

Terms and conditions of travel insurance for AS Citadele bank cards 1/2025

Effective as of 01.02.2026

1. TERMS

- 1.1. Insurer – Compensa Vienna Insurance Group, ADB Eesti filiaal, whose brand in Estonia is Seesam (hereinafter Seesam).
- 1.2. Policyholder – Citadele banka, Eesti filiaal AS, who has entered into the insurance contract on the basis of its own insurable interest and for the benefit of the insured persons.
- 1.3. Insured person – a natural person up to 80 years of age (inclusive) who has a valid Citadele banka, Eesti filiaal AS C supreme, X supreme, C prime, X prime, X Platinum, C Business, X Business, C Business Plus, X Business Plus card.
- 1.4. Co-insured – family members up to 80 years of age (inclusive) travelling with the insured person (only for C Prime, X Prime cards, hereinafter the insured person):
 - spouse or partner;
 - children, grandchildren or their parents up to the age of 21 (included).
- 1.5. Insurance contract – an agreement between the policyholder and the insurer under which:
 - the policyholder undertakes to pay insurance premiums; and
 - the insurer undertakes to compensate for the loss or damage caused by an insured event, pay the agreed amount of money, or perform the contract in any other agreed manner.
- 1.6. Insured risk – a threat against which insurance is made. The list of insured risks is provided in Table 1 of Annex 1.
- 1.7. Insurance cover – the obligation of the insurer to pay an insurance indemnity to the insured person or a beneficiary upon the occurrence of an insured event as provided in the insurance terms and conditions.
- 1.8. Indemnity limit – the maximum amount subject to indemnification per card per specific insured event as provided in Table 1 of Annex 1. The maximum amount subject to indemnification is provided separately for each insurance cover.
- 1.9. Insured event – an unexpected and unforeseeable event upon the occurrence of which the insurer shall perform their obligation arising from the contract.
- 1.10. Insurance indemnity – a sum of money paid by the insurer to compensate for damage caused by an insured event.
- 1.11. Deductible – the agreed proportion of the loss by which the indemnity paid by the insurer is reduced. The deductible applies to each insured event unless otherwise agreed.
- 1.12. Sports competition – a sporting activity aimed at achieving success in a public sports competition and organised by a sports organisation or sports body.
- 1.13. Trip – a departure from Estonia or another country of permanent residence of the insured person, arrival at the destination of the trip and return to Estonia or another country of permanent residence of the insured person.
- 1.14. Place of departure and final destination of trip – Estonia or another country of permanent residence of the insured person.
- 1.15. Travel destination – the destination at which arrival constitutes the purpose of the trip.

- 1.16. Country of transit – a place outside Estonia or another country of permanent residence through which the insured person travels to the next transit point, travel destination or final destination.
- 1.17. Country of permanent residence – the country of nationality of the insured person and/or the country that has issued the insured person a permanent residence permit and where the insured person permanently resides for more than 183 days per year.
- 1.18. European Health Insurance Card (EHIC) – a document common to the Member States of the European Union and to Norway, Iceland, Liechtenstein and Switzerland, proving that citizens of these countries are entitled to the healthcare they need on equal terms with insured persons living in these countries.
- 1.19. Centre for medical damage assistance – the partner of the insurer in handling emergency medical assistance insured events outside Estonia.
- 1.20. Rental car – is a vehicle intended for the carriage of passengers and having up to eight passenger seats in addition to the driver's seat. Camper van, towed caravan and other similar vehicles are not considered passenger cars.

2. VALIDITY OF INSURANCE COVER

- 2.1. Insurance cover is only valid in combination with a Citadele card. If the insured or co-insured person holds several Citadele cards, the highest sum insured or the indemnity limit of one of the cards shall apply upon the occurrence of an insured event. The sums insured and the indemnity limits of cards are not aggregated.
- 2.2. Coverage is valid around the clock worldwide, except for the Russian Federation and Belarus. Insurance is not valid in the Republic of Estonia and in the country of permanent residence of the insured or co-insured person, except for cancellation cover and cover for changing flight tickets.
- 2.3. Insurance cover is valid for up to 90 consecutive days per trip, starting from the day the insured person crosses the national border when travelling abroad from the country of permanent residence. If the trip is longer than 90 days, insurance cover shall not apply after 90 days have passed. The number of trips per year is not limited. The beginning and end of each trip must be proven by way of documentary evidence.
- 2.4. Insurance cover shall not apply if the insured or co-insured person:
 - 2.4.1. is taking part in hostilities or is in the armed forces or a crisis region;
 - 2.4.2. does paid physical work;
 - 2.4.3. engages in amateur level sports listed in Table 2 of Appendix 1;
 - 2.4.4. takes part in any sports competitions and training camps.
- 2.5. Insurance cover ends when:
 - 2.5.1. the end date of the insurance period arrives;
 - 2.5.2. the card expires; or
 - 2.5.3. any other basis provided in the contract and/or legislation becomes apparent.

3. MEDICAL CARE INSURANCE

- 3.1. Medical care insurance insured event occurs upon the following events involving the insured person:
 - 3.1.1. sudden illness whose symptoms first appear during the trip and for which urgent medical attention is required;
 - 3.1.2. sudden accident requiring urgent medical attention;
 - 3.1.3. death.

3.2. Upon the occurrence of a medical care insured event, the following expenses incurred abroad are

3.2.1. Treatment costs include:

- 3.2.1.1. medical expenses, in-patient fees, examinations and medicinal products prescribed by a doctor abroad;
- 3.2.1.2. the cost of medical appliances prescribed by a doctor abroad;
- 3.2.1.3. the cost of urgent medical attention in the event of a sudden exacerbation of a chronic illness for the first thirty days after medical consultation. The cost of treatment for the same chronic illness is indemnified once during the entire period of validity of the insurance contract;
- 3.2.1.4. the cost of pregnancy-related complications. The costs incurred after 32 weeks of pregnancy or related to childbirth, abortion, assisted reproduction or a born child are not covered;
- 3.2.1.5. first aid for dental treatment abroad is indemnified to an amount of up to 500 euros.

3.2.2. Transport and rescue costs include:

- 3.2.2.1. upon the occurrence of an insured event, the reasonable transport costs of the insured person to and from the medical institution are indemnified;
- 3.2.2.2. in the case of a medical indication, the transport costs required for the insured person to return home, including the costs of a medical escort, are indemnified;
- 3.2.2.3. upon the death of the insured person, the costs of bringing the remains to Estonia or of cremation/burial abroad are indemnified;
- 3.2.2.4. the costs provided in clause 3.2.2 must be approved with the insurer in advance.

3.3. Obligations of the insured person upon the occurrence of an insured event:

- 3.3.1. Upon a medical care insured event, the insured person must visit a national healthcare institution or, in the absence thereof, a licensed doctor and obtain a certificate of the treatment received, stating the time of onset of the symptoms of the illness and the diagnosis. In the case of medicinal products and medical appliances prescribed by a doctor, a copy of the prescription and the receipt must be provided;
- 3.3.2. If the insured person visits a medical institution in any Member State of the European Union or in Norway, Iceland, Liechtenstein or Switzerland for medical treatment, they must present their European Health Insurance Card;
- 3.3.3. If the insured person is repatriated for medical reasons, a doctor's certificate stating the need to be repatriated or a certificate concerning the contraindication thereof is required;
- 3.3.4. In the event of death, a doctor's certificate stating the cause of death is required.

