

# ERGO Insurance SE Lithuanian branch

## Special description of terms and conditions of the insurance of financial foreign travel losses of AB SEB bank

Holders of valid Visa Classic, Mano Visa (credit), MasterCard Standard, Visa Business, MasterCard Business, Visa Gold, Visa Platinum and MasterCard World Elite payment cards issued by AB SEB bank shall be covered under foreign Travel insurance on the basis of an individual insurance agreement signed by AB SEB bank (hereinafter - the Policyholder) and the insurance company ERGO Insurance SE acting via the Lithuania branch (hereinafter - the Insurer). Terms and conditions of the foreign Travel insurance are discussed in the Travel Insurance Rules No. 61 (hereinafter - the Rules). A brief description of the Rules (hereinafter - the Description) is presented below, listing main insurance terms and conditions that payment card holders are subject to. The Rules govern all insurance conditions, while in case of any discrepancies between the Description and the Rules, provisions of the Rules shall apply. This Description of the main terms and conditions is an informational document, while all insurance terms and conditions as well as duties of payment card holders are available in the Rules published online at [www.seb.lt](http://www.seb.lt).

### 1. Scope of insurance coverage

The scope of insurance coverage shall depend on the type of a Payment card:

Payment card type	Visa Classic Mano Visa (credit) MasterCard Standard	Visa Gold	Visa Platinum	MasterCard World Elite	Visa Business Mastercard Business
<b>Sums insured and limits</b>	<b>Sum, EUR</b>	<b>Sum, EUR</b>	<b>Sum, EUR</b>	<b>Sum, EUR</b>	<b>Sum, EUR</b>
<b>Medical expenses and repatriation insurance</b>	<b>40 000</b>	<b>200 000</b>	<b>500 000</b>	<b>500 000</b>	<b>100 000</b>
Limit for the necessary dental treatment (during one Trip)	200	200	200	400	200
Limit for the travel of the accompanying person from the country of the place of hospitalization of the Insured to the country of his permanent residence	Without exceeding the airfare (economy class)	Without exceeding the airfare (economy class)	Without exceeding the airfare (economy class)	Without exceeding the airfare (economy class)	Without exceeding the airfare (economy class)
Limit for the hotel stay of the accompanying person Abroad (for no more than 10 calendar days) per day	100	100	100	250	100
Limit for the cremation of the body of the Insured and his repatriation to the country of his permanent residence in case of the death of the Insured:					
when the Insured dies in geographical Europe	10 000	10 000	10 000	10 000	10 000
when the Insured dies outside geographical Europe	15 000	15 000	15 000	15 000	15 000
Limit for burying the Insured abroad	10 000	10 000	10 000	10 000	10 000
Limit for telephone calls abroad (during one Trip), if the Insured is treated in an inpatient health care institution	30	30	30	100	30
Daily allowance limit for staying in an inpatient health care institution:					
per day	30	30	30	30	30
for one insured event	100	100	100	100	100
<b>Accident insurance: in case of a disability or death</b>	<b>20 000</b>	<b>30 000</b>	<b>30 000</b>	<b>30 000</b>	<b>30 000</b>
Limits in case of a disability	to be specified in p. 6.10 of the Rules	to be specified in p. 6.10 of the Rules	to be specified in p. 6.10 of the Rules	to be specified in p. 6.10 of the Rules	to be specified in p. 6.10 of the Rules
<b>Personal civil liability insurance</b>		<b>10 000</b>	<b>10 000</b>	<b>10 000</b>	<b>10 000</b>
Limit in case of non-property damage	-	1 000	1 000	1 000	1 000
Limit in case of damage to rented sports equipment	-	-	600 (deductible EUR 60)	600 (deductible EUR 60)	-
<b>Travel delay while Abroad insurance</b>	<b>-</b>	<b>500</b>	<b>600</b>	<b>800</b>	<b>500</b>
Expenses for the necessary exchange of tickets, hotel stay (no more than EUR 150 per day), meals and the necessary costs of transportation	-	Actual expenses	-	-	Actual expenses
Limit for each full hour of Travel delay from the 3 <sup>rd</sup> (third) hour of delay	-	-	40	40	-
<b>Baggage delay insurance</b>	<b>-</b>	<b>500</b>	<b>600</b>	<b>800</b>	<b>500</b>
Costs of acquisition of the necessary items (clothes, hygiene products, medicines) Abroad	-	Actual expenses	Actual expenses	Actual expenses	Actual expenses
<b>Travel cancellation Abroad insurance</b>	<b>-</b>	<b>500</b>	<b>600</b>	<b>800</b>	<b>500</b>
Expenses for the necessary exchange of tickets, hotel stay (no more than EUR 150 per day) and the necessary costs of transportation	-	Actual expenses	Actual expenses	Actual expenses	Actual expenses
<b>Missed Travel connection insurance</b>	<b>-</b>	<b>500</b>	<b>600</b>	<b>800</b>	<b>500</b>
Limit for hotel stay (for no more than 3 days) per day	-	150	150	250	150
<b>Travel disruption or Travel interruption insurance</b>	<b>-</b>	<b>-</b>	<b>2 000 (deductible 20 %)</b>	<b>2 000 (deductible 20 %)</b>	<b>-</b>
<b>Travel documents insurance</b>	<b>-</b>	<b>-</b>	<b>600</b>	<b>800</b>	<b>-</b>
Limit for fees and administrative expenses for the issuance of Travel documents	-	-	100	100	-
Limit for the Trip to the nearest place of issuance of Travel documents	-	-	150	150	-
Limit for hotel stay (for no more than 3 days)	-	-	300	300	-
<b>Vehicle hijacking insurance</b>	<b>-</b>	<b>-</b>	<b>600</b>	<b>2 000</b>	<b>-</b>
Limit for costs of return to Lithuania	-	-	Without exceeding the airfare (economy class)	Without exceeding the airfare (economy class)	-
Limit for hotel stay (for no more than 3 days) per day	-	-	100	250	-

### 2. Definitions

**Insured** shall mean a holder of at least one valid Payment card (except for Visa Business and MasterCard Business) issued by the Policyholder and his accompanying family members (children (including adopted children and foster children) up to 21 years of age and his spouse (or a cohabitant or a person living together without marriage registration and sharing household for at least one year). Insurance coverage of Visa Business and MasterCard Business card holders shall be valid during business and leisure trips. During business trips, insurance coverage shall be valid for Card holders and co-workers traveling along (no more than three persons).

For the insurance coverage to apply, date and time of the Trip of the Insured (the Cardholder) and his family members or co-workers, also the routes, vehicles and Travel destination shall match.

**Baggage** shall mean the totality of Baggage items kept in a suitcase, a travel bag or another package for carrying by public transport vehicle (including a suitcase, a travel bag or a package), which shall be considered a single unit within the meaning of these Rules and which has been checked in the Carrier's baggage compartment, certifying the baggage check by an issued baggage check tag.

