

This information document provides an overview of travel insurance and it is not a personal proposal. The terms and conditions of the travel insurance agreement can be found in other documents, such as the quote, the terms and conditions of insurance and the policy.

What type of Insurance is it?

Voluntary travel insurance is primarily medical expenses insurance while travelling abroad. Under the insurance agreement, the insurer will indemnify unexpected and unavoidable medical expenses incurred as a result of health damage or bodily injury occurring abroad. In addition, travel insurance may include insurance for personal items carried on the trip, i.e. luggage insurance, as well as insurance for expenses incurred due to trip cancellation, delay or interruption i.e. travel interruption insurance, accident insurance, liability insurance or rental car deductible insurance.



What is covered?

Trip is a temporary stay abroad by an insured person. The trip starts from the moment the insured person crosses the state border of the Republic of Estonia and ends upon returning to Estonia.

Insured person is a person whose place of residence is the Republic of Estonian.

The insurer is obliged to indemnify only to the extent of the insurance cover, the sum insured and the limits, specified in the policy.

MEDICAL EXPENSES INSURANCE (basic insurance cover): visit a health care institution for urgent medical care or death due to unforeseeable illness, bodily injury resulting from an accident or an unforeseeable exacerbation of a chronic illness related to the insured person's state of health during the trip. On the basis of medical expenses insurance, the following are covered:

- ✓ the cost of emergency medical care;
- ✓ transport costs for medical assistance in a foreign country or when bringing it to the Republic of Estonia;
- ✓ travel and accommodation costs of one accompanying person if the insured person stays for at least 2 days in inpatient treatment;
- ✓ the cost of complications of pregnancy up to 32 (incl.) weeks of pregnancy;
- ✓ in the event of death, the cost of burial in a foreign country or the cost of transporting the body to the Republic of Estonia.

LUGGAGE INSURANCE (valid if selected and specified in the policy): insurance of accompanying personal effects, which includes the insured item:

- ✓ theft, robbery, damage or destruction, if the item was placed under the supervision of a transport or accommodation establishment;
- ✓ delay to a foreign destination or transfer point for at least 4 hours.

TRAVEL INTERRUPTION INSURANCE (valid if selected and specified in the policy): cancellation (cancellation), delay or interruption of the trip due to:

- ✓ the insured person, their loved one or the only one illness, accident or death of a travel companion;
- ✓ a departure from, or a missed schedule by, a means of transport on a scheduled service as a result of a natural disaster, roadblock or detour;
- ✓ technical failure, theft or involvement in a traffic accident of a vehicle intended for travel;



What is not covered?

For example, the following are not insured:

- ✗ the cost that the insured person should have incurred regardless of the insured event;
- ✗ planned treatment, rehabilitation, prophylactic treatments, alternative medicine medicines and/or procedures, costs of medicines and/or treatments not prescribed by a doctor or homeopathic medicines;
- ✗ other material damage (e.g. loss of income);
- ✗ damage caused by the intent, including suicide or attempted suicide or gross negligence of the insured person;
- ✗ damage caused by an overdose of alcohol, drugs, psychotropic substances or other substances or the use of narcotic substances;
- ✗ damage caused by the actions of public authorities or international sanctions;
- ✗ plants, alcoholic beverages, tobacco products, money, bank cards, manuscripts, drawings, models, ammunition, explosives, motor vehicles, tools, antiques, art, items transported for sale;
- ✗ cancellation, postponement or interruption of the trip of the insured person at his/her own request;
- ✗ costs to be reimbursed by a third party and/or company (airline, travel agency, etc.);
- ✗ damage that occurred if the insured person ignored the warning of the Estonian Ministry of Foreign Affairs and travelled to the destination country despite a warning from the Estonian Ministry of Foreign Affairs or another state body to avoid travelling to the destination country;
- ✗ the part of the damage caused by non-compliance with safety requirements;
- ✗ the cost of repairing the vehicle used for the trip.

