

Translation from Estonian. The text in Estonian shall prevail to the translation.

**Approved by AAS „BTA Baltic Insurance Company” Board Resolution No LVB1\_0002/02-03-03-2016-35 of 12.04.2016.**

### INSURER DATA

Insurer: AAS "BTA Baltic Insurance Company" Eesti filiaal (hereafter - BTA)  
Registration No.: 11223507  
Address: Lõõtsa 2B, 11415 Tallinn, Estonia  
E-mail: [info@bta-kindlustus.ee](mailto:info@bta-kindlustus.ee)  
Phone nr.: 56868686  
Business activity: non-life insurance services

### INFORMATION ABOUT INSURANCE CONTRACT

In case the insurance policy was issued with Insured being outside the resident country, insurance cover enters into force the moment indicated in the policy, but not sooner than 24 (twenty-four) hours after the insurance premium is paid in full and ends from moment indicated in the policy.

Policyholder is provided with preliminary insurance agreement, contract terms and other documents, including notice about the agreement's insurance period in Estonian language, unless the parties have agreed otherwise.

Please read Terms and Conditions on BTA website [www.bta-kindlustus.ee](http://www.bta-kindlustus.ee)

Once insurance contract is concluded the issued insurance policy, General Terms and Conditions for Insurance contracts, Travel Insurance Terms and Conditions, Travel Insurance Provisions of Distance Contract and other documents mentioned in the insurance policy form inseparable parts of the insurance contract.

Sides have the right to terminate or withdraw the insurance agreement in accordance with the Law of Obligation Act and insurance conditions.

Regulatory enactments of the Republic of Estonia shall be applied to the insurance contract and to the relationship between BTA and the Policyholder.

### WITHDRAWAL RIGHTS

The Policyholder has the right to withdraw from the concluded insurance contract by submitting a withdrawal in writing within 14 (fourteen) calendar days as of the date of the agreement conclusion or submission of relevant preliminary insurance agreement statement in accordance with the Law.

The withdrawal application is located on BTA website [www.bta-kindlustus.ee](http://www.bta-kindlustus.ee)

Policyholder can submit the withdrawal application:

- 1) by sending signed termination application to BTA by e-mail to [katkestused@bta-kindlustus.ee](mailto:katkestused@bta-kindlustus.ee);
- 2) in BTA office;
- 3) by sending signed termination application to BTA by post;

If the Policyholder exercises the withdrawal rights, then BTA as soon as possible, but not later than within 30 calendar days as of the receipt of the withdrawal application, refunds the insurance premium to the Policyholder, excluding cases when during the agreement conclusion the Policyholder confirms that he wishing insurance agreement to start within the withdrawal period. In that case BTA has the right to deduct the premium for the used period from the insurance premium.

BTA does not pay the insurance premium back if insurance risk has occurred within the withdrawal period and BTA pays the indemnity for it.

Withdrawal shall not be entitled to exercise for travel and luggage insurance or other short-termed insurance contracts with insurance period less than 30 days.

## **PERSONAL DETAILS PROCESSING**

Responsible for personal details processing is BTA, who processes details on the grounds of and in accordance with Personal Data Protection Act and Insurance Activities Act. BTA contacts are indicated in the policy and in the current document.

BTA has the right to provide personal data of the Policyholder and the Insured without his agreement to the following parties:

- 1) authorized BTA agents (insurance agents), list of whom is located on Finance Supervision Authority homepage;
- 2) BTA claim department partners;
- 3) Finance Supervision Authority, in case when Finance Supervision Authority requests them on supervision purposes;
- 4) investigation authorities, public prosecution office or court, if it is necessary for proceedings related with Policyholder or related persons associated with him. Investigation authorities are Police, Central criminal police, Estonian Internal Security Service, Tax and Customs Board, Border Guard Board, Competition Authority, Defense forces headquarters.
- 5) money laundering bureau in cases provided in the international sanctions act and/or Money Laundering and Terrorist Financing Prevention Act;
- 6) bailiff, in case if bailiff requests in purpose to clarify funds and liabilities in relation with bankruptcy proceeding of Policyholder or related person associated with him.
- 7) to Insured and/or Beneficiary mentioned on the insurance contract in case they have provided the relevant request in relation of the certain insurance contract.

The personal detail processing order can be found on BTA webpage [www.bta-kindlustus.ee](http://www.bta-kindlustus.ee)

## **RESOLUTION OF DISPUTES**

In case you have any questions or complaints, please, contact BTA first.

Disputes about insurance services quality and insurance intermediary are resolved by conciliation body established under Estonian Insurers Association ([www.eksl.ee](http://www.eksl.ee), tel. 667 1800, [lepitus@eksl.ee](mailto:lepitus@eksl.ee), Mustamäe tee 46, Tallinn 10621). Conciliation application shall be submitted in writing and the process takes place in Estonian language.

In case of violation of Policyholder's rights, when the dispute resolution with BTA is not possible, Policyholder has the right to refer to the Customer Protection Board (<http://www.tarbijakaitseamet.ee/en>), via phone 6201707 or by applying an explanation, complaint or application to the Customer Protection Board commission. Starting from 01.03.2016 there is a possibility to submit a customer complaint via ODR-platform (Online Dispute Resolution) located on <http://ec.europa.eu/odr>

A Policyholder has the right to file complaints on the actions of BTA to the Financial Supervision Authority (address: Sakala 4, 15030 Tallinn)

Disputes arising from an insurance contract will be settled in Harju County court.