**Baggage item** shall mean an item managed under a legal basis designated for personal use of the Insured (including a suitcase, a travel bag or a package), which is normally taken on a trip of such type, or transported as a souvenir or a gift.

**Emergency Medical Assistance** shall mean urgent, uninterrupted and immediate medical assistance based on official and universally recognized medicine, which is aimed at eliminating a threat to the life of the Insured or prevention of serious complications, and lasting till the earliest event: stabilization of the condition of the Insured; medical repatriation of the Insured, or death of the Insured. The emergency medical assistance shall not cover rehabilitation, spa or sanatorium treatment, also non-conventional medicine.

**Policyholder** shall mean AB SEB bank.

**Insurer** shall mean ERGO Insurance SE Lithuanian branch.

**Insurance Coverage** shall mean Insurer's commitment to pay an insurance benefit to the Insured or the Beneficiary in case of an Insured event provided for in the Rules. Insurance coverage for persons older than 75 years of age shall not apply under the conditions of medical and repatriation expenses insurance, conditions of accident insurance and conditions of travel disruption and interruption insurance in case of an insured event described in paragraph 2.1.1 of Section VIII of the Rules.

**Insurance Period** shall mean the period of one year starting from 16 April 2019. Upon the Policyholder's and the Insurer's consent, the Insurance period shall be automatically extended each year. This version of the Rules shall take effect on 16 April 2019.

**Sum Insured** shall mean the maximum amount of money established in the Rules and paragraph 1 of the Description, which may be paid within one year of insurance for all the Insured under one Payment Card.

**Insured Event** shall mean an event during a Trip Abroad, when the incurred losses shall be reimbursed and/or an insurance benefit shall be paid respectively according to these Insurance Rules. All events that are not referred to as Insured events in the Insurance Rules shall be considered non-insured events.

**Actual Expenses** shall mean direct documented losses.

**Medical Expert** shall mean the Insurer's employer, who has medical education allowing making decisions that require special knowledge, presenting conclusions or performing medical examination.

**Rented Sports Equipment** shall mean various equipment, appliances and devices used for physical education, sports, leisure and games, managed under the right of trust.

**Travel (Trip)** shall mean a departure from Lithuania or the country of permanent residence of the Insured, reaching the final destination of the Trip and coming back to Lithuania or the country of permanent residence of the Insured.

**Trip Cancellation** shall mean the change of the Travel plan, which has at least one of these signs: a) the change of the carrier, b) the replacement of a Public transport vehicle with another Public transport vehicle, c) the change of the itinerary number of a public transport vehicle, d) the change of the point of departure or arrival (airport, port, railway station), e) return of baggage to passengers, f) new passenger registration, g) assigning new seats in a Vehicle, h) issuing new boarding passes, i) indication of the flight or trip being cancelled by the Carrier's employee or displayed on screen.

**Travel Document** shall mean a passport, an identity card, a driver's license or a vehicle registration certificate, also a birth certificate.

**Loss of Travel Documents** shall mean an event having happened during a Trip Abroad, when the Insured cannot legally return to the country of his permanent residence because of the lost Travel document.

**Missed Travel Connection** shall mean the Insured's inability to continue the Trip because of events laid down in this Section of the Rules that have happened after the start of the Trip or when going to an intermediate point of Travel.

**Travel Price in Case of a Missed Travel Connection** shall mean costs of Travel tickets, accommodation and vehicle rental substantiated with payment documents. The Travel price shall also include documented sightseeing expenses only if an agreement was reached thereon in the tourism service provision agreement.

**Travel Price in Case of a Travel Disruption or Interruption** shall mean costs of Travel tickets, accommodation, vehicle rental and sightseeing substantiated with payment documents. The Travel price shall include costs of sightseeing and entertainment related to getting to know the country, which the Insured incurred and is unable to recover from the seller, and which are substantiated with documents. If the Travel price was fully or partially covered using monetary equivalents conferred under the Carrier's loyalty programme (for example, points, coupons, vouchers, etc.), the Travel price shall be considered the lowest Travel price on the market paid for a similar trip on the day of acquisition of the Trip. If there is no objective evidence substantiating the Travel price of each of the persons covered under one payment card, the Sum insured for each Insured under one Payment card shall be considered equal to the share of the Travel price of the Insured, which is below the sums specified in this Section and proportionate to the number of the Insured under one Payment card.

**Travel Period** shall mean uninterrupted period of staying Abroad.

**Travel Disruption** shall mean inability of the Insured to start the Trip for an event having happened before the moment of the start of the Trip.

**Trip Interruption** shall mean inability of the Insured to continue the Trip for an event having happened after the moment of the start of the Trip in the course of the Trip.

**End of a Trip** shall mean a moment of the Insured's return to the country of his permanent residence.

**Moment of the Start of a Trip** shall mean the boarding of the Insured to the first Public transport vehicle going from Lithuania Abroad according to a pre-fixed schedule indicated in the Travel ticket.

**Travel Delay** shall mean postponing the time of departure of a Public transport vehicle departing according to a pre-fixed schedule to a later period of time. Travel delay shall not cover Travel cancellation.

**Cardholder** shall mean a natural person indicated on the card.

**Body Repatriation** shall mean bringing the body of the Insured back to the country of his permanent residence after his death.

**Chronic Disease** shall mean health condition, which existed before going on a Trip (even if it was incorrectly diagnosed, or a qualified doctor has not yet approved its existence) or/ and for which the Insured sought a medical advice, treatment or used medication for the past 6 months before going Abroad.

**Limit** shall mean the maximum share of the Sum Insured, which shall apply when calculating insurance benefits according to types of Insurance coverage indicated in the Rules; it shall be expressed as a specific figure or calculated in accordance with the procedure prescribed by the Rules.

**Medical Expenses** shall mean emergency medical aid expenses substantiated with financial and medical documents incurred when the Insured has referred to a medical treatment institution for an acute illness or an injury suffered in an accident while travelling Abroad.

**Medical Repatriation** shall mean bringing back the Insured to the country of his permanent residence for further treatment.

**Payment Card** shall mean a valid Visa Classic, Mano Visa (credit) MasterCard Standard, Visa Business, MasterCard Business, Visa Gold, Visa Platinum and MasterCard World Elite credit card issued by the Policyholder. A credit card shall be considered valid if it has been activated, and its validity term has not yet expired, and it has not been blocked.

**Non-Insured Event** shall mean an event, which is not subject to Insurance coverage, and an insurance benefit is not paid therefor.

**Disability** shall mean a long-term and/or permanent health impairment of the Insured, when the Insured becomes disabled, incapacitated for work or acquires special needs within one year from the day of an accident.

Decreased ability to participate in public life and activities, when an accident impedes physical and/or mental functions of a person or results in the loss of these functions.

**Health Impairment (Injury)** shall mean a dysfunction of bodily functions of the Insured.

**Sports Activities** shall mean human activities organized by people combining physical and intellectual skills, intended for passing leisure time and developing various skills.