3.4. Exclusions under medical care insurance:

3.4.1 No costs shall be indemnified in relation to the following events, situations or services:

- 3.4.1.1. treatment of a chronic and/or congenital disease, except as provided in clause 3.2.1.3;
- 3.4.1.2. which is not urgent and for which the medical indication allows returning to Estonia or the country of residence;
- 3.4.1.3. planned treatment;
- 3.4.1.4. an injury or illness diagnosed before travel, and any related medication;
- 3.4.1.5. treatment if a doctor has advised the insured person not to travel;
- 3.4.1.6. rehabilitation prescribed by a doctor;
- 3.4.1.7. treatment lasting more than 90 days;
- 3.4.1.8. treatment for tick-borne encephalitis or borreliosis, unless a series of vaccinations was completed;
- 3.4.1.9. preventive procedures such as vaccines;

- 3.4.1.10. treatment for yellow fever, malaria and other such infectious diseases if the recommendations of the World Health Organisation on vaccination and prevention for travellers and the Estonian Ministry of Foreign Affairs' recommendations on visiting areas affected by dangerous infectious diseases have been ignored;
- 3.4.1.11. any psychiatric or neuropsychiatric condition or illness, including stress, burnout, depression, anxiety disorder, behavioural disorder, etc.;
- 3.4.1.12. medical services, medicinal products and medical appliances purchased in Estonia;
- 3.4.1.13. services during pregnancy, except emergency expenses related to complications of pregnancy that did not occur before the trip up to 32 weeks of pregnancy;
- 3.4.1.14. oncological diseases, their diagnosis and treatment;
- 3.4.1.15. treatment of epilepsy;
- 3.4.1.16. sexually transmitted diseases (including AIDS, HIV);
- 3.4.1.17. unused services for which payment had been made (e.g. car rental, concert or theatre tickets, excursions, hotels) but which could not be used in the cases provided in clause 3.1;
- 3.4.1.18. more than is necessary for urgent dental treatment (e.g. dental care, dentures, dental hygiene, treatment of orthodontic and periodontal diseases, orthopantomograms);
- 3.4.1.19. cosmetic and plastic surgery, food products, food supplements and dietary supplements;
- 3.4.1.20. if the insured person or their relatives decide to order treatment, change treatment institutions, agree to a surgery or repatriate the insured person without the approval of the insurer or the insurer's partner;
- 3.4.1.21. treatment for addiction and/or medical care related to the use of alcohol, drugs or psychotropic substances;
- 3.4.1.22. if alternative medicine services are used or a scientifically unproven treatment is used;
- 3.4.1.23. mountaineering, motorsports, air sports, extreme sports (e.g. skateboarding and cycling tricks) and other activities listed in Annex 1, Table 2;
- 3.4.1.24. an event in which the insured person used a sailplane, glider or hang glider as a pilot or passenger, performed a parachute jump and other activities listed in Annex 1, Table 2;
- 3.4.1.25. an event in which the insured person was driving watercraft registered for the carriage of passengers;
- 3.4.1.26. an event occurring during a cruise or expedition in an area with extreme climatic conditions (e.g. polar region, desert, open sea) and in the areas listed in Table 2 of Annex 1;
- 3.4.1.27. an event that occurred while engaging in a recreational sport listed in Table 2 of Appendix 1;
- 3.4.1.28. an event that occurred while performing paid physical work.

4. ACCIDENT INSURANCE

4.1. Insured event

- 4.1.1. An insured event is a sudden and unforeseeable bodily injury occurring during a trip, which is independent of the insured person's intention and caused by an external force and which has caused the insured person to suffer a health impairment requiring urgent medical care or has resulted in the insured person's death or permanent disability.
- 4.1.2. Permanent disability means irreversible damage to the health of an insured person caused due to an accident during the trip, where the function of a part of the body or a sensory organ of the person has not recovered within one year of the insured event and which is medically proven.

4.1.3. Death means the death of an insured person as a result of an accident during the trip.

4.2. Insurance indemnity

4.2.1. If the insured person is designated as suffering from a permanent disability or if the insured person dies as a result of an accident occurring during the trip within one calendar year of the date of the accident, the insurer shall pay the insurance indemnity provided in Table 1 of Annex 1 in the event of death or permanent disability.

4.2.2. If the insured person dies as a result of an insured event occurring during the trip, the heirs are entitled to the amount of accident insurance provided in Table 1 of Annex 1. No death indemnity shall be paid if the person dies more than three years after the date of the insured event.

4.2.3. Permanent disability is determined on the basis of the table below. The benefit is paid as a lump sum and as a percentage of the sum insured according to the table below:

Loss of a limb, organ or function	Percentage of sum insured
Loss of an arm at the shoulder joint	70%
Loss of an arm above the elbow joint	65%
Loss of an arm below the elbow joint	60%
Loss of an arm at the wrist joint	45%
Loss of a thumb	15%
Loss of the distal phalanx of a thumb	8%
Loss of any other finger	5%
Loss of a leg above the knee	70%
Loss of a leg below the knee	60%
Loss of a foot at the joint	40%
Loss of any toe	5%
Loss of vision in one eye	50%
Loss of hearing in one ear	25%
Loss of sense of smell	5%
Loss of sense of taste	5%

4.2.4. If the insured person dies within a year as a result of an accident abroad, the right to permanent disability indemnity is lost.

4.2.5. Any permanent disability indemnity previously paid for the same accident is deducted from the death indemnity.

4.2.6. If, as a result of an insured event, several parts of one body part have been permanently damaged, the percentage of permanent disability serving as the basis of the insurance indemnity shall be determined on the basis of the most severe damage.

4.2.7. If the function of more than one body part is permanently and simultaneously damaged as a result of an insured event, an aggregate indemnity shall be calculated that does not exceed the limit for disability indemnity provided in Table 1 of Annex 1.

- 4.3. Obligations of the insured person or their representative upon the occurrence of an insured event:
 - 4.3.1. immediately informing the medical damage assistance partner and following their instructions;
 - 4.3.2. visiting a licensed doctor or medical institution for receiving medical care;
 - 4.3.3. registering and formalising the traffic accident, fire or a crime committed against the insured person in a relevant competent authority (police, emergency medical care, rescue service, etc.);
- 4.4. Documents required for receipt of insurance indemnity:
 - 4.4.1. a request for indemnification;
 - 4.4.2. a detailed description of the accident;
 - 4.4.3. a statement from the police or, in the event of another accident, from a responsible body, if the event was registered;
 - 4.4.4. a medical certificate stating the nature of the injury and the exact diagnosis;
 - 4.4.5. a copy of the insured person's death certificate;
 - 4.4.6. a certificate concerning the cause of death;
 - 4.4.7. a copy of the insured person's succession certificate.
- 4.5. Exclusions for accident insurance
 - 4.5.1. No indemnification shall be given for the following events, situations or services:
 - 4.5.1.1 a mental or consciousness disorder, including stroke, epilepsy or other seizures;
 - 4.5.1.2. treatment or any other procedure that the insured person performed on themselves or allowed others to perform (unless the treatment or procedure – including radiological diagnosis and treatment – was necessary in the event of an accident, was ordered by a doctor and was an insured event under the terms and conditions of insurance);
 - 4.5.1.3. treatment or any other procedure that the insured person performed on themselves or allowed others to perform (unless the treatment or procedure – including radiological diagnosis and treatment – was necessary in the event of an accident, was ordered by a doctor and was an insured event under the terms and conditions of insurance);
 - 4.5.1.4. poisoning, when a liquid or solid enters the body through the oesophagus;
 - 4.5.1.5. abdominal and lower abdominal hernia;
 - 4.5.1.6. injury to intervertebral discs, internal bleeding or brain haemorrhage (unless caused by an accident that is considered an insured event under the terms and conditions of insurance)
 - 4.5.1.7. traffic accident if the insured person drove a vehicle without the right to drive a vehicle of the respective category;
 - 4.5.1.8. a pathological or recurrent fracture if the previous fracture had not healed;
 - 4.5.1.9. engaging in an activity or participating in an event listed in Table 2 of Appendix 1;
 - 4.5.1.10. the insured person had used alcohol, strong medication or other toxic or psychotropic substances The insurer shall also not pay out an indemnity if the insured person consumed alcohol or other intoxicating substances after the event but before the medical examination or if they avoided an inspection for intoxication.

