

# TRAVEL INSURANCE

## Informative material for Citadele Banka AS Estonian Branch clients

### X Infinite

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

### What is included in the insurance cover?

- **Medical risks:** medical expenses for emergency medical aid, dental care costs, medication procurement costs, expenses for purchase or lease of temporarily required technical medical aids, expenses for transportation to medical institution.
- **Medical evacuation, transportation:** medical evacuation expenses, expenses of the accompanying person, transportation costs while on Trip in the Domicile country.
- **Repatriation:** transportation of the mortal remains to the Domicile country, transportation of the mortal remains while on Trip in the Domicile country.
- **Evacuation of child:** expenses of transportation of your children of minor age back to the Domicile country.
- **Arrival of relatives:** expenses of arrival of two family members to attend the stationed Client.
- **Luggage insurance:** luggage lost, stolen or damaged due to the carrier's fault, luggage delay with the carrier for longer than 3 hours, larceny of luggage, while it has been at the Client's disposal.
- **Changes in Travel arrangement:** trip cancellation or interruption, trip cancellation during Domestic trip, delayed trip, missed flight insurance.
- **Third party liability and legal assistance.**
- **Rental car insurance:** covered deductible under Car rental contract, purchasing CASCO policy, rental car key theft.
- **Skiing risks:** ski piste closure insurance, ski pass insurance, skiing equipment damage.
- **Other risks:** personal accident insurance, incl. while on Trip in the Domicile country, cash theft and robbery, incl. while on Trip in the Domicile country, travel documents insurance (passport, ID card, land motor vehicle driver's licence, vehicle registration certificate), incl. while on Trip in the Domicile country, necessity to replace the Client by another person because of the Client getting sick or sustaining an a personal accident abroad, payment for telephone calls.
- **Insurance of Family members:** : travelling along with the User of Citadele Banka AS Estonian Branch payment card, insurance protection will also apply to its spouse or life partner, parents, biological/adopted children or grandchildren of up to 21 twenty-one years of age or who are full-time students.

### What is not insured?

- Losses due to expenses for medical aid other than emergency, for instance, planned medical treatment, surgery operations other than emergency, medical treatment after treating the an acute condition in the case of a sudden illness, etc.
- Losses due to medical aid costs, occurred to you with regard to illness, which had started prior to the effective date of the Insurance Contract, as well as, if you went on the trip despite of being advised against going on the trip by doctors before the trip.
- Losses due to expenses for medical aid with respect to epileptic fits, depression, HIV virus, AIDS, oncology diseases, diabetes mellitus, dialysis, cardiac surgery, correction of eye-sight.
- Losses due to expenses for medical aid related to diseases where vaccination is compulsory, but the client has not completed a full vaccination course.
- Losses, which have occurred, while you have been under influence of alcohol, narcotic or toxic substances.
- Losses, occurring due to war, hostilities, commotion, strike, uprising, civil war.

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

### Are there any limitations to the insurance cover?

- The insurance contract will not be valid, when the reason for occurrence of the insured event has been war, hostilities, or disorder.
- Insurance coverage is not valid for persons over the age of 80 (inclusive).
- A citizen of a European Union country, upon receipt of emergency medical aid in a medical institution of a country in the European Union, must present European Health Insurance Card (EHIC).
- While engaging in sports or physical activities, the insurance protection will be in effect when the particular kind of sport or activity is included in the cover.
- Insurance protection is not in effect while performing physical work during travel.

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

### Where the insurance protection is in force?

Worldwide – this insurance territory denotes the entire world, except for your or your family member's Domicile country, except for cases when this insurance protection is in effect also while on Trip in the Domicile country, with you staying at a booked in advance lodging for at least 2 nights further than 95 km from your permanent place of residence.

### 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. Insurance protection will be in effect for 90 (ninety) consecutive days during each separate trip.

### 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](mailto:bta@bta.ee)
- When you are in Turkey, Egypt, Greece or Bulgaria, and receive medical services there, you must necessarily contact BTA assistance service, otherwise the payable amount of insurance indemnity may be reduced.
- 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.

### Before and during the trip, advice:

- Before travelling to European countries, make sure you have a valid EHIC. In case you do not yet have an EHIC or it has expired, it may also be requested by electronic means, free of charge, receiving the card later by post.
- Consider the necessity of vaccination prior to going on trip.
- Keep in mind to write a note of BTA's assistance service hotline number.
- Study your rights in case your flight gets delayed, cancelled. For instance, in the case of a flight delayed for 2 hours and longer, when the flight distance is 1500 km or less, the carrier has to take care of your catering that is proportionate to the waiting time, in case of necessity, providing with hotel and hotel transfer.
- Remember, in case your flight gets delayed, you have to obtain from the carrier a statement or other confirmation to the fact of the delay, or denial of boarding, with the reason specified therein.
- Remember, in case of luggage insurance risk occurrence, you have to obtain from the carrier a statement or other confirmation to the fact of the luggage loss or damage.
- When concluding Car rental contract, make sure the Car rental contract includes CASCO cover (usually designated by the letters CDW).

In case you are unable to contact BTA by the hotline, try using other means of communication:

- WhatsApp (telephone number +372 568 68 668)
- Viber (telephone number +372 568 68 668)
- social networks (Facebook, Twitter)