**Intermediate Travel Point** shall mean a place where the Insured boards another Public transport vehicle indicated in the ticket after the moment of start of the Trip travelling according to a pre-fixed schedule.

**Vehicle** shall mean a land vehicle assembled by a manufacturer and produced in series (except for rail transport vehicles, mopeds, four-wheelers and motorcycles) with a license plate number issued thereto.

**Vehicle Hijacking** shall mean a case when the Insured has lost a possibility to drive a Vehicle due to a theft, physical violence or a threat to immediately use it, or otherwise depriving the Insured of the possibility to resist.

**Acute Disease** shall mean an acute unexpected change of human body's condition threatening the health and life, which started Abroad during the validity period of the Insurance agreement, and the elimination of which requires emergency medical assistance provided for in the Insurance agreement.

**Foreign Countries (Abroad)** shall mean all states except for the Republic of Lithuania (Lithuania) and the country of permanent residence of the Insured.

**Carrier** shall mean a legal person having the right to carry passengers by means of Public Transport in pre-fixed routes.

**Public Transport Vehicle** shall mean an air, water or rail vehicle for carrying a large number of passengers, the services of which are paid by purchasing a respective one-time ticket.

### 3. General provisions and options of insurance conditions

- 3.1. The Insured shall be allowed to read the Rules before acquiring a Payment card; the Rules or a link thereto shall be published on websites of the Insurer and the Policyholder, while the Insured shall be informed of the change thereof in advance on the Policyholder's website. The Insured undertakes to read the Rules and comply therewith during the Insurance period.
- 3.2. The Insurer shall not be liable for losses of the Insured incurred due to a decision of state authorities prohibiting him leave for a Trip and/ or to enter a Foreign country.
- 3.3. In all cases the Insured shall be subject to the Insurance coverage, and the Insurance benefit shall be paid according to the Rules under one Payment card only. If a natural person is the Insured under more than one Payment card issued thereto or to other persons in accordance with the Rules, the Insured shall be subject to the Insurance coverage under the Payment card in accordance with which the Insurance coverage is the greatest. If Insurance coverage under all Payment cards is the same, the Insurance coverage shall apply under one Payment card at the choice of the Insured. The Insured shall have the right to receive one insurance benefit for one incurred event regardless of the number of Payment cards under which he is insured, except for accident insurance, when an insurance benefit may be received under all Payment card held.
- 3.4. During a single Trip, the Insurance coverage shall be valid during a Trip Abroad for 90 calendar days from the day the Insured crosses the state border when going Abroad, except in case of a Travel Disruption.
- 3.5. Family members of the Insured, who are not going along on the same Trip, shall not be subject to the Insurance coverage.
- 3.6. In case of an Insured event, the Insured shall inform the Insurer about the Payment cards with Travel insurance coverage obtained from other banks, or other concluded insurance agreements for the same risks with other insurance companies.
- 3.7. When going to EU states, Liechtenstein, Norway, Iceland and Switzerland, the Insured shall have a European health insurance card confirming that the person is covered under compulsory health insurance (for more information, refer to [www.vlk.lt](http://www.vlk.lt)).
- 3.8. In case of an Insured event and having determined that the Insured has been covered against those same risks under other insurance agreements with more than one insurance company, each insurance company shall pay a proportionate insurance benefit, without exceeding the entire damage amount.
- 3.9. The Insurer shall acquire the right of subrogation claim in respect of a person responsible for damage within the limits of the paid insurance benefit.

### 4. Notifications

- 4.1. All notifications and statements intended for the Insurer shall be drafted in writing and sent to: ERGO Insurance SE Lithuanian branch, Geležinio Vilko g. 6A, LT-03507 Vilnius, e-mail: zalos@ergo.lt.
- 4.2. In all cases, an event can be reported remotely having completed a report form on the Insurer's website at [www.ergo.lt](http://www.ergo.lt).
- 4.3. In case of an acute health disorder or an emerged need for in-patient treatment during the Trip, the Insurer's representative medical assistance partner Euro-Center Prague (tel. +420 221 860 622, open 24-7, e-mail: help@euro-center.cz) or Insurer's call centre (tel. 1887 (when calling from abroad +370 5 2683 222), 24-7) shall be informed immediately.

## Options of insurance conditions

### Medical expense and repatriation insurance

#### 5. Insured events

- 5.1. Cases when the Insured suddenly and unexpectedly suffers against his will a Health disorder or an Acute disease, which are considered Insured events according to the Rules, during the validity period of the Insurance agreement while Abroad shall be considered Insured events.
- 5.2. Solely the holders of MasterCard World Elite Payment card shall also be subject to insurance coverage for terrorist acts (paragraph 55.2 of the Description of Non-insured events shall not apply). In these cases, insurance shall be valid for the first 7 (seven) days from the start of terrorism-related acts and provided that the Insured does not take part therein himself, leaves for the Trip before the start of terrorism-related acts, and they take place during his stay Abroad. Insurance coverage shall not include acts of terrorism, when a nuclear, chemical or biological weapon is used or launched.

#### 6. The Sum insured

The Sums insured depend on the type of the Payment card and are indicated in the table presented in paragraph 1 of the Description.

#### 7. Duties of the Insured

- 7.1. To immediately refer to a personal health care institution in case of Health disorders.
- 7.2. To refer to personal health care institutions which are a part of the state health care system in case of in-patient treatment, and if doing so is impossible, or such a health care system is not available in the visited state, to address usual health care institutions, which are usually addressed for treatment in that country.
- 7.3. In case of a Health disorder while staying in the USA, Canada or Australia, the Insured shall refer to the Insurer with a request to indicate a personal health care institution which will provide medical assistance.
- 7.4. To present to the Insurer medical documents substantiating a Health disorder, the circumstances and consequences of the emergence thereof.
- 7.5. To inform the Insurer about a Health disorder no later than within 30 calendar days, except for the cases of death or hospitalization in an in-patient personal health care institution. The death of the Insured shall be reported to the Insured immediately, no later than within 48 hours, while hospitalization of the Insured in an in-patient personal health care institution - before receiving in-patient treatment services, if this can be done considering the nature of a Health disorder, its circumstances and consequences.
- 7.6. To present to the Insured medical documents substantiating the necessity of Medical repatriation, if the compensation of Medical repatriation expenses is requested, or documents substantiating the fact of death, its reasons and circumstances, if the compensation of repatriation, cremation or burial of the body of the Insured is requested.
- 7.7. Not to order repatriation or burial services of the body of the Insured without a prior approval of the Insurer.
- 7.8. Not to make a decision on accompanying the Insured person without a prior approval of the Insurer.
- 7.9. Not to use in-patient personal health care institution services without a prior approval of the Insurer, except for cases when any delay cannot be justified from the medical perspective.

