

# HOME ASSISTANCE special offer

## Terms and Conditions



Effective as of **01.06.2020**.

### **For Insurance of Users of Citadele Banka AS Payment Cards**

Private Property Assistant Package Insurance is provided to Bank's Payment Card users under these Terms and Conditions and the Travel risk insurance Terms and Conditions for the insurance of users of Citadele Banka AS payment cards.

## **1. INSURANCE COVER**

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**1.1** BTA, according to the procedure defined in these Terms and Conditions, shall provide and pay for the services specified in Article 1.2, concerning the receipt of emergency assistance, to limit of repair damages resulting from a sudden and unpredictable accident at the Private property of the Bank's Payment Card user, or to reduce further losses. For the purposes of these Terms and Conditions, the Place of residence herein shall mean the Bank's Payment Card user's actual place of residence - flat, building (private, pair or building or townhouse).

**1.2.** BTA shall provide the following services:

### **1.2.1. Consulting over the phone**

- a) how to act to limit of repair the damages resulting from the accident and reduce further losses,
- b) which state, municipal, service provider's emergency response teams and other competent institutions must be notified of the accident.

### **1.2.2. Lock service**

Lock picking, replacement or repair services in the case of lost keys, malfunction of the locking mechanism or damage to the key to the outer door or gates of the Place of residence – when entering or leaving the Place of residence has become impossible for the Bank's Payment Card user.

### **1.2.3. Carpenter services**

To limit the damages caused to the place of residence by a sudden and unpredictable accident to reduce further losses and make temporary solutions in emergency cases, when the place of residence has been damaged, for instance, a window glass is smashed, wind damaged roof cover, the fence or building's roof damaged as a result of a fallen tree, etc.

### **1.2.4. Plumber services**

Fixing a leakage of liquid or steam as a result of a case of emergency in utility mains of the place of residence (sudden and unexpected rupture, fissure or clogging of utility mains, resulting in leakage of liquid or steam from them) and installing temporary solutions to restore the functionality of the place of residence's damaged utility mains.

### **1.2.5. Utility mains damage settlement**

Collection of spilled water or sewerage after in a case of emergency in the place of residence's utility mains.

### **1.2.6. Security services**

Physical security services, in case after an accident there are no other possibilities of ensuring protection against free access of third parties to the place of residence, and the Bank's Payment Card user cannot himself ensure the place of residence being watched.

### **1.2.7. Electrician's services**

For the prevention of electrical damage caused by an electrical installation accident (sudden and unforeseen electrical installation damage, as a result of which a power failure has occurred) at the place of residence and for the installation of temporary solutions to ensure the operation of the damaged place of residence's electrical installation.

## **2. EXCEPTIONS**

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BTA will not provide and pay for the services specified in Article 1.2 of these Terms and Conditions:

- 2.1.** when losses have occurred as a result of the Bank's Payment Card user's malicious intent or fault, that in terms of reimbursement for losses and other civil liability consequences is considered as malicious intent;
- 2.2.** when the damages have occurred in a property of joint ownership and they do not cause direct damages to the place of residence;
- 2.3.** if losses have occurred repeatedly after a previous temporary solution has been applied and an appropriate repair work has not been conducted to prevent the recurrence of the accident;
- 2.4.** in case the cooperation partner of BTA – the service provider cannot verify the identity of the service recipient, and his rights to receive the service;

- 2.5.** in case the provision of service is dangerous or endangers life or health of a person, or property rights of third parties may be violated without their consent;
- 2.6.** in case the Bank's Payment Card user has provided untruthful information about the causes and circumstances of the accident;
- 2.7.** when the Bank's Payment Card user or persons within the place of residence impede or obstruct the provision of the service;
- 2.8.** when the Bank's Payment Card user has failed to follow the instructions previously given by BTA or BTA's cooperation partner – service provider, regarding activities to be done to limit or reduce the scope of consequences of the accident;
- 2.9.** when the Bank's Payment Card user does not meet the obligations specified in Section 4 of these Terms and Conditions;
- 2.10.** when the place of residence is not permanently inhabited (is not inhabited at least 230 days a year);
- 2.11.** when water or sewerage leakage has occurred due to poor quality repair of appliances (household appliances, boiler, etc.).

### **3. SUM INSURED**

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Sum Insured for the Assistance package shall be EUR 350 (three hundred fifty euros) until the end of the offer period.

### **4. OBLIGATIONS OF THE BANK'S PAYMENT CARD USER**

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The Bank's Payment Card user is obliged to:

- 4.1.** immediately notify about the accident by calling the BTA Customer Support Service hotline 56868668.
- 4.2.** Listen to and follow the instructions of BTA and BTA's cooperation partner – service provider, when such are given, prior to a specialist's arrival at the place of residence;
- 4.3.** conduct all emergency measures as soon as possible, to limit and fix the accident's consequences;
- 4.4.** at a request of BTA's cooperation partner – service provider, present an identity document;
- 4.5.** after the service has been provided, sign the document of the received services prepared by the service provider;
- 4.6.** as soon as possible, conduct an appropriate repair to prevent the recurrence of the accident, if BTA's cooperation partner – service provider has or has not installed a temporary solution to avoid further losses.

### **5. INSURANCE INDEMNITY**

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- 5.1.** BTA pays for the provided serviced directly to the Partner or the service provider.
- 5.2.** BTA shall not be responsible for the amount of costs of services specified in Article 1.2, in excess of the Sum Insured indicated in Section 3 of these Terms and Conditions.