5. CIVIL LIABILITY INSURANCE

- 5.1. Object of insurance and insured event
 - 5.1.1. Civil liability insurance covers personal injury or damage to property caused unlawfully by the insured person while travelling to a third party against whom the insured person has incurred civil liability in accordance with the legislation in force in the country where the insured event occurred.

5.1.2. A claim for civil liability filed against the insured person is considered to constitute an insured event if all the following conditions are met:

- 5.1.2.1. a claim has been filed for damage caused to a third party;
- 5.1.2.2. the unlawful act has been committed abroad during the insurance period;
- 5.1.2.3. the insured person is at fault for the damage and/or is liable for the damage under the law;
- 5.1.2.4. notification of a possible insured event or a claim for indemnification must be made at the time of travel or within three days of the date of the event.

5.2. Insurance indemnity

- 5.2.1. The insurance indemnity for each particular insured event shall be calculated on the basis of the actual extent of the damage (e.g. the value of the damaged object), taking into account the legislation governing the compensation for damage and case law.
- 5.2.2. Upon the occurrence of an insured event, the insurance indemnity is paid to the insured person or to a person who is entitled to claim damages under the legislation governing civil liability.
- 5.2.3. If the insured person is jointly liable with third parties for the damage caused, the insurance indemnity is calculated on the basis of the share of the damage of the insured person.
- 5.2.4. The insurer shall participate, on behalf of the insured person and at its own expense, in legal proceedings in which a third party claims compensation for damage caused by the insured person.
- 5.2.5. If the insured person does not agree to the fact that the insurer recognises the third party's claim as well-founded, reaches an agreement with the third party at their own discretion or settles the third party's claim, the insurer shall not cover the additional costs (including interest) resulting from such non-agreement.

5.3. Obligations of the insured person upon the occurrence of an insured event

- 5.3.1. The insured person shall take reasonable measures to prevent or minimise potential losses.
- 5.3.2. The insured person shall inform the insurer verbally without delay (within 24 hours) of an event that may lead to the civil liability of the insured person and provide all known information about the circumstances of the event and, in addition, inform the insurer in writing, providing more detailed information within 3 (three) calendar days. If third parties take legal action against the insured person for compensation for damage caused by the insured person, the insured person shall immediately notify the insurer thereof in writing, even if the insured event has already been given notice of.
- 5.3.3. The insured person shall submit to the insurer the documents required for determining the insurance indemnity.
- 5.3.4. The insured person may not agree to compensation for the damage until it has been approved with the insurer at least in a format that can be reproduced in writing. The insured person shall authorise the insurer in writing, at the request of the latter, to submit all petitions and declarations on their behalf relating to the satisfaction or rejection of a third party's claim, if the insurer considers this necessary.
- 5.3.5. The insured person shall provide the insurer with all the information necessary to properly exercise the right conferred on the insured person to claim compensation from the person liable for the damage.
- 5.3.6. In the event of a third party taking the case to court, the insured person shall transfer the case to the insurer.
- 5.3.7. The insured person shall authorise the attorney appointed by the insurer and provide any explanations that the attorney and the insurer consider necessary.

5.4. Documents required for receipt of insurance indemnity

- 5.4.1. In order to receive the insurance indemnity, the insured person or their representative shall immediately submit a written request for indemnification along with the following documents:
 - 5.4.1.1. a detailed description of the event and the identity of the witnesses;
 - 5.4.1.2. documents proving the validity of the claim;
 - 5.4.1.3. other documents related to the event or circumstances thereof.

5.5. Exclusions for civil liability insurance

5.5.1. No indemnification shall be given under the contract in the following circumstances:

- 5.5.1.1. upon breaching the contract or unsatisfactory performance thereof (contractual liability);
- 5.5.1.2. upon working in any association, company or organisation, while on work placement, conducting research, participating in a business or professional activity (including an honorary office), providing a service or being responsible for an activity;
- 5.5.1.3. upon driving, using or operating any type of motorised land vehicle, watercraft or aircraft;
- 5.5.1.4. in relation to any animal;
- 5.5.1.5. engaged in a sport listed in Appendix 1 Table 2;
- 5.5.1.6. in relation to assets that the insured person has leased, borrowed, acquired free of charge or made available to themselves under a contract, trust or other agreement or arrangement;
- 5.5.1.7. in relation to assets that the insured person managed illegally or fraudulently;
- 5.5.1.8. upon infecting another person;
- 5.5.1.9. the loss of profit or loss due to depreciation of assets owned by the insured person;
- 5.5.1.10. in relation to the incapacity for work of a third party if the third party claims reimbursement of wages, pensions, medical expenses or other social welfare services, but the social security authority has already reimbursed the respective costs or provided the corresponding service;
- 5.5.1.11. in relation to the dissemination of information that undermines the honour and dignity of a third party; the disclosure or use for private purposes of information concerning a natural person and their private life or a legal person;
- 5.5.1.12. being under the influence of alcohol, strong medication or narcotic or psychotropic substances;
- 5.5.1.13. any other circumstance not directly related to the civil liability of the insured person for damage to and/or destruction of any property and not related to damage to the health or life of a person;
- 5.5.1.14. upon damaging money, securities and other debt or credit documents, personal documents, jewellery, works of art or antiques;
- 5.5.1.15. in relation to deterioration;
- 5.5.1.16. in relation to damage to money, securities and other debt or credit documents and personal documents, jewellery, works of art and antiques, objects of historical or cultural value, mobile phones, laptops and tablets. Damage to mobile phones, laptops and tablets is only covered if the claimant is not travelling with the insured person, is not connected to the insured person and is in no way related to the insured person (personal or work);
- 5.5.1.17. in relation to loss, damage or destruction of software, documents or data resulting from an internet, intranet, external website or e-mail cyber-attack and the resulting business interruption, including loss of revenue and profit;
- 5.5.1.18. if the claimant has manufactured, processed, stored, transported, used or distributed arms, ammunition or other explosives, liquefied gases or toxic substances;
- 5.5.1.19. in relation to a civil, criminal, administrative or contractual penalty or fine or other penalty provided in the contract and/or legislation;
- 5.5.1.20. upon damage caused to a family member, parent, foster parent, step-parent, grandchild, grandparent, brother, sister, carer or foster child;
- 5.5.1.21. upon damage caused to a legal person related to the insured person;
- 5.5.1.22. upon using ionising radiation, radioactive material, lasers or masers, electromagnetic fields, any type of electromagnetic radiation emitted by electrical equipment and/or directly or indirectly related to nuclear reactions, nuclear radiation or radioactive contamination;
- 5.5.1.23. upon damage caused by the prolonged or continuous release of heat, gas, vapour, smoke, moisture or precipitation (e.g. soot, dust) and the resulting effects (sudden or continuous);