- ✓ Damage caused to property located in the Republic of Estonia suddenly, due to which the presence of the insured person is essential.

EXTENDED TRAVEL INTERRUPTION INSURANCE

(valid if selected and specified in the policy): supplements travel interruption insurance and includes cancellation of the trip for reasons beyond the control of the insured person, e.g.:

- ✓ cancellation of the event that was the purpose of the trip;
- ✓ strike and/or insolvency of the service provider;
- ✓ an act of terrorism on the route of the trip;
- ✓ withdrawal of the insured person from the planned trip due to his redundancy (optional).

LIABILITY INSURANCE (valid if selected and indicated in the policy): an unexpected or sudden event that caused direct material damage to a third party, for which the insured person is liable under the law.

LEGAL AID INSURANCE (valid if selected and indicated in the policy): an unlawful act committed while travelling through the negligence or negligence of the insured person and the resulting legal costs if this is necessary to repel a claim against the insured person and/or to protect the rights of the insured person.

RENTAL CAR DEDUCTIBLE INSURANCE (valid if selected and indicated in the policy): theft, robbery, destruction or damage to a car rented by the policyholder or the insured person during the trip, due to which the insured person must pay the lessor the deductible stipulated in the rental agreement.



Are there any restrictions on insurance cover?

- ! The insurance cover is valid only in the insurance territory and period specified in the policy, within the limits of the selected insurance covers. Sums insured and limits specified in the insurance contract and policy.
- ! The insurance cover does not apply on the territory of the Republic of Estonia, except in the case of an insured event of travel interruption and the continuation of treatment or rehabilitation due to an accident that occurred during the trip.
- ! In the case of recurring travel insurance, the duration of one trip is limited to the number of days specified in the policy.
- ! Activities related to activities with a high risk or work/practice are insured only if the corresponding protection has been selected and indicated in the policy.
- ! Medical expenses, repatriation costs and/or legal costs must be agreed with the BTA in advance.
- ! In case of pregnancy complications, insurance cover is valid until the 32nd week of pregnancy.
- ! The costs of emergency dental care, purchase or rental of an assistive device, travel and accommodation of the accompanying person and continuation of treatment or rehabilitation in the Republic of Estonia are covered to a limited extent.
- ! The insurance cover for cancellation of the trip will take effect on the 3rd day after the date of conclusion of the insurance contract.
- ! In the event of an insured event of a delay in the trip, the insurance cover applies to a limited extent.
- ! Other exclusions specified in the terms and conditions of travel insurance.



Where am I insured?

- ✓ The insurance covers chosen by the policyholder and specified in the policy are valid for the territory specified in the policy, except for the territories of Antarctica, Arctic, Belarus and Russia.



What are my responsibilities?

- Read the insurance agreement and insurance terms and conditions thoroughly.
- When concluding an insurance agreement, provide the insurer with complete and correct data.
- Pay the insurance premium on time.
- Notify the insurer of any changes in the data provided.
- In case of sudden illness, exacerbation of a chronic disease or bodily injury, immediately consult a doctor.
- In the event of an insured event of luggage or travel interruption insurance, immediately contact the service provider for the necessary documents.
- Comply with the safety requirements stipulated in the insurance terms and conditions.
- Immediately notify the insurer of the occurrence of a loss event while travelling.



When and how do I pay?

The amount of the insurance premium and the deadline for payment are indicated in the policy and invoice. Usually, the insurance premium is paid on the basis of the invoice by bank transfer.



When does the insurance cover start and end?

The insurance cover starts on the date of commencement of the insurance period, provided that the insurance premium has been paid by the deadline reflected on the invoice.

The insurance cover ends at 23:59 on the last day of the insurance period.



How can I terminate the insurance contract?

In order to terminate the insurance contract, the policyholder must submit an application to the insurer in a format that can be reproduced in writing. As a rule, an insurance contract can be terminated prematurely only by agreement of the parties or on the grounds provided by law.