

# Travel Insurance

## Insurance Service Information Document:

### AAS "BTA Baltic Insurance Company"

**bta**  
VIENNA INSURANCE GROUP

The insurance product information document is a general overview of Travel Insurance. It does not reflect the terms and conditions of insurance contract based on Your insurance interest and claims. The terms of the agreement are in other documents, such as the offer, insurance terms and policies.

## What is this type of insurance?

Travel Insurance is primarily an unexpected and unavoidable medical expenses insurance during a trip abroad where the health of a person is insured in order to compensate for the cost of health detriment or physical injuries occurred abroad. In addition, Travel Insurance may include insurance of personal items taken to the trip, i.e. luggage insurance, insurance for expenses incurred as a result of cancellation or interruption of travel, or Travel Insurance.



### What is insured?

- ✓ Based on the insurance option chosen at the conclusion of the contract, the following is insured:
  - ✓ the health of a person
  - ✓ consumer goods for personal use taken to the trip
  - ✓ costs occurring due to delay or interruption of the trip
  - ✓ costs occurred due to a terrorist act abroad
- ✓ The sum insured is indicated on the policy



### What is not insured?

- \* The following is not insured:
  - \* indirect costs or loss of revenue
  - \* rehabilitation measures, planned medical care, costs of providing a high level of service or providing convenience services
  - \* luggage breaking, damage or loss in value due to activity of moths
  - \* fluid outflow
  - \* delay or cancellation of travel in the country of residence
  - \* luggage delay when traveling back to the country of residence



### Are there any restrictions on cover?

- ! For example, the following is not insured:
  - ! medicaments without prescription
  - ! costs related to the occurrence of which was caused by the presence of alcohol, drugs or psychotropic substances detected in the insured person's body
  - ! costs for purchased or rented items that do not meet the climatic conditions of the country of destination
- ! Unless otherwise specified in the agreement, the following are not reimbursed:
  - ! damage caused by hazardous activities (sports, physical work)
  - ! damage caused by travel interruption occurred due to nature disaster
  - ! damage caused by the fact that the tour operator, the transport company or the accommodation establishment ceases to operate or does not comply with the agreement agreed upon in the agreement



### Where am I covered?

- ✓ The insurance applies to the territory indicated on the policy
- ✓ Upon conclusion of the contract, it's possible to choose between the following territories:
  - ✓ Europe – the insurance cover is valid within the geographical boundaries of Europe – in countries whose territory is located both within Europe's geographic borders and in Turkey, Egypt, Israel and Tunisia, United Arab Emirates, Armenia, Azerbaijan and Georgia
  - ✓ Worldwide, excluding USA and Australia – the insurance cover is valid worldwide, excluding USA and Australia
  - ✓ Worldwide, including USA and Australia – the insurance cover is valid worldwide, without exceptions
  - ✓ Baltic Sea countries (Finland, Sweden, Denmark, Latvia, Lithuania, Poland)
  - ✓ Russia
  - ✓ Belarus



## What are my obligations?

- Your primary obligation is to pay insurance premium.
- The insurer must be informed of all the circumstances known to You upon the conclusion of the contract and no false information may be submitted to the insurer.
- The insurer must be informed about the circumstances of the risk and their changes.
- Safety requirements specified in the insurance contract must be followed, including
  - the insured person must take into account his/her condition, circumstances and usual behavioral code
  - items must be packed in such a way that they do not break or damage other things in the luggage
  - instructions of doctor, tour operator, police, etc. must be followed
  - recommendations from the state and others, including, for example, vaccination recommendations from the Health Board, must be followed
- The insurer must be informed promptly of the insured event and their instructions have to be followed.



## When and how do I pay?

The amount of the insurance premium and the due date for payment are in the policy. Payment is usually made by bank transfer by the bill.

If the contract is considered to be concluded from the moment of payment, then the tender includes the time, during which the payment must be paid.



## When does the cover start and end?

The insurance cover begins on the date of commencement of the insurance period. The insurance cover expires after the insurance period.

The travel interruption insurance period commences upon payment of the insurance premium, provided that the insurance contract is made 5 days before the start of the trip.

Travel Insurance contract can be concluded for one definite trip, for repeated trips or for a full year, so that all trips are insured during the year.

In the case of repetitive Travel Insurance, it must be taken into account that the insurance cover is valid for the number of days indicated in the contract starting from the beginning of the trip.

The insurance cover may expire before the end of the insurance period specified in the contract. For example, an insurer may terminate the contract if the insurance premium has not been paid.



## How do I cancel the contract?

An application must be submitted to the insurer for termination of the contract. The insurance contract can be terminated prematurely only by agreement between the policyholder and the insurer.