5.5.1.24. upon damage from subsidence, landslides, subsidence of a building or part of a building, flooding of a body of water, movement of soil or vibration;

5.5.1.25. upon damage incurred while participating in or preparing for a bicycle race, horse riding competition, or a boxing, wrestling or other combat sport competition, or while participating in an expedition;

5.5.1.26. upon non-material damage;

5.5.1.27. where the direct or indirect cause of the damage is hepatitis A, B, C or G and/or its pathogen, human immunodeficiency virus disease (HIV), a condition associated with acquired immunodeficiency syndrome (AIDS) or a similar symptom

6. LEGAL ASSISTANCE INSURANCE.

6.1. Insured event

6.1.1. The insurer shall indemnify the insured person for costs incurred during a trip in connection with the receipt of legal assistance abroad.

6.2. Insurance indemnity

6.2.1. If the insured person unintentionally violates the customs, codes of conduct or legislation of a foreign country, thereby causing damage to a third party, the insurer shall indemnify the legal expenses (lawyer's fees) of the insured person, without exceeding the sum insured provided in Table 1 of Annex 1.

6.2.2. Insurance cover applies to a case initiated for damage caused to a third party during the trip and where the insured person is a defendant in a civil action. The insurance indemnity covers the costs of the court of first instance.

6.2.3. Documents required for receipt of insurance indemnity:

6.2.3.1. a copy of the action brought against the insured person in a court of law for which proceedings were initiated;

6.2.3.2. a contract with a legal aid provider (attorney or licensed lawyer) stating the reason for the legal assistance;

6.2.3.3. a document confirming the payment for legal assistance services.

6.3. Exclusions for legal assistance insurance

6.3.1. Legal assistance is not indemnified in the following circumstances:

6.3.1.1. if the claim relates to the storage, rental or use of a vehicle, including a traffic offence or the formalisation of a traffic accident;

6.3.1.2. if the claim relates to damage caused by an animal belonging to the insured person, in the possession of the insured person or belonging to a person for whom the insured person is legally responsible;

6.3.1.3. before obtaining the written approval of the insurer, if the insured person has entered into a contract for legal assistance with a legal aid provider (attorney or solicitor) or paid for the respective legal assistance;

6.3.1.4. without the insured person having applied for free legal assistance (if such a possibility was provided for by local legislation);

6.3.1.5. by a representative who is not qualified to investigate the legal matter or represent the insured person in court (if the insured person was aware of this);

6.3.1.6. upon challenging an administrative act;

6.3.1.7. upon defending the insured person in a criminal case, if the insured person has been charged with intentional conduct (e.g. drink-driving, fraud, forgery) and has been found guilty;

- 6.3.1.8. for the purpose of enforcement of a court judgment;
- 6.3.1.9. in a case of insolvency or bankruptcy;
- 6.3.1.10. in relation to costs resulting from the failure of the insured person to appear in court, non-execution of a judgment, costs of forensic examinations, costs of arbitration and of the hearing, costs of deliberate postponement of the hearing, and costs related to gross negligence or increased costs for other reasons.

7. LUGGAGE INSURANCE

- 7.1. Luggage is defined as articles of personal use and clothing accompanying the insured person on the trip and intended for their personal use, with the exception of the items provided in clause 7.9, which are not covered by luggage insurance.
- 7.2. Luggage insurance covers:
 - 7.2.1. delayed luggage;
 - 7.2.2. damage to or loss of luggage placed under the care of the service provider;
 - 7.2.3. theft of luggage abroad.
- 7.3. Insurance indemnity in the case of delayed luggage
 - 7.3.1. If luggage checked in and handed over to the transport company is delayed for more than four hours, the cost of purchasing essential clothing and toiletries shall be indemnified.
 - 7.3.2. If a delay of luggage of more than four hours significantly hinders the purpose of the journey, the cost of renting or purchasing sports equipment shall be indemnified.
 - 7.3.3. If the insured person is compensated by the transport company, the insurer shall indemnify the difference between the actual costs and the compensation paid by the transport company.
 - 7.3.4. The delayed luggage cover is not valid when the insured person arrives at the final destination of the trip.
- 7.4. Insurance indemnity in the case of loss of luggage
 - 7.4.1. If luggage belonging to the insured person and registered and handed over to the transport company is lost during the trip, new items (not older than 1 year) shall be indemnified at the purchase price of an equivalent new item. For items older than one year, the indemnity is calculated on the basis of the age and depreciation rate of the items, applying a depreciation rate of 15% per calendar year. Maximum wear is 70%.
 - 7.4.2. Luggage shall be considered lost if it is not delivered within 21 days of the original delivery date.
 - 7.4.3. If the insured person is compensated by the transport company, the insurer shall indemnify the difference between the actual costs and the compensation paid by the transport company.
- 7.5. Insurance indemnity in the event of damage to or destruction of luggage.
 - 7.5.1. If the damaged items can be repaired or cleaned, the cost of repair or cleaning shall be indemnified.
 - 7.5.2. If it is not possible or economically reasonable to repair the damaged item, new items (no more than one year old) shall be indemnified at the purchase price of an equivalent new item. For items older than one year, the indemnity is calculated on the basis of the age and depreciation rate of the items, applying a depreciation rate of 15% per calendar year. Maximum wear is 70%.
 - 7.5.3. The transport company must issue the insured person with a certificate stating the destruction of the luggage and any compensation paid.
 - 7.5.4. If the insured person is compensated by the transport company, the insurer shall indemnify the difference between the actual costs and the compensation paid by the transport company.

7.6. Insurance indemnity in the case of theft of luggage

7.6.1. If all part of the luggage of the insured person is stolen during the trip, the insurer shall indemnify the costs of items purchased abroad to replace the stolen items. By agreement with the insurer, costs for purchasing equivalent sports equipment, a computer, or a mobile phone in the country of residence will be indemnified. No compensation under clause 7.6.1 will be paid if the stolen baggage was under the supervision of a transport company.

7.6.2. New items (no more than one year old) shall be indemnified at the purchase price of an equivalent new item. For items older than one year, the indemnity is calculated on the basis of the age and depreciation rate of the items, applying a depreciation rate of 15% per calendar year. Maximum wear is 70%.

7.6.3. In the case of theft of identity documents, 100 euros shall be indemnified for re-applying for the respective documents.

7.7. Actions that the insured person must take upon the occurrence of a luggage insurance insured event:

7.7.1. notify the transport company of the insured event within 24 hours;

7.7.2. obtain a document from the transport company verifying the occurrence of the event;

7.7.3. register the theft with the police within 24 hours of the theft and submit a document verifying the registration to the insurer.

