLE INSURANCE	6
14. GENERAL EXCLUSIONS	6
15. PRINCIPLES OF INDEMNIFICATION	6
16. OBLIGATIONS UPON OCCURRENCE OF INSURED EVENT	7
17. OTHER TERMS AND CONDITIONS.....	7

1. INSURANCE AGREEMENT

- 1.1.** A trip means the insured person's temporary stay abroad. A trip starts from the moment the insured person crosses the border of the Republic of Estonia and ends on returning to Estonia, unless otherwise agreed by the parties to the insurance agreement.
- 1.2.** A travel insurance agreement can be entered into as a single trip insurance agreement, a multiple travel insurance agreement or a travel insurance agreement for open travel days. The type of the travel insurance agreement is noted on the insurance agreement. In the case of multiple travel insurance, the number of trips is not limited but the duration of a trip may be up to 90 days as of the starting date of each trip.
- 1.3.** The insurance agreement terminates early if the entire sum insured noted on the insurance agreement has been paid.
- 1.4.** If the insurance indemnity paid out as a result of an occurred insured event exceeds the insurance premium, BTA will not refund the overpaid insurance premium in the event of the cancellation of the insurance agreement.

2. INSURANCE TERRITORY

- 2.1.** The insurance cover is valid in the territory specified in the insurance agreement (except for the territory specified in point 2.2), which is:
 - 2.1.1.** Europe, including the United Arab Emirates, Egypt, Israel, Tunisia, Turkey;
 - 2.1.2.** worldwide, except the US, Canada, Australia;
 - 2.1.3.** worldwide.
- 2.2.** The insurance cover is not valid in the territories of Arctic, Antarctica, Belarus and Russia.
- 2.3.** The insurance cover is not valid in the territory of the Republic of Estonia, except in the case of an insured event of trip interruption and expenses related to the continuation of treatment or rehabilitation due to an accident specified in point 5.1.2.

3. INSURANCE COVER AND INSURED EVENT

- 3.1.** The insurance cover is valid only in the territory and for the period indicated on the insurance agreement, within the scope of the selected insurance cover and limits.
- 3.2.** The insurance cover specified in these Terms & Conditions starts on the date of the commencement of the insurance period, except for trip cancellation insurance cover, which starts immediately after the entry into the insurance agreement. However, in the event of sickness or exacerbation of sickness as described in point 9.1.1, travel insurance cover will, exceptionally, start on the third day after the entry into the insurance agreement.
 - 3.2.1.** The three-day limit described in the second sentence of point 3.2. does not apply to trips purchased through a travel agency or tour operator and paid in full, and where the insurance agreement is entered into at the same time as the trip is purchased.

- 3.3.** If the trip is extended for reasons beyond the control of the insured person, the insurance period is extended by 48 hours from the date of expiry of the insurance period indicated on the insurance agreement.
- 3.4.** The insurance agreement remains valid until the end of the insurance period. If the trip is extended due to an insured event, the insurance agreement will be extended accordingly, but no longer than 30 calendar days.

