

PURCHASE INSURANCE

Informative material for Citadele Banka AS Estonian Branch clients

X hero

This informative material provides a brief and general description of the purchase insurance product, it does not fully reflect the Purchase Insurance Terms and Conditions for Insurance of Users of Citadele Banka AS Estonian Branch Payment Cards.

What is included in the insurance cover?

- **Purchase insurance:** product theft or robbery, impossibility to use the product, product damages risk.
- **Hedged Price insurance:** change in product price within 30 days since making the purchase, comparing the purchased product's price among shops or online shops.
- **Bank's Payment Card insurance:** The use of your card by third parties in case of the payment card being stolen or robbed.

What is not insured?

- The insurance cover does not in apply to used goods.
- The insurance protection does not in apply to motorized land motorized land, water or aerial vehicles (including unmanned aerial vehicles – drones, the capacity of which allows to reach an altitude exceeding 50 metres above ground or water surface, their engines, equipment, spare parts or accessories.
- The insurance cover does not in apply to leased or rented goods.
- The insurance cover does not in apply to unique products, which are one of a kind, such as custom-made furniture, clothing, accessories.
- The insurance protection is not paid, when products are obtained by making payment in instalments (more than one payment).
- Insurance indemnity is not paid for losses that are the liability of a third party, such as the manufacturer, vendor, etc., under the law or according to contracts.

A complete information regarding exceptions is included in Insurance Terms and Conditions.

Are there any limitations to the insurance cover?

- Insurance protection applies to goods that are purchased by means of Citadele Banka AS Estonian Branch X hero payment card.
- Insurance coverage is not valid for persons over the age of 80 (inclusive).
- Purchase insurance is in effect for 120 days since the moment of the product's purchase.
- In the case of hedged price risk, the price difference has to be equal to or larger than EUR 20.
- Insurance indemnity for theft or robbery of pieces of art, jewellery, valuables, clocks, watches, will be granted only, if they have been locked in a safe or under your control.
- Insurance indemnity for theft of a product from a motorized vehicle will be granted, if the product has been in the luggage compartment of the vehicle and the vehicle has been locked.
- In case the payment made by the Bank's Payment Card for the product is only partial, for instance, part of the amount payable is paid by means of the Bank's Payment Card and part - by cash, then insurance indemnity will be established in proportion to the part of the Product's price paid by the Bank's Payment Card.
- The fact of theft, robbery has to be reported to the national law-enforcement institutions within 24 (twenty-four) hours since the moment of establishing the fact of theft or robbery.

A complete information regarding cover limitations is included in the Insurance Terms and Conditions.

Where the insurance protection is in force?

Insurance protection is in effect worldwide, except for Hedged Price insurance, which is in effect only while making purchases in your Domicile country.

When does the insurance protection start and end?

Insurance protection will be provided while you have a valid Citadele Banka AS Estonian Branch Payment card.

What has to be done in case of occurrence of an insured event?

- When an insured event has occurred, call BTA assistance service hotline: +372 568 68 668, e-mail: bta@bta.ee
- In case of occurrence of an insured event you have to submit to BTA a claim application and documents confirming the occurrence of an insured risk, its circumstances and the amount of losses.
- In case of Hedged Price risk occurrence, you have to submit a notification, photographs, screenshot with the product's price on the day of purchase, and a notification, photographs, screenshot with the product's price within 30 days since the day of purchase.