7.8. Documents required for receipt of luggage insurance indemnity

7.8.1. In the event of luggage delay, the insured person shall submit the following documents:

7.8.1.1. a statement of the transport company confirming the delayed delivery of the luggage;

7.8.1.2. a copy of the ticket and luggage receipt;

7.8.1.3. a list of and payment documents for purchased items;

7.8.1.4. in the case of delay of sports equipment, documents confirming the rental or purchase of the equipment, including the name of the item, the price, the rental period and location, and details of the owner or seller;

7.8.1.5. a statement of the transport company confirming the compensation paid.

7.8.2. In the event of damage to or loss of luggage, the insured person shall submit the following documents:

7.8.2.1. a statement of the transport company confirming the fact of damage to or loss of the luggage;

7.8.2.2. a statement of the transport company confirming the compensation paid;

7.8.2.3. a list or pictures of damaged or lost items and documents verifying their value (e.g. receipts);

7.8.2.4. proof of payment for the repair of the luggage or a repair estimate if the repair is not economically justified

7.8.3. In the event of theft of luggage, the insured person shall submit the following documents:

7.8.3.1. a police certificate stating the place and circumstances of the theft;

7.8.3.2. a list of the items in luggage, along with descriptions and values;

7.8.3.3. payment documents for items purchased to replace the stolen items.

7.9. Exclusions for luggage insurance

7.9.1. The following is not subject to indemnification:

7.9.1.1. glass and other fragile objects (in case of breakage);

7.9.1.2. cash, currency, securities, traveller's cheques, tickets, cards, vouchers and any other documents;

7.9.1.4. decorative cosmetics and perfumes and the damage caused by these;

7.9.1.5. plants and animals;

7.9.1.6. software and audio and video recordings;

7.9.1.7. computers, mobile phones and their accessories, smart watches, headphones, smart glasses, video, audio, photographic and communication equipment, cables and wires (except in case of theft);

- 7.9.1.8. food, alcoholic beverages and tobacco products and the damage caused by these.
- 7.9.2. Luggage insurance shall not apply in the following circumstances: glasses, video, audio, photographic and communication equipment, cables and wires (except in case of theft);
 - 7.9.1.8. food, alcoholic beverages and tobacco products and the damage caused by these.
 - 7.9.2.1. if the insured person caused the expense or damage themselves (regardless of the cause);
 - 7.9.2.2. if the luggage was transported as cargo on a transport aircraft or in a vehicle that the insured person did not use for travel;
 - 7.9.2.3. partial loss of and damage to items for which the transport company is responsible (unless the insured person can provide documentary evidence that these items were among the luggage);
 - 7.9.2.4. the cost of delaying luggage to the country of permanent residence;
 - 7.9.2.5. circumstances related to the General Exclusions.

8. TRIP CANCELLATION OR INTERRUPTION INSURANCE

- 8.1. Trip cancellation or interruption is a sudden and unforeseeable event that prevents the insured person from going on the planned trip or forces them to interrupt the trip.
- 8.2. The following are insured events of trip cancellation or interruption:
 - 8.2.1. sudden illness, accident or death of the insured person;
 - 8.2.2. hospitalisation for a life-threatening condition or death of the insured person's spouse, partner, parent, sister, brother, child or sole family member companion (the trip was booked for two people);
 - 8.2.3. if the flight is delayed due to a technical malfunction or weather conditions and the insured person is unable to catch the next flight in the event of a delay;
 - 8.2.4. damage to or destruction of the property of the insured person in the country of permanent residence caused by fire, natural disaster or the actions of third parties requiring their presence;
 - 8.2.5. cancellation of an concert or conference that was the purpose of the trip;
 - 8.2.6. technical malfunction, theft, accident or bad weather preventing the use of public transport (including taxis) to the place of departure, preventing the insured person from catching the first flight;
 - 8.2.7. the insured person was involved in a traffic accident or was the victim of a crime;
 - 8.2.8. a change of airline ticket if the change is due to a change of travel plans independent of the insured person for unexpected reasons.
- 8.3. Insurance indemnity in the event of cancellation or interruption of a trip
 - 8.3.1. Upon the occurrence of an insured event, the following shall be indemnified:
 - 8.3.1.1. cancelled and prepaid costs for accommodation, transport and pre-booked services that the insured person was unable to recover from the service providers by cancelling the service;
 - 8.3.1.2. accommodation and transport costs for the continuation of the trip or returning to the point of departure, in addition to the initial cost of the package. The extra cost shall not be indemnified if the costs of the return journey were not incurred before the insured event;
 - 8.3.1.3. the cost of unused services or additional costs incurred by the insured person upon the occurrence of an insured event. In the event that the insured person has a claim for indemnification of the costs referred to in clauses 8.3.1.1 and 8.3.1.2 simultaneously, the costs referred to in clause 8.3.1.1 or 8.3.1.2 shall be indemnified under the insurance contract, depending on the choice of the insured person;
 - 8.3.1.4. Under clause 8.2.3, the Insurer shall reimburse the costs of accommodation and transportation incurred (transportation from the airport to the hotel and back) in the transit country, if the insured person stayed in the country of transit for at least four hours at night and eight hours during the day;

8.3.1.5. if an accommodation, transport or tour operator offers a substitute service instead of the unused service, the insurer shall consider the cost of the substitute service to be equal to the unused service and this part of the loss shall not be indemnified under the contract;

8.3.1.6. if it is not possible to prove how much of the damage is related to the insured person, the damage shall be compensated in proportion to the share of insured person in the total number of users of the service (including children), irrespective of who paid for the service;

8.3.1.7. a deductible of 15% shall be deducted from the insurance indemnity;

8.3.2. Insurance indemnity in the event of a change of airline ticket

8.3.2.1. The fee for the change of airline tickets and the cost of the increase in the price of the new airline tickets due to the change shall be indemnified up to the maximum amount provided in Table 1 of Annex 1 if the change is due to an unforeseen change of travel plans for reasons independent of the insured person. The airline ticket must be changed before check-in.

8.4. Documents required for receipt of insurance indemnity

8.4.1. In order to receive the insurance indemnity, a written request for indemnification must be

8.4.1.1. a document proving the reason for the trip disruption (including change of travel plan);

8.4.1.2. documents proving the duration and cost of the trip;

8.4.1.3. documents verifying any the additional costs;

8.4.1.4. a certificate from the travel service provider for the reimbursed/unreimbursed costs.

8.5. Obligations of the insured person upon the occurrence of an insured event:

8.5.1. contacting the tour operator, travel agency, transport company and/or hotel and cancelling the services they can no longer use due to the insured event;

8.5.2. immediately contacting the tour operator or their authorised representative and submitting a written claim for reimbursement of travel expenses;

8.5.3. informing the insurer of the financial compensation received from the tour operator, travel agency and third parties.