4. ACTIVITIES WITH HEIGHTENED RISK AND WORKING ABROAD

- 4.1.** The option 'high-risk activities' and/or 'working abroad' extends the cover selected by the insured person and indicated on the insurance agreement.
- 4.2.** If a loss event is causally related to working whilst on a trip/professional traineeship and/or engaging in high-risk activities, BTA will indemnify the expenses incurred as a result of the loss event if 'working abroad' and/or 'high-risk activity', respectively, are indicated on the insurance agreement. However, despite this indication, BTA does not indemnify for the damage related to the activities and work mentioned in points 4.4. and 4.5.
- 4.3.** High-risk activity must be selected and marked 'high-risk activity' and must be indicated on the insurance agreement if the insured person engages in one of the following activities: practising competitive sports; alpine skiing or snowboarding on the marked trails of a winter sports centre; mountaineering up to an altitude of 4,000 m; surfing, kitesurfing and windsurfing; boating on rivers with rapids and in coastal waters up to 20 nautical miles from the shore; recreational diving up to the depth permitted by the licence but not deeper than 30 metres; participation in an ATV safari, horse riding or bicycle tour; trekking in the wilderness (desert, polar, jungle, other wilderness or uninhabited area).
- 4.4.** The following are not insured and the insurance cover is not valid if the loss event is related to: contact sports (including boxing, wrestling, karate, etc.); motorsports (including water motorsports); extreme sports (such as bicycle tricks, parkour, etc.); downhill skiing; downhill skiing and snowboarding off-track, including heliboarding; diving at night, to wrecks, in underwater caves and diving to a depth of more than 30 metres; boating, motor boating and sailing on the open sea (more than 20 nautical miles from the shore); mountaineering and other mountain climbing activities (except mountain trekking to a height of up to 4000 m); air sports (including with a sailplane, glider, hang-glider, etc.) and bungee jumping and skydiving.
- 4.5.** The following are not insured and the insurance cover is not valid if the loss event is related to the insured person working or attending professional training in a high-risk sector or job:
 - 4.5.1.** stuntman, diver, deminer, rescue worker or bodyguard;
 - 4.5.2.** working in the mining industry, including underground work;
 - 4.5.3.** working off-shore (for example, on an offshore oil rig, as a member of a ship and/or aircraft crew);
 - 4.5.4.** work with explosive substances or munitions;
 - 4.5.5.** participant in military activities, exercises and drills, peacekeeping missions.

5. MEDICAL EXPENSES INSURANCE

An insured event of medical expenses insurance is a visit to a healthcare institution during the trip to seek emergency medical care in relation to the insured person's state of health or death caused by an unforeseen illness, accidental bodily injury or unforeseen exacerbation of a chronic illness.

- 5.1.** Under the medical expenses insurance, BTA will indemnify the insured person for the following unavoidable and reasonable expenses incurred during the trip due to an insured event:
 - 5.1.1.** expenses for emergency medical service provided;
 - 5.1.2.** the expenses incurred by the insured person in the territory of Estonia in relation to continuing treatment or rehabilitation following an accidental injury sustained during the trip. The insurance limit is indicated on the insurance agreement;
 - 5.1.3.** medicine prescribed by a doctor, the cost of a tetanus, rabies or hepatitis vaccine, the cost of emergency dental services, the purchase or hire of medical equipment (e.g. crutches, orthosis);
 - 5.1.4.** expenses related to pregnancy-related complications and/or emergency medical care if the pregnancy does not exceed 32 weeks;
 - 5.1.5.** the travel and accommodation expenses for one accompanying person if the insured person is in inpatient treatment for at least two (2) days. The insurance limit is indicated on the insurance agreement;
 - 5.1.6.** the expenses of medical evacuation of the insured person to territory of Estonia for continuation of treatment started abroad, which should be previously agreed with BTA, with the agreement and prescription of a doctor. The accompanying medical professional may be replaced by another person with the agreement of the attending doctor in a format that can be reproduced in writing. In this case, BTA will indemnify for the travel and accommodation expenses of one accompanying person;
 - 5.1.7.** the expenses of returning to in the territory of Estonia of a minor child travelling with the insured person, if the insured person was the only accompanying person and the child was left without an accompanying person due to the insured person being hospitalised/in quarantine and the child cannot return from the trip at the planned time;
 - 5.1.8.** communication and transport expenses if insured person has not possibility to use already bought and

paid tickets;

5.1.9. in the event of the death of an insured person, the cost of burying the body abroad or the cost of cremating the body and/or transporting the body to the Republic of Estonia, i.e. repatriation. The cost must be agreed in advance with BTA.