#### 8. Insured benefit amount

- 8.1. In case of an Insured event, the Insured or the Beneficiary shall acquire the right to the expenses indicated in the Rules without exceeding the Sum insured provided for in the Rules. In case of separate expenses, benefit limits or the maximum reimbursable amount shall be provided for in the Rules. The emergence of the right to the reimbursement of the incurred expenses may be associated with the existence of circumstances indicated in the insurance agreement.
- 8.2. Expenses of treatment of the Insured shall comprise:
  - 8.2.1. expenses for medical services provided by a personal health care institution;
  - 8.2.2. dental treatment expenses with the aim to relieve teeth pain or provide the necessary assistance in case of a traumatic injury, without exceeding the limit of EUR 200 (solely holders of the MasterCard World Elite Payment card shall have the limit of EUR 400) in one Trip;
  - 8.2.3. costs of acquisition of medicines and bandages prescribed by doctors;
  - 8.2.4. expenses for medical repatriation to the country of permanent residence of the Insured, if the treatment institution having provided Emergency medical assistance substantiates in writing the necessity of Medical repatriation, and treatment of the Insured is continued in an in-patient personal health care institution of the country of permanent residence of the Insured. Regardless of the place of permanent residence of the Insured, these expenses shall not exceed costs of Medical repatriation to Lithuania;
  - 8.2.5. expenses incurred by an accompanying person, consisting of costs of his accommodation in a Foreign country and costs of travel from the country of the place of hospitalization of the Insured to the country of permanent residence of the Insured, if the need to accompany the Insured is substantiated with medical documents. Costs of traveling of the accompanying person shall be reimbursed without exceeding costs of airfare (in economy class), while costs of a hotel stay shall be compensated for no more than 10 calendar days, without exceeding EUR 100 (solely holders of MasterCard World Elite Payment card shall be subject to the limit of EUR 250) per day.
- 8.3. Costs of transportation and burial of the body of the Insured comprising the following:
  - 8.3.1. reimbursable costs of cremation of the body of the Insured and the repatriation to the country of his permanent residence. These expenses shall be compensated without exceeding EUR 10 000, and when the Insured dies outside the geographical Europe - EUR 15 000;
  - 8.3.2. reimbursable costs of burial of the Insured Abroad without exceeding EUR 10 000.
- 8.4. Costs of additional assistance to the Insured comprising the following:
  - 8.4.1. costs of transportation of the Insured to the nearest personal health care institution and back to his place of residence Abroad during the Trip;
  - 8.4.2. phone call expenses without exceeding EUR 30 (solely holders of MasterCard World Elite Payment card shall be subject to the limit of EUR 100) during one Trip, if the Insured is treated in an in-patient personal health care institution;
  - 8.4.3. daily allowance – EUR 30 for each day spent in an in-patient personal health care institution without exceeding the limit of EUR 100 for one Insured event;
  - 8.4.4. costs of bringing back children of the Insured up to 21 years of age (also adopted children and foster children) to the country of permanent residence of the Insured without exceeding costs of airfare (economy class) when going to Lithuania, if they are left without supervision of adults due to a Health disorder or death of the Insured.

## 9. Non-insured events

9.1. Non-insured events are listed in paragraph 55 of the Description.

9.2. Events, the emergence whereof was affected by consumption of alcohol, narcotic or other intoxicating or psychotropic substances, or potent drugs. The Insurer shall not pay an insurance benefit, when the Insured used alcohol or other intoxicating substances after the event before check-up by the doctor, or avoided a sobriety or intoxication check. According to the Rules, insobriety and intoxication shall be understood in accordance with the procedure prescribed by laws of the respective country.

9.3. Events having happened in the country where the Insured does manual work (construction, agriculture, forest management, wood or metal processing, carriage of cargo and/or passengers by land, air or water transport, physical security, storage and/or loading, machinery repairs, construction of roads and/or bridges and similar physical work).

9.4. The following costs shall not be compensated either:

9.4.1. expenses for treatment and means of treatment of addiction disorders, for example those intended for tapering of alcohol, drugs and psychotropic substances;

9.4.2. expenses for diagnosing oncological diseases and their treatment;

9.4.3. for treatment which is not intended to directly fight the illness, especially for removal of cosmetic defects, doctors' examination findings and statements, vaccines, food additives and supplements, toiletry;

9.4.4. for examination and treatment for pregnancy, also, expenses for abortion, childbirth, postpartum diseases, except for expenses for emergency medical aid for pregnancy complications;

9.4.5. for psychoanalytic and psychotherapy treatment;

9.4.6. for medical aids of all types, for example, glasses, prostheses, hearing aids, crutches, splints and other aids;

9.4.7. for diagnosis or tests and treatment for sexually transmitted diseases, including AIDS, and all other AID virus-related diseases;

9.4.8. for the diagnosis and treatment of chronic and congenital diseases or their complications, and illnesses having started before the effective date of the Insurance coverage. Only emergency and urgent expenses for doctor's

assistance in case of an Acute disease relieving intense pain or saving life of the Insured shall be compensated;

9.4.9. for dental treatment, except for treatment reducing toothache, the price whereof shall not exceed EUR 200 (solely holders of MasterCard World Elite Payment card shall be subject to the limit of EUR 400);

9.4.10. for expenses in excess of emergency medical aid expenses, also expenses for bringing back the Insured to the country of his permanent residence, if emergency health care services were provided to the Insured Abroad and further treatment is not necessary;

9.4.11. for treatment expenses in Lithuania or the place of permanent residence of the Insured;

9.4.12. for search for body of the Insured.

## Accident insurance

### 10. Insured events

10.1. Accidents shall be events when the body of the Insured was suddenly and involuntarily affected from the outside resulting in harm done to his health or life.

10.2. An Insured event shall be an accident having happened during a Trip and validity of the Insurance coverage stipulated in the Table for Determining the Level of Disability presented in paragraph 6.10 of the Rules, the occurrence whereof entitles the Insured or the Beneficiary to the insurance benefit.

10.3. Solely the holders of the MasterCard World Elite Payment card shall also be subject to insurance coverage for terror acts (paragraph 55.2 of the Description of Non-insured events shall not apply). In these cases, insurance shall be valid for the first 7 (seven) days from the start of terrorism-related acts, and provided that the Insured himself has not participated therein, has left for the Trip before the start of terrorism-related acts, when they have started during his stay Abroad. Insurance coverage shall not include acts of terrorism, when a nuclear, chemical or biological weapon is used or launched.

### 11. The sum insured

The Sums insured depend on the type of the Payment card and are indicated in the table presented in paragraph 1 of the Description.

### 12. Duties of the Insured

12.1. To immediately, but not later than within 48 hours, refer to a doctor (a health care institution).

12.2. To immediately, but not later than within 30 calendar days, inform the Insurer about each Insured event.

12.3. If the accident resulted in death, the Insurer shall be notified thereof within 5 calendar days (120 hours), even if the accident itself has already been reported.

12.4. To follow doctor's instructions and mitigate the consequences of the accident as much as possible.

12.5. To prevent damage or take appropriate available steps to minimise it following the Insurer's instructions; also, provide information requested by the Insurer.

