

BIKE INSURANCE

TERMS AND CONDITIONS

Effective as of 14.12.2020.

For Insurance of Users of Citadele banka AS Payment Cards.

1 INSURANCE COVER

1.1. BTA provides the insurance coverage referred to in Article 1.3 of these terms and conditions to the Bank's payment card user and its Family members according to the Bank's payment card type and the provisions defined in the Travel Risk Insurance Terms and Conditions for Insurance of Users of Citadele banka AS Payment Cards. The insurance coverage will be applicable to Family members of the Bank's payment card user, when they go for a bicycle ride together with the Bank's payment card user.

1.2. BTA provides the following insurance protection:

1.2.1. Property insurance - the insurance object is a bicycle of the Bank's payment card user and its Family member. The insurance object shall be insured against the following risks: fire risk, leakage of liquid or steam, natural disasters, illegal activity of third parties, moveable property outside home, damages risk.

Additional conditions:

a) BTA will compensate for losses due to harm to the Insurance object, when the reason of harm has been a sudden, unexpected occasion, occurring as a result of circumstances, e.g., collision with another bicycle, other vehicle, obstacle, pedestrian, animal or another object.

b) Once in an insurance period, BTA will compensate for losses due to occurrence of damage risk with a limit of an insurance sum specified for the particular Insurance object.

c) Insurance indemnity for damages risk will be granted on the basis of photo pictures of the damage, and payment documents, such as receipts, registered receipts, specifying information regarding received bicycle repair services and the price paid for the received services.

d) BTA will not compensate for losses regarding abrasion or scratches to the painting or metallic parts of the Insurance object, as well as damage or destruction of accessories of the Insurance object, such as lights, video equipment, child seats, bicycle computers, holders, etc."

1.2.2. Personal accident insurance - the insurance object is an Injury, sustained by the Bank's payment card user or its Family member while riding a bicycle. Personal accident insurance shall include the following insurance cover types: Death, Permanent disability - according to Annex 2, Traumas - according to Annex 2 of Accident insurance conditions that could be found [here](#), as well as Medical expenses .

1.2.3. Third party liability insurance - the insurance object is the third party liability of the Bank's payment card user or its Family member as a bicycle rider. BTA will compensate for losses to a third party inflicted to it by the Bank's payment card user or its Family member while riding a bicycle. BTA will compensate for losses to a third party inflicted to it by a minor child of the Bank's payment card user also in the case, when Family members are not insured together with the Bank's payment card user. Losses subject to compensation:

a) Harm incurred to life or health - death of a third party, loss of working ability, temporary incapacity to work, physical injury or illness, sustained by a Third party.

b) Property damage - damage incurred to material moveable or immoveable property possessed by a Third party or legally operated by a third party, or a total loss of that property.

c) Litigation expenses - litigation and case administration related expenses, coordinated with BTA in writing, occurring from investigation and adjustment of the claim brought by a Third party against the Bank's payment card user or its Family member.

d) Rescue expenses – reasonable minimum expenses in relation to immediate damage prevention and reduction measures, even in those cases, when these measures have not been successful.

1.3. The insurance coverage shall be in effect in the Republic of Estonia.

2 EXCEPTIONS

Insurance indemnity will not be granted, when:

2.1 the Bank's payment card user or its Family member is engaged in downhill, freestyle or trial cycling, driving a cycle rickshaw, as well as in the case, when the Bank's payment card user or its Family member provides cycle courier services or is a Professional athlete.

2.2 the Bank's payment card user or its Family member has severely violated road traffic rules.

2.3 the Bank's payment card user or its Family member at the moment of the accident has been under the influence of medication used without prescription of the doctor, alcohol, narcotic or psychotropic substances, or if presence of such substances is established in the organism of the Bank's payment card user or its Family member, as well as when the Bank's payment card user or its Family member has refused to undergo tests to check for the presence of the referred substances in organism.

3 SUMS INSURED AND LIABILITY LIMIT

Insurance cover types	Sum insured, limit of liability (EUR)		
Card types	X Card, X hero, X Supreme	X Platinum, X Prime, X Infinite	MasterCard Gold, X Business, MasterCard Business, X Corporate
Property insurance <ul style="list-style-type: none"> • In the case of total loss (destruction) or theft of the bicycle • In the case of damages 	<p style="text-align: center;">500.00</p> <p style="text-align: center;">100.00</p>	<p style="text-align: center;">1,500.00</p> <p style="text-align: center;">100.00</p>	<p style="text-align: center;">1,000.00</p> <p style="text-align: center;">100.00</p>
Personal accident insurance <ul style="list-style-type: none"> • Death • Permanent disability (Addendum 2) • Injuries (Addendum 3) • Medical expenses 	<p style="text-align: center;">500.00</p> <p style="text-align: center;">500.00</p> <p style="text-align: center;">500.00</p> <p style="text-align: center;">200.00</p>	<p style="text-align: center;">1,500.00</p> <p style="text-align: center;">1,500.00</p> <p style="text-align: center;">1,500.00</p> <p style="text-align: center;">350.00</p>	<p style="text-align: center;">1,000.00</p> <p style="text-align: center;">1,000.00</p> <p style="text-align: center;">1,000.00</p> <p style="text-align: center;">250.00</p>
Third party liability insurance <ul style="list-style-type: none"> • Harm incurred to life or health of third parties • Damage inflicted to property of third parties • Litigation expenses • Rescue costs 	<p style="text-align: center;">500.00</p> <p style="text-align: center;">500.00</p> <p style="text-align: center;">500.00</p> <p style="text-align: center;">500.00</p>	<p style="text-align: center;">1,500.00</p> <p style="text-align: center;">1,500.00</p> <p style="text-align: center;">1,500.00</p> <p style="text-align: center;">1,500.00</p>	<p style="text-align: center;">1,000.00</p> <p style="text-align: center;">1,000.00</p> <p style="text-align: center;">1,000.00</p> <p style="text-align: center;">1,000.00</p>