5.2. The following are not subject to indemnification under medical expenses insurance cover:

5.2.1. the expenses of a non-indicated medicine and/or treatment, which does not correspond to the diagnosis determined by a doctor, or of an alternative medicine and treatment method and service that has not been scientifically proven;

5.2.2. the expenses of in-patient or out-patient rehabilitation services other than the rehabilitation referred to in point 5.1.2;

5.2.3. the expenses of planned treatment, including dental treatment and/or a course of treatment and/or treatment of a complication resulting from planned treatment;

5.2.4. the expenses of diagnosis and treatment of sexually transmitted diseases/infections and illnesses caused by this, AIDS and diseases caused by HIV;

5.2.5. the expenses for diagnosis or treatment of an addiction (e.g. alcoholism, drug addiction, etc.);

5.2.6. the expenses of diagnosis and treatment of mental illness and/or associated conditions (including mood disorders, anxiety disorders, depression);

5.2.7. family planning and fertility treatment, including visits, prescribed treatment, medication and/or the expenses of services related to childbirth and termination of pregnancy (abortion), except in the case specified in point 5.1.4.;

5.2.8. the expenses of a prophylactic service (e.g. health control, vaccination), except in the case specified in point 5.1.3;

5.2.9. the cost of cosmetic, aesthetic, plastic and/or reconstructive surgery and treatment of complications caused by this;

5.2.10. the costs of prosthetics services (including the preparation, acquisition and repair of prostheses);

5.2.11. medical expenses indemnified under a national health insurance scheme (e.g. the European Health Insurance Card);

5.2.12. the loss or expenses referred to in the general exclusions (point 14 of these Terms & Conditions).

6. ACCIDENT INSURANCE

The insured event of accident insurance is the reduction of the insured person's capacity for work/disability or death that occurred during the trip and was caused by a physical injury or functional disorder sustained as a result of an accident.

6.1. In the case of reduced capacity for work/disability, BTA pays a one-off indemnity to the insured person if the reduced capacity for work/disability is established within at least one year from the date of occurrence of the accident during the trip. BTA pays the insurance indemnity as a percentage of the insurance limit of accident insurance agreed on the insurance agreement:

6.1.1. 100% of the insurance limit of accident insurance if the insured person unavoidably requires the help of another person to conduct all daily activities (e.g. eating, getting dressed, moving around at home, washing, etc.);

6.1.2. 50% of the insurance limit of accident insurance if the insured person is only able to perform easy and short-term activities. Their capacity has reduced significantly. Therefore, they rely greatly on the help of another person when conducting daily activities (e.g. eating, washing, getting dressed, moving around at home or outside the home, etc.);

6.1.3. 25% of the sum insured of accident insurance if the insured person does not require external help at most times, but they have reduced capabilities: e.g. memory loss, speech impediment, communication difficulties, decreased precision of movements, balance disorders, the insured person tires easily, etc.

6.2. In the event of the insured person's death, BTA pays the death insurance indemnity within the scope of the insurance limit of the accident insurance cover indicated on the insurance agreement.

6.3. BTA will pay the death insurance indemnity to the heir(s) of the insured person, if the death of the insured person is causally related to the insured event or arrives within one year of the insured event occurring.

6.4. BTA has no obligation to pay the indemnity for reduction in the capacity for work/disability if the insured person dies as a result of an insured event within one year of the date of the insured event. If the insured person has already been paid the indemnity for reduction in the capacity for work/disability, this will be deducted from the indemnity paid in the case of death.

6.5. The physiological dysfunction caused by tick bites and the damage or costs specified in the general exclusions (point 14 of these Terms & Conditions) is not subject to indemnification under the accident insurance cover.

7. LUGGAGE INSURANCE

The insured event of baggage insurance is the expenses related to the restoration or replacement of personal items taken on a trip if they are damaged, destroyed or stolen or taken in a robbery during the trip as a result of an

unexpected and unforeseeable event. Similarly, the delayed arrival of checked luggage at the destination or transit point of the trip due to the fault of the transport company by at least four (4) hours is also insured.