12.6. To undergo a medical examination ordered by the Insurer, if medical data are insufficient to determine the exact level of health disorder caused by the accident. In such a case, the necessary expenses shall be covered by the Insurer.

12.7. To allow the Insurer to carry out investigation of the reason and scope of damage, provide detailed and accurate information to the Insurer, also furnish all the documents requested thereby.

### 13. Types of insurance benefits

13.1. All insurance benefits listed in this Section of the Description shall be determined based on the Table for Determining the Level of Disability presented in paragraph 6.10 of the Rules.

13.2. Insurance benefit in case of a Disability shall be paid pursuant to provisions of Section II of the Rules in the numerical value equal to the percentage according to the Table for Determining the Level of Disability of the Sum insured for accidents, if all the following conditions are met:

13.2.1. the Disability was caused by an accident which was declared an Insured event;

13.2.2. the Disability has been confirmed by a certificate of disability, loss of capacity for work or special needs, medical documents and conclusions of medical experts;

13.2.3. the Disability has prevailed in at least 12 months after the accident, and has been confirmed by medical documents issued no later than within 3 months, after the expiry of a 12-month period from the date of the accident;

13.3. Insurance benefit in case of death shall be paid to successors of the Insured, if the Insured dies due to an Insured event within one year. In this case, an Insurance benefit shall be equal to the Sum insured for accidents.

### 14. Procedure for determining damage and paying insurance benefits

14.1. The Insured must present all available documents and information on circumstances and consequences of the Insured event necessary for determining the insurance benefit amount.

14.2. The insurance benefit amount shall be determined by medical experts according to the Table for Determining the Level of Disability presented in this Section of the Rules, also following the level of disability, loss of capacity for work or special needs determined by competent authorities on the day of payment of an insurance benefit.

14.3. In case of the death of the Insured, the entire Sum insured for accidents provided for in this Description shall be paid.

### 15. Non-insured events

15.1. Non-insured events are indicated in paragraph 55 of these Rules.

15.2. Accidents having happened when participating in competitions, engaging in high-risk and extreme recreational sports activities.

15.3. Accidents due to chronic, congenital or degenerative, mental or consciousness disorders, apoplexy, epilepsy and other convulsive seizures, if such disorders were a reason of the Insured event or affected it. Insurance coverage shall apply if disorders or seizures listed in this paragraph occurred as a result of an accident, which is considered to be an Insured event in accordance with the Rules.

15.4. Accidents, which occur when the Insured:

a) uses motor-less air vehicles, motor airplanes, light aircrafts or spaceships;

b) flies an air vehicle, is its crew member or uses it for the performance of professional duties.

15.5. Infections, except for those, the pathogens of which get into the body at the time of an injury during the Insured event.

15.6. Accidents the occurrence whereof was affected by consumption of alcohol, drugs or other toxic or psychotropic substances, or potent drugs used for intoxication purposes.

15.7. Abdominal and intra-abdominal hernias;

15.8. Pathological bone fractures, intervertebral disc impairments and hernias, degenerative joint diseases.

15.9. Health disorders caused by mental reactions (in affective state) regardless of their reason;

15.10. Recurrent bone (joint) dislocations (sprains);

15.11. Court's declaration of the Insured to be missing.

15.12. Accidents when medical documents do not confirm that they occurred during the validity period of the Insurance coverage;

15.13. Accidents having occurred in the country where the Insured does physical work (construction, agricultural, forestry, wood, metal processing works, carriage of cargoes and/or passengers by land, air or water vehicles, physical protection, storage and/or loading works, machinery repairs, road and/or bridge building and similar works).

15.14. The Insurer shall have the right not to pay an insurance benefit or to reduce it, if the Insured had not buckled seatbelts when driving in a motor vehicle as a driver or a passenger with installed safety belts, if such a requirement is established in road traffic rules or other legislation of the respective country.

## Personal civil liability insurance

### 16. Insured events

16.1. An insured event shall be an incident having happened to the Insured during the Trip suddenly and unexpectedly, which resulted in the following:

16.1.1. death or health disorder of a third person;

16.1.2. damage or destruction of property belonging to third persons, when a claim for indemnification of damage caused by these Insured events according to valid laws regulating civil liability has been filed with the Insured.

16.2. Civil liability insurance coverage shall be granted to the Insured against dangers of everyday life during the Trip.

16.3. In addition, civil liability of the Insured with regard to damage caused by his children under the age of 21, also stepchildren, adopted children and foster children during the Trip shall also be insured.

16.4. Property interests of the Insured arising from possible civil liability for damage caused by the Insured to Sports equipment rented during the Trip Abroad shall additionally be insured for persons insured under Visa Platinum and MasterCard World Elite Payment cards.

### 17. The Sum insured

The Sums insured depend on the type of the Payment card and are indicated in the table presented in paragraph 1 of the Description.

### 18. Duties of the Insured

18.1. To inform the Insurer about the Insured event within 3 (three) calendar days after the end of the Trip.

18.2. Having received claims of third persons, to inform the Insurer thereof in writing within 7 calendar days;

18.3. If third persons referred to court for losses caused by the Insured, he must immediately additionally inform the Insurer thereof in writing even when the Insured event itself has already been reported.

18.4. To authorize the Insurer in writing to make all representations related to the upholding or rejection of claims of third persons on behalf of the Insured at his request, which, in the opinion of the Insurer, are expedient.

18.5. If third persons who demand compensation of losses file a lawsuit in court, the Insured shall be obligated to transfer the right to conduct the case to the Insurer, authorise the lawyer appointed by the Insurer and give all explanations that are necessary in the opinion of the lawyer or the Insurer.

18.6. The Insured shall not have the right to completely or partially recognize or uphold claims for indemnification of damage of third persons without a clear written prior consent of the Insurer.

18.7. Duties of the Insured in respect of holders of Visa Platinum and MasterCard World Elite Payment cards emerging out of the Insurance coverage granted under paragraph 16.4 of this Description, shall include the following:

18.7.1. before accepting the Rented sports equipment according to a respective rent agreement, carefully inspect the Rented sports equipment, check its condition, and, having detected some deficiencies, report them to the provider of rental services and record them in the rental agreement;

18.7.2. having returned Rented sports equipment to the rental service provider, receive a written confirmation that the Rented sports equipment was received without any damage done thereto;

18.7.3. report damages appeared on the Insured vehicle or Rented sports equipment during the rent period to the rental services provider and record them according to the rent agreement conditions;

18.7.4. present to the Insurer the rental agreement of the Rented sports equipment, if he has filed a claim for cases indicated in paragraph 16.4 of the Description.

### 19. Non-insured events

19.1. Paragraph 55 of the Description lists Non-insured events.

19.2. Cases when third persons require for the indemnification of damage done by the Insured based on provisions of contracts or agreements, when scopes of those provisions exceed the requirements of valid civil liability laws, also when third persons require for indemnification of damage for non-performance or improper performance of the contract (contractual liability).