8.6. Exclusions for trip cancellation and interruption

8.6.1. No indemnification shall be given in the event of cancellation or interruption in the following

8.6.1.1. loss or damage whose cause occurred before the insurance contract entered into force;

8.6.1.2. loss or damage suffered because the insured person has cancelled or interrupted a trip for financial reasons or because of work commitments (e.g. the employer did not grant leave);

8.6.1.3. damage caused by the aggravation of the effects of an illness or injury that began before the booking of the trip or the continuation of the related treatment;

8.6.1.4. the part of the loss or damage that must be compensated by the tour operator and/or transport company or is compensated under other contracts and/or must be compensated by other persons in accordance with legislation;

8.6.1.5. damage caused by insufficient time. Time is insufficient if:

- connecting flight tickets are purchased separately and the flights are less than two hours apart
- arriving at the airport is planned without taking into consideration the size and working arrangements of the specific airport. Arrival at the airport must be at least two hours before the departure of the flight
- less time was left to complete the route than the time suggested by a map application (e.g. Google Maps), taking into consideration, among other things, the time of day the route was completed

8.6.1.6. expenses on food and drink;

8.6.1.7. the cost of repairing the vehicle and storing its debris, as well as the cost of transport (including returning it to Estonia);

- 8.6.1.8. incomplete or outdated travel documentation (including missing visa and damage caused by incomplete formalisation of documentation);
- 8.6.1.9. loss or damage caused by the prohibition of the insured person from crossing the state border by the authorities or the prohibition of the insured person from boarding the means of transport by the service provider;
- 8.6.1.10. loss or damage caused directly or indirectly by the action, omission, strike, work interruption, insolvency or bankruptcy of a service provider (including tour operator and transport company) or other intermediary of services in relation to the trip;
- 8.6.1.11. loss or damage resulting from moral damage caused by an insured event, loss of profit or loss caused due to missed training, failure to complete a transaction, etc.;
- 8.6.1.12 damage that the insured person could have prevented;
- 8.6.1.13 damage related to the General Exclusions.

9. RENTAL CAR DEDUCTIBLE INSURANCE

- 9.1. A rental car deductible insurance insured event is the theft, robbery, destruction of or damage to a passenger car rented or hired by the insured person (hereinafter rental car) during a trip, as a result of which the insured person incurs a contractual liability towards the rental company to pay the deductible.
- 9.2. Rental car deductible indemnity
 - 9.2.1. Upon the occurrence of an insured event, the insurer shall indemnify the deductible provided in the contract entered into with the car rental company, but no more than the amount of the rental car deductible insurance provided in Table 1 of Annex 1.
 - 9.2.2. Insurance cover applies in the following circumstances:
 - 9.2.2.1. the vehicle is a passenger car (gross vehicle weight up to 3,500 kg);
 - 9.2.2.2. the insured event occurs during the trip in the area specified in the insurance contract;
 - 9.2.2.3. the lessor of the rental car is a legal person holding an activity licence in the country of establishment and the main activity of the rental company is the short-term rental of vehicles;
 - 9.2.2.4. the rental car had a valid motor insurance (comprehensive insurance) contract at the moment of the insured event;
 - 9.2.2.5. the insured person is either a lessee or not a lessee but the driver of the vehicle as provided in the rental contract;
 - 9.2.2.6. the rental car is registered in the vehicle register of the country where the rental company is based.
 - 9.2.3. Actions that the insured person must take upon the occurrence of an insured event:
 - 9.2.3.1. in order to detect damage, the insured person must inspect the rental car on receipt and handover and record the damage in the rental contract, on video or in photographs;
 - 9.2.3.2. upon damage to the rental car, the car rental company must immediately be contacted and notified of the event and instructions must be requested for further conduct;
 - 9.2.3.3. if the rental car is subject to a theft or robbery, the incident must be reported to the car rental company and the local police;
 - 9.2.3.4. if the rental car is damaged in a situation where the lessee is not in the immediate vicinity of the car, the local police must be informed of the incident;
 - 9.2.3.5. in the event of a traffic accident resulting in personal injury, or in a situation where the parties involved cannot agree on fault, the local police must be informed;

9.2.3.6. the lessee is obliged to photograph the scene of the event and any damage caused to the rental car;

9.2.3.7. following a loss event, the lessee must take measures to reduce the damage or limit further damage.

9.2.4. Documents required for receipt of insurance indemnity:

9.2.4.1. a copy of the rental contract;

9.2.4.2. a statement of the loss event drawn up by the insured person and, if necessary, other documents proving that the loss event occurred;

9.2.4.3. photographs of the scene and damage to the rental car;

9.2.4.4. a claim by the car rental company requiring the lessee to pay the deductible and proof of payment of this claim by the lessee;

9.3. Exclusions for rental car deductible insurance

9.3.1. The insurer shall not indemnify any loss or expense:

9.3.1.1. caused by not locking the doors, leaving the windows or sunroof open, etc. when leaving the rental car;

9.3.1.2. payable under the insurance contract for the rental car;

9.3.1.3. in excess of the sum insured provided in the contract for the rental car deductible insurance;

9.3.1.4. relating to claims for interest on arrears, fines or contractual penalties against the lessee;

9.3.1.5. which took place during a race, competition or practice;

9.3.1.6. caused by driving in an inappropriate place or on an inappropriate road, such as off-road, forest, field, bog, water, unofficial ice road, etc.;

9.3.1.7. if the rental car was driven by a person who is not named as a driver in the rental contract;

9.3.1.8. which arose in Estonia or at the insured person's permanent residence.

10. GENERAL

10.1. In the event of any inconsistency between the general conditions and the specific conditions of the insurance, the specific conditions shall prevail.

10.2. If the specific terms and conditions of these insurance terms and conditions do not regulate inconsistencies, the provisions of the general conditions or the Law of Obligations Act shall apply.

10.3. In circumstances not regulated by these insurance terms and conditions, the legislation of the Republic of Estonia shall apply.

10.4. If the payee or a related person is subject to an international sanction established by the Government of the Republic of Estonia, the United Nations, the European Union, the United Kingdom or the United States of America.

10.5. The insured person undertakes to examine the insurance terms and conditions before entering into the card contract. The policyholder shall ensure the notification of the insured person of the content of the insurance cover, limitations and exclusions. The insurer assumes that the policyholder has always performed the foregoing obligation.

10.6. The travel insurance terms and conditions or a reference to them shall be published on the website of the policyholder at <https://www.citadele.ee>. The insured person shall be informed of amendments to the insurance terms and conditions on the same website.

10.7. The insured person shall examine the insurance terms and conditions and comply with them during the insurance period.

10.8. Obligations of the insured person upon the occurrence of an insured event:

- 10.8.1. taking all measures to further limit the damage and prevent any potential additional damage;
- 10.8.2. helping the insurer establish the circumstances of the loss or damage and maintain evidence of the loss or damage;
- 10.8.3. providing all the information and documents necessary to establish the circumstances of the insured event and the amount of the insurance indemnity;
- 10.8.4. at the insurer's request, authorising the insurer to submit in writing and on behalf of the insured person any claims relating to the satisfaction or rejection of a third party's claim, if the insurer considers this necessary;
- 10.8.5. allowing the insurer to obtain information on special categories of personal data in cases where this is necessary to determine whether the insurer has fulfilled its obligations. In the event of a violation of the aforementioned obligation, the insurer has the right to refuse to indemnify the damage. The principles for processing personal data are available at <https://seesam.ee/teave/isikuandmete-tootlemine>;
- 10.8.6. if necessary, authorise the insurer to submit in writing and on behalf of the insured person any claims relating to the satisfaction or rejection of a third party's claim, if the insurer considers this necessary.