- 7.1.** BTA will indemnify the cost of acquiring an equivalent new item. In the case of laptops, tablets, phones and briefcases more than one-year-old, BTA will reduce the purchase price of a new item by 20% per year.
- 7.2.** The following are not considered objects of luggage insurance and are not insured:
 - 7.2.1.** caravans, trailers, motor vehicles, drones, boats and their parts and fittings;
 - 7.2.2.** antiques, works of art, collections, objects made of fragile materials (e.g. ceramics, glass, porcelain) and cash;
 - 7.2.3.** decorative cosmetics, eau de parfums or perfumes, jewellery, watches, articles containing precious metals, precious and semi-precious stones, all types of fur;
 - 7.2.4.** animals and plants.
- 7.3.** If the checked luggage arrives at the destination or transit point more than four (4) hours late, BTA will indemnify for the reasonable and necessary expenses of the acquisition of goods for basic necessities (for example clothes suitable for the climate, hygienic products) and the rental of sports equipment and/or equipment.
- 7.4.** If the carrier has compensated the insured person for part of the loss or damage caused by the delay, loss, theft of or damage to the insured person's luggage, BTA will indemnify the difference between the insurance indemnity to be paid out and the amount compensated by the carrier.
- 7.5.** Safety requirements of luggage insurance:
 - 7.5.1.** attended luggage means that at accommodation establishments, the luggage must be kept in the designated locked room or the person's room;
 - 7.5.2.** it is forbidden to keep luggage in public places in locations accessible to third parties, in unlocked motor vehicles, caravans or trailers. Luggage left in a locked motor vehicle must also be placed in a non-visible spot in the vehicle, such as the boot or glove box;
 - 7.5.3.** valuable items (e.g. photo, video, audio equipment, computers) and their accessories must be carried in cabin luggage only.
- 7.6.** If the insured person fails to comply with the safety requirements of luggage insurance, BTA has the right to reduce or refuse to pay the insurance indemnity. In addition to the insured person, the persons who use the insured items are also responsible for complying with the safety requirements.
- 7.7.** The following are not subject to indemnification under luggage insurance cover:
 - 7.7.1.** the loss or damage occurred as result of daily use, for example normal wear and tear, scratches;
 - 7.7.2.** the loss or damage to an item as a result of contact with liquids, corrosive or lubricating substances or sharp objects in the luggage;
 - 7.7.3.** the loss or damage occurred due to unattended luggage that is stolen, lost or left behind;
 - 7.7.4.** the loss or damage occurred due to late arrival of the luggage in the insured person's territory of Estonia, country of residence and/or expenses incurred in the insured person's territory of Estonia or country of residence;
 - 7.7.5.** the loss or damage referred to in the general exclusions (point 14 of these Terms & Conditions).

8. TRAVEL DOCUMENT INSURANCE

In the case of the loss (including destruction, theft, etc.) of the only identity document issued in the name of the insured person (passport, ID card) or driving licence during the trip, which makes it impossible for them to return to the territory of Estonia, BTA will indemnify the expenses of applying for a replacement document due to the insured event, including transport, accommodation and communication expenses related to the insured event. The insurance limit of a travel document is indicated on the insurance agreement.

- 8.1.** In the case of the loss of an identity document (including destruction, theft, etc.), the insured person must contact the diplomatic mission or consular authority as soon as possible to request a replacement document.

9. TRIP INTERRUPTION INSURANCE

The insured event of trip interruption insurance is the cancellation, delay or interruption of a trip of the insured person for reasons beyond the control of the insured person.