19.3. Damage, which the Insured has done when participating or preparing for participation (training) for horse, bicycle, motorcycle or car racing, also, boxing, wrestling or combat sports competitions.

19.4. For impact made by the Insured on wildlife; also, damage done during hunting.

19.5. Damage to property which the Insured managed under lease, loan-for-use, lending, keeping or other contracts or agreements. This clause shall not apply when the Insured has done damage to leased residential premises used for living (real estate), however, cases when damage was done to any other movable property kept in the leased premises shall be considered Non-insured event according to this paragraph.

19.7. Damage, which the Insured has done when driving, using or disposing all types of land, water or air (including space) motor vehicles.

19.8. Damage related to the keeping of any livestock and/or animals.

19.9. Cases, when third persons require to indemnify financial losses, which are directly unrelated to civil liability of the Insured for the damage and/or destruction of items and harm to human health and/or the killing of a person and/or does not come as a consequence of damage and/or destruction of items and harm to human health and/or life.

19.10. Cases when compensation of penalties, punishments (civil, criminal or contractual), exemplary and/or punitive and/or multiplied damages, also, when indemnification of other losses resulting from direct losses or in excess of direct losses is also requested.

19.11. Cases when a claim for indemnification of damage has been filed by family members travelling along with the Insured, including his parents, adoptive parents, stepparents, stepdaughters and stepsons, grandparents and grandchildren, siblings, guardians and foster-children who have been appointed care, and carers.

19.12. Cases, when a claim for compensation of damage has been filed by persons infected with a disease which the Insured had.

19.13. Cases when third persons require the compensation of loss of income or losses for the reduction of trade value of their property.

19.14. Cases when an event was caused by intentional actions of the Insured.

## Travel delay insurance Abroad

### 20. Insured events

An insured event due to a Travel delay shall be a case when a Public transport vehicle departing according to a pre-fixed schedule to be taken by the Insured is delayed for 3 hours or more, provided that the Insured ordered the Trip in the aforementioned vehicle 48 hours before its departure according to a pre-fixed schedule or earlier than that.

### 21. The Sum insured

The Sums insured depend on the type of the Payment card and are indicated in the table presented in paragraph 1 of the Description.

### 22. Insurance benefit amount

22.1. Holders of Visa Gold, Visa Business and MasterCard Business Payment cards shall be compensated the actually incurred documented expenses for the necessary change of tickets, hotel stay (no more than EUR 150 per day), meals and the necessary costs of transport;

22.2. Holders of Visa Platinum and MasterCard World Elite Payment cards shall be paid an Insurance benefit for each full hour of Travel delay, starting calculating in 3 (three) full hours of Travel delay, but no longer than till the beginning of the Trip or the moment of Trip has cancellation, depending on which event happened earlier. When calculating an insurance benefit, losses incurred by the Insured shall be limited to EUR 40 for each full hour of Travel delay. In case of incomplete hours of Travel delay, i.e. when an integer is not received having divided the duration of the Travel delay expressed in minutes by 60, it shall be rounded to the lower integers.

22.3. The insurance benefit shall be reduced by the sum of money which the Insured received as a compensation for Travel delay or as a compensation for damage from the Carrier or other third persons.

22.4. Indirect losses incurred by the Insured related to Travel delay shall not be included in the insurance benefit.

22.5. The insurance benefit shall not be paid for Travel delay if a basis for paying an insurance benefit for Trip cancellation was determined in accordance with the Rules.

### 23. Duties of the Insured

23.1. To inform the Insurer about the Insured event within 3 (three) calendar days after the end of the Trip.

23.2. To lodge a written claim regarding compensation of losses established in this paragraph of the Description to the responsible Carrier within the period of time set by the Carrier for lodging claims, or if no period of time has been set, within 7 (seven) calendar days starting with the day of Travel delay.

23.3. To inform the Insurer about sums of money received from the Carrier or third persons.

23.4. To provide the Insurer with documents confirming the date and time of ordering the Trip, the Travel ticket and boarding passes, or their copies.

23.5. To provide the Insurer with a document received from the Carrier confirming the duration and the reason for the delay of a Public transport vehicle.

23.6. In cases of compensation of the actually incurred costs, the Insured shall additionally present documents substantiating expenses for forced change of tickets, a hotel stay, meals and vehicle rental (a receipt, a copy of a money transfer, an invoice, a card statement, etc.).

### 24. Non-insured events

24.1. Paragraph 55 of the Description lists Non-insured events.

24.2. Cases when the Trip is delayed for decisions of state authorities.

24.3. Bankruptcy of the travel agency, tour operator and/or the Carrier, their insolvency, limitation of operations or interruption for financial reasons, also non-performance of cash obligations or improper performance thereof.

24.4. Criminal acts of the Insured.

## Travel baggage delay insurance

### 25. Insured events

Insurance coverage shall apply to registered Travel baggage that has been transferred to a Public transport Carrier for carriage.

### 26. The sum insured

The Sums insured depend on the type of the Payment card and are indicated in the table presented in paragraph 1 of the Description.

### 27. Insurance benefit amount

27.1. Holders of Visa Gold, Visa Business, Visa Platinum, MasterCard World Elite and MasterCard Business Payment cards shall be compensated the actually incurred documented costs of acquisition of the essentials (clothing, hygiene products and medicines).

27.2. The insurance benefit shall be reduced by the sum of money which the Insured received as a compensation for Travel delay or as a compensation for damage from the Carrier or other third persons.

27.3. An insurance benefit for Baggage delay shall not be paid, if a basis for paying an insurance benefit for Baggage loss, destruction or damage is determined in accordance with the Rules.

### 28. Duties of the Insured

28.1. To inform the Insurer about the Insured event within 3 (three) calendar days after the end of the Trip.

28.2. To address the Carrier with a requirement to issue a document confirming the fact and reason for Baggage delay, and submit it to the Insurer.

28.3. To provide the Insurer with a Travel ticket, a Baggage tag-ticket and a boarding pass or their copies.

28.4. In cases of compensation of the actually incurred expenses, the Insured shall additionally present documents substantiating costs of acquisition of the necessary items (a receipt, a copy of a money transfer, an invoice, a card statement, etc.)

### 29. Non-insured events

29.1. Paragraph 55 of the Description lists Non-insured events.

29.2. Insurance coverage shall not cover Baggage, if it is delayed by decisions of state authorities (such as police, customs, etc.).

## Trip cancellation insurance Abroad

### 30. Insured events

A case when a departure of the Public transport vehicle departing according to a pre-fixed schedule which the Insured has to take, provided that the Insured has ordered the Trip in the said Public transport vehicle at least 48 hours before its departure according to a pre-fixed schedule or earlier than that shall be considered an Insured event for Trip cancellation.

### 31. The Sum insured

The Sums insured depend on the type of the Payment card and are indicated in the Table presented in paragraph 1 of the Description.