10.9. Insurance indemnity

10.9.1 Rights and obligations of the insurer upon the occurrence of an insured event:

- 10.9.1.1. the insurer has the right to direct the insured person to claim compensation from the Estonian Health Insurance Fund or the person who caused the damage;
- 10.9.1.2. the right of ownership of the destroyed property and the right of action against the person who caused the damage are transferred to the insurer upon indemnification. If the insured person fails to transfer the destroyed property to Seesam, the latter has the right to reduce the indemnity by the value of the destroyed property;
- 10.9.1.3. the insurer has the right to reduce the indemnity, refuse to indemnify or recover the indemnity if it becomes apparent that the insured person has violated the requirements arising from the contract or has failed to provide Seesam with correct information;
- 10.9.1.4. the insurer has the right to negotiate with third parties on behalf of the insured person;
- 10.9.1.5. the insurer has the right to recover the costs of handling claims that are unrelated to the insured event or that were unreasonably incurred;
- 10.9.1.6. pay indemnification for the insured events provided in the insurance terms and conditions to the extent of the agreed sum insured;
- 10.9.1.7. complete the damage operations as soon as possible, but no later than within one month after receiving the necessary information and documents;
- 10.9.1.8. if the amount or reason of loss created as a result of the insured event is not evidenced, the insurer shall only indemnify for the part that has been evidenced;
- 10.9.1.9. if the insured person regains possession of the stolen property after the insurance indemnity has been paid, the recovered property must be surrendered to the insurer or the insurance indemnity returned;
- 10.9.1.10. if the sanctions established by the Government of the Republic of Estonia, the United Nations, the European Union, the United Kingdom or the United States of America directly or indirectly inhibit the provision of the insurance service based on the respective insurance contract, Seesam has the right to terminate the insurance contract unilaterally and without prior notice.

10.10. Multiple insurance

- 10.10.1. Multiple insurance means a situation where the policyholder insures the same insured risk at several insurers and the total amount of insurance indemnities payable by the insurers would exceed the amount of loss or the sums insured together would exceed the insurable value.
- 10.10.2. The insured person shall inform the insurer of the existence of other travel insurance contracts in force.

10.10.3. In the case of multiple insurance, the insurers are liable as solidary debtors. If the insured person has received insurance indemnities for the same insured risk for the same insured event under other insurance contracts, they shall return the proportional part of the insurance indemnities paid under the respective insurance contract. This provision shall not apply to accident insurance.

10.11. General Exclusions

10.11.1. The insurer is not liable for any loss suffered by the insured person as a result of a decision by the public authorities to not allow the insured person to travel and/or enter a foreign country.

10.11.2. The insurer shall not indemnify damage caused directly or indirectly by:

10.11.2.1. war, civil war, coup d'état, military or usurped rule, insurrection, counter-insurrection, rebellion, civil commotion, revolution, terrorism, political armed conflict, invasion, military conflict, hostilities or warlike activity, or any other event similar to any of the above;

10.11.2.2. terrorism, except in the case of clauses 3 and 4, if the Estonian Ministry of Foreign Affairs or another national body had not issued an alert about travelling to the country or region. If such an alert was issued after the insured person had already travelled to the area mentioned in the alert, the terrorism protection shall end on the seventh day after the alert was issued. Terrorism caused or alleged to be caused, in whole or in part, for political, religious, ideological or similar purposes;

10.11.2.3. which has arisen in a situation where the Estonian Ministry of Foreign Affairs or another national body has disclosed information or a recommendation to not travel to a region or country and the insured person travelled there after the information was issued;

10.11.2.4. insolvency or bankruptcy or the failure to act, insolvency or bankruptcy of a third party (including a transport company, tour operator or travel agency or other intermediary for travel-related services);

10.11.2.5. strike, work interruption;

10.11.2.6. acts or omissions by public authorities (e.g. airport security checks) or the confiscation, seizure or destruction of property;

10.11.2.7. natural disasters (e.g. volcanic eruption, earthquake, flood, hurricane);

10.11.2.8. epidemic, pandemic, quarantine, etc.;

10.11.2.9. nuclear reaction, radiation, radioactive contamination, magnetic fields, electromagnetic fields, etc.;

10.11.2.10. acquired immunodeficiency syndrome (AIDS), hepatitis, etc.;

10.11.2.11. computer crimes, deletion, loss or damage of electronic data;

10.11.2.12. violation of intellectual property rights, including copyright and industrial property rights;

10.11.2.13. environmental damage or pollution, if this is not unexpected and sudden.

10.11.3. No indemnification shall be paid for damage or costs caused by:

10.11.3.1. participation in any sports competition or training;

10.11.3.2. an activity or event listed in Appendix 1, Table 2;

10.11.3.3. the consumption of alcohol or narcotic or psychotropic substances;

10.11.3.4. the absence of the right to drive of the insured person;

10.11.3.5. participation in the armed forces, military activities, armed or security forces;

10.11.3.6. working as a driver of a land vehicle, diver, digger or performing similar physical work, as well as other activities listed in Appendix 1, Table 2;

10.11.3.7. a psychiatric or psychoneurological condition or illness (including stress reaction, burnout, depression, anxiety disorder, behavioural disorder, etc.);

10.11.3.8. self-harm, suicide, attempted suicide or endangering their own health by the insured person.

10.11.4. No indemnity shall be paid for damage or costs related to the following:

- 10.11.4.1. the repair, storage, dismantling and transport of the means of transport (including return to the country of permanent residence);
- 10.11.4.2. mittevaraline kahju; 10.11.4.2. non-material damage;
- 10.11.4.3. assets, except as otherwise provided in these terms and conditions;
- 10.11.4.4. loss or damage caused due to the insured person committing a crime or in relation to the relevant preparations;
- 10.11.4.5. loss or damage which has been indemnified by another person liable to do so;
- 10.11.4.6. loss or damage incurred in relation to an uninsured person, regardless of whether the insured person paid for it.

10.12. Reduction of insurance indemnity and release from the obligation to perform the insurance contract

10.12.1. The insurer shall be partially or fully released from the obligation to perform the insurance

- 10.12.1.1. the insured person has violated at least one of the obligations provided in the insurance contract and there is a causal link between the violation of the obligation and the occurrence of the insured event and/or the amount of the loss or damage resulting from it;
- 10.12.1.2. the insured event has taken place due to gross negligence or intention of the insured;
- 10.12.1.3. the insured person has misled the insurer as to the circumstances and/or the amount of the loss or damage or has otherwise attempted to deceive the insurer as to the circumstances of the insurance contract or its performance;
- 10.12.1.4. the damage has been incurred in connection with the detention of an insured person or their stay in a detention centre as an imprisoned person;
- 10.12.1.5. medical care services are fully or partly covered by the health insurance scheme of a Member State of the European Union. In order to travel to the Member States of the European Union and Liechtenstein, Norway, Iceland and Switzerland, the insured person must order a European Health Insurance Card, which proves that the person is insured under the compulsory health insurance scheme (for more information: <https://www.tervisekassa.ee/kontaktpunkt/arstiabi-euroopa-liidus-jamujal/euroopa-ravikindlustuskaart>);
- 10.12.1.6. the insured person does not exercise their right to medical care or treatment reimbursed from the compulsory health insurance budget, meaning that the insurer is entitled to reduce the insurance indemnity by the amount that would have been reimbursed from the health insurance budget;
- 10.12.1.7. the loss or damage was caused because the insured person deliberately failed to take reasonable steps to prevent or minimise the loss or damage;
- 10.12.1.8. the insured person has either admitted to or has wholly or partly settled a third party's claim for compensation without the prior express written approval of the insurer;
- 10.12.1.9. the extent of the release from the performance of the insurance contract shall be decided by the insurer.