- 9.1.** The insured event of **trip cancellation** and **trip disruption** is an unexpected and unforeseeable event that prevents the insured person from going on the planned trip or forces them to interrupt the trip, if this was caused by the following circumstances:
 - 9.1.1.** the onset of an illness, exacerbation of a chronic illness, accident or death of the insured person;
 - 9.1.2.** the illness, accident or death of the insured person's family member, partner, next of kin or the only travel companion insured with the same insurance agreement;
 - 9.1.3.** damage to or destruction of property in the insured person's territory of Estonia, which means their presence is critical;
 - 9.1.4.** technical breakdown or theft of a vehicle or it resulting in an accident which makes it impossible to start or continue the trip;

- 9.1.5.** deviation from the timetable or cancellation of a regular service vehicle or other means of transport with a fixed departure time or missing it due to a natural disaster, roadblock or detour.
- 9.2.** In the case of trip cancellation, BTA will indemnify the expenses of the cancelled and prepaid service, which the insured person was unable to recover from the service providers by cancelling the service (including the cost of transport, accommodation).
- 9.3.** In the case of an insured event of trip disruption, BTA will indemnify the reasonable accommodation and transport expenses incurred to return to Estonia and the expenses of the services included in the original itinerary and paid for in advance but not used (excluding the initial expenses of returning to Estonia).
- 9.4.** If it is reasonable to continue the trip in the event of a trip interruption insurance, BTA will indemnify reasonable cost of accommodation and transportation incurred to continue the trip and the cost of services included in the original travel plan and paid in advance but not used.
- 9.5.** Trip delay – if the departing flight is delayed by more than four (4) hours or insured person or insured person will miss the planned trip due to overbooking of vehicle, BTA will indemnify the reasonable expenses of accommodation, transport, food and goods for basic necessities (for example clothes suitable for the climate, hygienic products) incurred because of this. BTA will also indemnify the reasonable expenses of exchanging tickets in connection with the continuation of the trip to the place of transit or destination. BTA will pay the indemnity if the insured person provides written confirmation from the airline or tour operator of the delay in departure, the reason for the delay and the booking of the trip. The insurance limit of a trip delay is 50% of the sum insured of trip interruption insurance shown on the insurance agreement.
- 9.6.** In the case of an insured event of trip delay, BTA will indemnify the reasonable accommodation and transport expenses incurred to continue the trip and the expenses of the services included in the original itinerary and paid for in advance but not used (excluding the initial expenses of returning to Estonia).
- 9.7.** The following are not subject to indemnification under trip interruption insurance cover:
- 9.7.1.** the costs for the beverages, including alcoholic beverages;
 - 9.7.2.** the expenses of cancellation, postponement or interruption of the trip on the insured person's own account;
 - 9.7.3.** the loss or damage related with case, when the insured person has not checked in for the flight;
 - 9.7.4.** the expenses referred to an incorrectly planned itinerary which does not take into account the minimum layover time (e.g. as advised by the carrier), normal weather conditions, etc;
 - 9.7.5.** the expenses incurred by the insurance agreement if they are subject to be indemnified by a third party and/or company (airline, travel agency, etc.);
 - 9.7.6.** the loss or damage related to a complication resulting from pregnancy or childbirth, excluding a complication occurring for the first time before the 32nd week of pregnancy.
 - 9.7.7.** the expenses of repairing the vehicle used for the trip;
 - 9.7.8.** the loss, damage or cost referred to in the general exclusions (point 14 of these Terms & Conditions).

10. EXTENDED TRIP INTERRUPTION INSURANCE

Extended trip interruption insurance is valid under the conditions stated in points 9 and 10 if "extended trip interruption insurance" is indicated on the insurance agreement. Extended trip interruption insurance supplements the insurance cover of the trip interruption insurance cover described in point 9 of these Terms & Conditions if the insured event was caused by the following:

- 10.1.** cancellation of the event that was the objective of the trip (e.g. concert, training, conference);
- 10.2.** an act of terrorism on the route of the trip which takes place during the trip or up to two (2) weeks before the start of the trip;
- 10.3.** strike, work stoppage and/or insolvency of a service provider (e.g. transport company, airport, accommodation establishment);
- 10.4.** cancellation of a planned trip by the insured person due to the insured person being laid off.
- 10.5.** If 'high-risk activity' is indicated on the insurance agreement and the extended trip interruption insurance has been selected, BTA will indemnify the prepaid tickets of the downhill skiing centre and the rent paid for the rental of sports equipment cancelled as a result of an insured event of trip interruption.