### 32. Insurance benefit amount

32.1. Holders of Visa Gold, Visa Business, Visa Platinum, MasterCard World Elite and MasterCard Business Payment cards shall be compensated the actually incurred documented expenses for the necessary change of tickets, hotel stay (no more than EUR 150 per day), and the necessary costs of transport;

32.2. An insurance benefit shall be reduced by the sum of money, which the Insured has received from the carrier or other third persons as a compensation or indemnification of damage.

32.3. Losses indirectly incurred by the Insured related to Trip cancellation shall not be included in insurance benefit amount.

32.4. An insurance benefit for Trip cancellation shall not be paid if a basis for paying an insurance benefit for Travel delay has been determined according to these Rules. If an insurance benefit for Travel delay has already been paid, the corresponding sum of money shall be deducted from the insurance benefit payable according to this paragraph.

### 33. Duties of the Insured

33.1. To inform the Insurer about the Insured event within 3 (three) calendar days after the Trip cancellation.

33.2. To file a written claim with the Carrier for compensation of losses set in this paragraph within the period of time set by the Carrier for filing a claim, and if it has not been set - within 7 (seven) calendar days calculating from the Trip cancellation day.

33.3. To inform the Insurer about monetary compensations received from the Travel agent or third persons.

33.4. To provide the Insurer with documents substantiating the Trip order date and time, a Travel ticket, boarding passes or their copies.

33.5. To provide the Insurer with the Carrier's document confirming the duration and reason of delay of the Public transport vehicle.

33.6. In cases of compensation of the actually incurred costs, the Insured shall additionally present documents substantiating expenses for forced change of tickets, a hotel stay and a vehicle rental (a receipt, a copy of a money transfer, an invoice, a card statement, etc.).

### 34. Non-insured events

34.1. Paragraph 55 of the Description lists Non-insured events.

34.2. Reasons for Trip cancellation shall include:

34.2.1. decisions of state authorities;

34.2.2. bankruptcy or insolvency of the travel agency, travel agent and/or the Carrier, also restriction or disruption of their activities for financial reasons, non-performance of monetary obligations or improper performance thereof;

34.2.3. fault of the travel agency, travel agent and/or the Carrier;

34.2.4. criminal acts of the Insured.

## Missed travel connection insurance

### 35. Insured events

35.1. Delay or non-departure of a Public transport vehicle departing according to a pre-fixed schedule from the Intermediate Travel point due to unfavourable weather conditions.

35.2. Delayed arrival of a Public transport vehicle departing according to a pre-fixed schedule from Lithuania to the Intermediate Travel point due to unfavourable weather conditions.

35.3. The Insured person getting into a road traffic accident.

## 36. The Sum insured

The Sums insured depend on the type of the Payment card and are equal to the Trip price, but shall not exceed the Sums insured indicated in the table presented in paragraph 1 of the Description.

## 37. Insurance benefit amount

37.1. In case of a missed travel connection, the following expenses incurred by the Insured shall be compensated without exceeding the Sum insured:

- 37.1.1. expenses for ticket exchange or purchase of new tickets (economy class);
- 37.1.2. hotel stay expenses without exceeding EUR 150 (solely the holder of MasterCard World Elite Payment card shall be subject to the limit of EUR 250) per day and no longer than 3 (three) days.
- 37.2. The insurance benefit shall be reduced by the sum of money which the Insured has received from the Carrier or other third persons as a compensation or indemnification of damage for missed travel connection.

## 38. Duties of the Insured

- 38.1. To inform the Insurer about the Insured event within 3 (three) calendar days after the end of the Trip;
- 38.2. To immediately refer to the Travel agent or its authorized person and present a written requirement for compensation of Travel expenses.
- 38.3. To inform the Insurer about sums of money received from the Travel agent, tourism agencies or third persons reducing Travel expenses incurred (by the Insured).
- 38.4. To present to the Insurer:
  - 38.4.1. a document from the transport company confirming the duration and reason of Public transport delay;
  - 38.4.2. an accident declaration and, in cases established by laws, a police statement, if departure is delayed or a Travel connection is missed due to an accident;
  - 38.4.3. written documentation substantiating expenses of the Insured.

## 39. Non-insured events

- 39.1. Paragraph 55 of the Description lists Non-insured events.
- 39.2. Cases resulting in missed Travel connection:
  - 39.2.1. at the fault of the travel agent, agency and/or the Carrier;
  - 39.2.2. bankruptcy or insolvency of the travel agency, travel agent and/or the Carrier;
  - 39.2.3. if a period between the departure of one Public transport vehicle in which the Insured arrived and another Public transport vehicle in which he has to depart lasts longer than 24 hours.

## Travel cancellation or travel termination insurance

### 40. Insured events

- 40.1. Sudden, unexpected below-listed cases having happened without the will of the Insured forming the basis for the Insured's inability to start or continue the Trip shall be considered an Insured event:
  - 40.1.1. a health disorder of the Insured having occurred within the part 7 (seven) calendar days till the moment of the start of the Trip or during the Trip;
  - 40.1.2. dismissal of the Insured at no fault of his, if employment relations are terminated in at least one calendar year of employment in that same company and the Insured did not know and could not have known about his dismissal before purchasing the Trip;
  - 40.1.3. the Insurer getting into an accident on his way to the start point of the Trip in Lithuania;
  - 40.1.4. acute disease of a family member of the Insured requiring constant care of the Card holder, if the disease was diagnosed no earlier than 7 calendar days before the start of the Trip and lasts on the day of the start of the Trip;
  - 40.1.5. death of the Insured or his family members, parents, adoptive parents, stepparents, stepchildren, grandchildren or siblings 7 (seven) calendar days before the moment of the start of the Trip or during the Trip;
  - 40.1.6. an event having happened in the permanent place of residence of the Insured (a fire, flood, explosion, storm, heavy rain, hail or theft) no earlier than 7 calendar days before the start of the Trip or during the Trip, which resulted in damage caused to property of the Insured, i.e. when damage amount exceeds EUR 1 500.

### 41. The Sum insured

The Sum insured shall be equal to the Trip price of all the Insured, but cannot exceed the Sums insured indicated in the table presented in paragraph 1 of the Description.

### 42. Insurance benefit amount

- 42.1. In case of an insured event, the insurance benefit may not exceed 80% of the Trip price, which is determined in the below procedure:
- 42.1.1. in case of Travel disruption - monetary obligations for the payment of services constituting the Trip price having occurred before the moment of the formation of the circumstances having resulted in Travel disruption;
- 42.1.2. in case of Travel interruption - expenses for the exchange of Travel tickets or purchase of new ones for going to Lithuania in economy class in equivalent Public transport vehicle.