10.13. Information on personal data processing

10.13.1. Please examine Seesam's principles for processing personal data at the website <https://seesam.ee/teave/isikuandmete-tootlemine>

10.13.2. The insured person must allow the insurer to obtain information on special categories of personal data in cases where this is necessary to determine whether the insurer has fulfilled its obligations. In the event of a violation of the aforementioned obligation, the insurer has the right to refuse to indemnify the damage.

10.14. Notices and declarations of intention

10.14.1. All notifications and declarations of intention to the insurer must be made in writing and sent to the postal address Compensa Vienna Insurance Group, ADB Eesti filiaal, Maakri 19/1, 10145 Tallinn, or to the e-mail address **info@seesam.ee**.

10.14.2. Claim notices can be submitted on the claims partner's website www.ops24.eu.

10.14.3. If the insured person suffers an acute health problem during the trip and needs hospital treatment, the 24-hour medical damage assistance centre OPS EST OÜ must be informed immediately by phone +372 699 1575 or by e-mail at the address **citadele@ops24.eu**.

10.15. Use of foreign language documents

10.15.1. A translation into a foreign language may be attached to the documents of the insurance contract in Estonian if so agreed upon by the parties. The translation only has an explanatory meaning. Upon any inconsistencies between the translation and the document in Estonian, the document in Estonian shall prevail.

10.16. Resolution of complaints

10.16.1. The person who has a dispute with Seesam arising from the insurance contract or preparations for entering the relationship bringing about the insurance contract has the right to address the Harju County Court or an insurance conciliation body operating under the Estonian Insurance Association to resolve the dispute. A claim regarding the dispute must be submitted to Seesam and Seesam must be given the opportunity to respond to the claim before addressing the insurance conciliation body. Additional information can be found on the website of the Estonian Insurance Association at www.eksl.ee.

10.16.2. The policyholder has the right to file a complaint about Seesam's actions with the Financial Supervision Authority (Sakala 4, 15030 Tallinn).

Annex 1

Table 1. Insurance risks and indemnity limits

Risk/type of card	SUPREME	PRIME	BUSINESS	BUSINESS PLUS
Territorial scope	Worldwide			
Insured person	Cardholder	Cardholder and family members travelling together	Cardholder	Cardholder
Family members	No	Spouse or partner, children up to 21 years of age and grandchildren and parents	No	No
Maximum age of insured person	80 years			
Maximum length of one trip	90 days			
Amateur sport cover	No	COVERED	COVERED	COVERED
	Limit per card per insured event			
Costs related to medicines	100,000 EUR	300,000 EUR	100,000 EUR	300,000 EUR
Dental care	500 EUR			
Medical aids				
Repatriation (including casket costs)	Up to the limit of medical expenses			
Medical evacuation				
Medical transport				
Accompanying staff				
Death/permanent disability due to accident	10,000 EUR	30,000 EUR	15,000 EUR	15,000 EUR

Risk/type of card	SUPREME	PRIME	BUSINESS	BUSINESS PLUS
Luggage				
Checked luggage delay of 4 hours	NO	400 EUR	400 EUR	700 EUR
Damage to or theft of personal property	NO	1,000 EUR	1,000 EUR	1,000 EUR
Trip disruption (deductible 15%)				
Trip delay, cancellation or interruption	NO	2,000 EUR	2,000 EUR	2,000 EUR
Failure to travel on the next means of transport				
Exchange of tickets	NO	200 EUR	200 EUR	200 EUR
Personal liability	NO	10 000 EUR	NO	NO
Legal assistance	NO	1,000 EUR	1,000 EUR	1,000 EUR
Telephone costs	50 EUR			
Rental car deductible insurance (deductible €200)	NO	2,000 EUR	NO	NO

Table 2.

Non-insured events engaging in recreational sports / physical activity

In all cases, the insurance of professional sports and participation in all kinds of competitions is not covered. Recreational sports/physical activity risk does not apply to X supreme and C supreme cardholders. Recreational sports/physical activity risk applies to X prime / C prime / X Platinum, X Business / C Business and X Business plus / C Business plus cardholders, but subject to the following non-insurable events:

I. EXTREME SPORTS AND HIGH-RISK ACTIVITIES	
1. Mountain, Rock, and Ice Sports	1.1. Alpine skiing, snowboarding, or snowmobile riding outside marked trails, Heliboarding, heliskiing
	1.2. Specific skiing types: Slalom, speed and downhill skiing, freestyle skiing, ski jumping, bobsleighbing
	1.3. Mountain Hikes: At an altitude higher than 3,000 m or on routes whose difficulty category is higher than PD (according to the European Alps system).
	1.4. Rock or mountain climbing, ice climbing, crossing of semi-covered and covered glaciers.
2. Water Sports	2.1. diving deeper than 10 meters
	2.2. Sailing or going on a motorboat in high seas and ocean (more than 12 nautical miles from the coast)
	2.3. Surfing, windsurfing, kiteboarding
	2.4. Boating in rapid rivers, jumping from waterfalls, speedboating, formulas.
	2.5. Ice Fishing or boat fishing in icy waters
3. Air Sports and Altitude	3.1 Gliding, hang gliding, paragliding, skydiving, parachuting, and bungee jumping.
	3.2. Flying in a hot air balloon (except as a passenger)
	3.3. Flying on aircraft (except as a passenger)
4. Extreme Sports (Other High-Risk Leisure Activities)	Any leisure activity which by its nature involves a significantly increased risk of serious injury due to the requirement of high speed, extreme heights, specialized equipment, or high-level acrobatic/stunt maneuvers performed outside of controlled environments or designated sports facilities. This includes, but is not limited to: Land and Urban Stunts (Skateboarding, scooter riding, rollerblading, and cycling which involves jumps, tricks, or maneuvers, e.g., BMX cycling, Downhill, Trial), High-Impact Team Sports (e.g., American football or rugby), and all types of freestyle motor sports and stunt riding

II. SPORTS COMPETITIONS AND PHYSICAL CONTACT	
5. Competitions and Events	5.1. Participating in competitions or training camps as a competitive athlete
	5.2. Participating in mass sports events, such as a marathon
6. Combat Sports	Combat sports or contact sports which involve direct physical combat between opponents (e.g., boxing, wrestling, judo, or karate)
III. PROFESSIONAL AND HAZARDOUS OCCUPATIONAL ACTIVITIES	
7. High-Risk Professions	Working in mines, on oil and gas platforms
	Working while traveling as a long-distance truck driver, police officer, security guard, rescue worker, deminer, miner, diver, stuntman, or member of a flight crew
IV. GEOGRAPHICALLY RISKY ACTIVITIES AND AREAS	
8. Hazardous Remote Areas	8.1. Hiking in remote areas where there are no professional rescue services and no regular mobile phone connection
	8.2. Hiking in wild nature
	8.3. Going with a mechanic/motorized vehicle off-road
9. Crisis Zones	A stay in an area of crisis as a monitor, reporter, rescue worker, medical staff, or for other similar purposes. A crisis zone is understood as a place where events such as political instability (riots, rallies), humanitarian crises (refugees), and places affected by natural events (volcanic eruption, rainstorm, fire, landslides, tsunami) occur