11. LIABILITY INSURANCE

The insured event of liability insurance is the damage caused by the insured person to a third party's property or health (including medical expenses or incapacity for work). In the case of an event of liability insurance, the insured person must submit the reasonable claim of the third party. BTA will indemnify the costs to the victim if the insured person is responsible for the damage according to the law.

- 11.1.** The following are not subject to indemnification under liability insurance cover:
- 11.1.1.** damage caused to the insured person, travel companion or family member of the insured person;
 - 11.1.2.** damage caused by contractual liability and contractual obligations;
 - 11.1.3.** damage caused in the course of the performance of the insured person's official duties or in the course of business activities;

- 11.1.4.** damage caused with a motor vehicle;
- 11.1.5.** damage caused at a sporting event or in preparation for such an event;
- 11.1.6.** damage caused to rented sports equipment used by the insured person;
- 11.1.7.** fines, interest, interest on arrears imposed on the insured person or the injured party pursuant to law;
- 11.1.8.** the loss, damage or cost referred to in the general exclusions (point 14 of these Terms & Conditions).

12. LEGAL AID INSURANCE

The insured event of legal aid insurance is an unlawful act committed by the insured person during the trip due to negligence or recklessness and the legal expenses related to this, if this is necessary to object to the claim filed against the insured person and protect the rights of the insured person.

- 12.1.** In the case of an insurance event, BTA will indemnify the legal expenses provided that they have been agreed with BTA in advance.
- 12.2.** The following are not subject to indemnification under legal aid insurance cover:
 - 12.2.1.** claims not approved by BTA in advance in a format that can be reproduced in writing;
 - 12.2.2.** fines, interest and interest on arrears;
 - 12.2.3.** legal aid within the scope of a criminal offence;
 - 12.2.4.** legal aid in relation to contractual liability and claims arising out of contractual obligations;
 - 12.2.5.** the loss, damage or cost referred to in the general exclusions (point 14 of these Terms & Conditions).

13. RENTAL CAR DEDUCTIBLE INSURANCE

The insured event of rental car deductible insurance is the theft, robbery or destruction of or damage to a passenger car (hereinafter referred to as the rental car) rented by the insured person, due to which the insured person must pay the lessor the deductible set forth in the vehicle insurance agreement of the rental car.

- 13.1.** The rental car deductible insurance cover is valid if:
 - 13.1.1.** the gross vehicle mass of the rental car does not exceed 3500 kg;
 - 13.1.2.** the rental car is registered in the vehicle register of the country where the lessor is located and is leased by a legal entity engaged in economic and professional activities, which is licensed in accordance with the legislation of the country where it is located;
 - 13.1.3.** the insured person is the lessee or is designated as the driver in the car rental contract;
 - 13.1.4.** the insured person has a valid car rental contract, which stipulates the vehicle insurance deductible.
- 13.2.** The following are not subject to indemnification under rental car deductible insurance cover:
 - 13.2.1.** the loss event occurred in a territory closed for ordinary traffic, outside road traffic or in a territory closed for traffic with traffic management equipment;
 - 13.2.2.** the driver caused the insured event when under the influence of alcohol or drugs or other psychotropic substances;
 - 13.2.3.** the driver of the vehicle did not have the right to drive a vehicle of the respective category at the time the traffic accident occurred;
 - 13.2.4.** the driver exceeded the speed limit by more than 30 km/h;
 - 13.2.5.** the loss, damage or cost referred to in the general exclusions (point 14 of these Terms & Conditions).
- 13.3.** If no voluntary motor vehicle insurance agreement has been entered into for the rental car, claims arising under the rental car deductible insurance cover are not subject to indemnification.

14. GENERAL EXCLUSIONS

- 14.1.** In addition to the exclusions set out in the General Terms & Conditions of BTA Kindlustus, losses and expenses directly or indirectly related to the following circumstances are not an insured event and are not covered:
 - 14.1.1.** expenses that are indemnified under the Motor Insurance Act;
 - 14.1.2.** the expenses that the insured person would have had to bear regardless of the insured event;
 - 14.1.3.** absence of valid travel documents (including ID card, passport, vaccination certificate, visa);
 - 14.1.4.** damage caused by an epidemic, pandemic or state of emergency established in the state;
 - 14.1.5.** damage caused due to the gross negligence of the insured person;
 - 14.1.6.** damage caused by restrictions and/or international sanctions imposed by public authorities.

15. PRINCIPLES OF INDEMNIFICATION

- 15.1.** BTA makes every effort to ensure that the indemnification process is quick and convenient.
- 15.2.** The insured person may submit a claim for damages on the BTA website or through the BTA self-service, unless otherwise agreed by the parties to the insurance agreement.
- 15.3.** It must be possible to verify the circumstances in which the loss or damage occurred and the amount of the expenses incurred on the basis of the claim and the accompanying documents. BTA has the right to demand original documents.

15.4. In the case of the death of the insured person, the Policyholder or the heir of the insured person has the right to make a claim. If the necessary documents have been issued by a foreign institution, BTA has the right to request a translation of the documents into Estonian or English by a sworn translator and/or the apostilisation of these documents.

16. OBLIGATIONS UPON OCCURRENCE OF INSURED EVENT

16.1. If an insured event occurs, the insured person must immediately take measures to reduce the amount of the loss. If the expenses of medical expenses insurance exceed €1000, they must be approved by BTA as soon as possible and the instructions of BTA must be followed.

16.2. Depending on the circumstances of the loss event, the insured person must submit the insurance claim and the documents evidencing the loss event as soon as possible. In relation to a loss event, BTA has right to require:

16.2.1. medical documents, including the medical record;

16.2.2. expense receipts or their copies (including a photograph or screenshot);

16.2.3. relevant evidence from law enforcement and/or rescue authorities if the loss or damage relates to the wrongful act of a third party or fire;

16.2.4. explanations, evidence and documents from other persons to the extent necessary to establish the circumstances of the loss event or to determine the amount of the insurance indemnity.

16.3. If the loss event is related to the wrongful act of a third party, the police must be immediately informed of the event.

16.4. In the case of damage or loss of luggage, the insured person must get a certificate about the registration of the loss event from the company that registered the loss event. Photos must be taken of the damaged property. If luggage arrives late, the transport company's certificate about the time the luggage was received must be submitted. Damaged property is necessary to transfer to BTA on request.

16.5. At the request of BTA, the insured person must provide a list of the items stolen, robbed damaged or destroyed during the loss event. BTA has a right to purchase receipts of the relevant items.

16.6. In the case of the death of the insured person, the following documents must be submitted to BTA in addition to the claim:

16.6.1. a certificate of inheritance or other document that confirms inheritance rights;

16.6.2. the death certificate and statement of the cause of death;

16.6.3. other relevant documents or information to establish the facts of the claim.

16.7. The insured person is obliged to prove the insured event. The insured person must provide the insurer with information necessary for verification of the performance of the insurer's contractual obligations.

17. OTHER TERMS AND CONDITIONS

17.1. These terms and conditions of insurance are applied with the [BTA General Terms & Conditions of Insurance](#).

17.2. The BTA General Terms & Conditions and pre-contractual information are available on the [BTA website](#) under Insurance Terms & Conditions.

17.3. In the case of a conflict between the [BTA General Terms & Conditions](#) and these terms and conditions, these terms and conditions shall prevail.

17.4. In matters not regulated in the insurance agreement, the parties to the insurance agreement follow the Law of Obligations Act and other legislation.