### 43. Duties of the insured

- 43.1. To immediately address the Carrier, the Travel agent, the travel agency, the broker or his authorized person and submit a written claim for recovery of Travel expenses and payment of compensations according to legislation and contracts.
- 43.2. To immediately, but no later than within 12 hours from the moment when the Insured became physically capable, inform the Insurer about the Insured event.
- 43.3. To inform the Insurer about sums of money reducing Travel expenses incurred by the Insured received from third persons.
- 43.4. To provide the Insurer with medical documents issued by a personal health care institution confirming Health disorder, which must contain a doctor's conclusion on inability of the Insured to start the Trip or to continue it.
- 43.5. To submit to the Insurer an accident declaration and, in cases established by laws, a police statement, if the Trip is not taken because of a road accident.
- 43.6. To present to the Insurer documents substantiating the Trip price or other expenses.

### 44. Non-insured events

- 44.1. Paragraph 55 of the Description lists Non-insured events.
- 44.2. Circumstances (reasons) resulting in the Insured being unable to start or continue the Trip include:
  - 44.2.1. pregnancy, abortion, birth and related complications;
  - 44.2.2. repetitive Health disorder, which was incurred during the past 12 months before the day of the conclusion of the insurance agreement, and relating complications;
  - 44.2.3. psychiatric, oncologic or sexually transmitted disease;
  - 44.2.4. those for which a Travel agent, agency, broker and/or the Carrier, also persons whose actions lead to liability of the latter are held liable;
  - 44.2.5. bankruptcy or insolvency of the travel agency, broker, travel agent and/or the Carrier or their authorized persons.

## Travel documents insurance

### 45. Insured events

- 45.1. Loss of documents for the following reasons shall be considered an Insured event due to the loss of Travel documents:
  - 45.1.1. due to a theft, if during the Trip residential premises of the Insured have been locked and windows have been closed making it impossible to enter without causing damage to structures of the premises, and there are obvious signs of a break-in into the residential premises, or because of a theft from a locked safe kept in the hotel room;
  - 45.1.2. robbery, malicious acts of third persons; a theft from a locked safe in the hotel room;
  - 45.1.3. their loss;
  - 45.1.4. an accident of the vehicle in which the Insured was traveling;
  - 45.1.5. a fire, explosion, natural disasters or circumstances which are recognized as force majeure by public legislation.

### 46. The Sum insured

The Sums insured shall depend on the type of the Payment card and are indicated in the table presented in paragraph 1 of the Description.

### 47. Insurance benefit amount

- 47.1. The Insurer shall reimburse expenses substantiated with documents for:
  - 47.1.1. fees and administrative costs for documents replacing the lost documents issued for one Insured, having which the Insured will be able to legally return to the country of his permanent residence, without exceeding EUR 100;
  - 47.1.2. expenses of the trip to the nearest official place of issuance of Travel documents, without exceeding EUR 150;
  - 47.1.3. hotel stay expenses up until the day of the receipt of Travel documents, but no longer than for 3 (three) calendar days and without exceeding EUR 300.

### 48. Duties of the Insured

- 48.1. To immediately (in presence of the first objective possibility) report to the police a theft, robbery, malicious actions by third persons as well as a loss, and request for the issuance of a document substantiating the facts listed in this paragraph;
- 48.2. To inform the Insurer about the Insured event within 3 (three) calendar days;
- 48.3. To present to the Insurer a document issued by a respective competent authority confirming the event and the determined circumstances.

### 49. Non-insured events

- 49.1. Paragraph 55 of the Description lists Non-insured events.
- 49.2. Insurance coverage shall not be provided for:
  - 49.2.1. Travel documents handed over to another person (except for family members) or those who are not under the supervision of the Insured;
  - 49.2.2. Travel documents lost when the Insured was under the influence of alcohol, narcotic or toxic substances;
  - 49.2.3. Travel documents lost when the Insured was committing a criminal act or an administrative offense.
- 49.3. The Insurer shall be relieved from his duty to pay an insurance benefit in below-indicated cases:
  - 49.3.1. if the loss of Travel documents has not been confirmed by a police statement;
  - 49.3.2. if Travel documents have been lost as a result of decisions of state authorities.

## Vehicle hijacking insurance

### 50. Insured events

- 50.1. Insurance coverage shall apply if a Vehicle is hijacked at the time of the Insured's departure in the Vehicle on a Trip from Lithuania or when traveling Abroad in a rented Vehicle.
- 50.2. Financial losses incurred by the Insured and determined in this Section having occurred as a result of the hijacking of the Vehicle resulting in the Insured being unable to continue his Trip shall also be considered Insured events.

### 51. The Sum insured

The Sums insured shall depend on the type of the Payment card and are indicated in the table presented in paragraph 1 of the Description.

### 52. Insurance benefit amount

- 52.1. The Insurer shall pay an insurance benefit for the following financial losses incurred by the Insured:
  - 52.1.1. expenses for the return (in the most direct route) to Lithuania or the planned place of return of the rented Vehicle without exceeding the airfare (economy class), if the Insured decides to return to Lithuania;

52.1.2. hotel accommodation costs without exceeding EUR 100 (solely holders of Mastercard World Elite Payment card shall be subject to the limit of EUR 250) per day and for no more than 3 (three) days, if the Insured decides to continue the Trip.

#### 53. Duties of the Insured

53.1. To report the Vehicle theft to the police immediately (at the first objective possibility) and ask it to issue a document confirming this fact.  
53.2. To inform the Insurer about the Insured event within 3 (three) calendar days after the end of the Trip.  
53.3. To provide the Insurer with documents substantiating financial losses.

#### 54. Non-insured events

54.1. Paragraph 55 of the Description lists Non-insured events.  
54.2. Where the Insured fails to report the theft of the Vehicle to the police at the first opportunity.  
54.3. Where in case of a theft of the Vehicle documents confirming the fact of the theft are not presented.  
54.4. Where an event has not been officially confirmed by law enforcement and other competent authorities.

### Scope of validity of insurance coverage, general Non-insured events

#### 55. Non-insured events applicable to all Insurance coverages

55.1. War, hostile actions of foreign forces, military acts (regardless of whether or not a war was declared), civil war, rebellion, revolution, uprising, introduction of a state of emergency, internal unrest having reached the scale of an uprising, use of military or illegal forces, strikes, lockouts, also, detentions or arrests made by state authorities and officials.  
55.2. Terrorist acts of any nature. The concept of terrorism means endangering life or health of many people, property or infrastructure objects through the use or threatening to use force (for example, by exploding, setting on fire, spreading radioactive, biological or chemical harmful substances, preparations, microorganisms, etc.) in pursuit of political, religious, ideological and ethnic goals, also in order to influence or intimidate the government, society or a part thereof. This paragraph shall not apply to holders of MasterCard World Elite Payment card for Medical expenses and repatriation insurance and Accident insurance.  
55.3. Damage for confiscation, arrest of property or its destruction at the instruction of state authorities.  
55.4. Damage caused by direct or indirect nuclear energy effects and damage done to health by any radiation (radioactive, electromagnetic, heat, light and other) effects, also, damage done by the use of chemical and biological materials for non-peaceful purposes.  
55.5. Damage caused by an intentional injury, suicide or attempted suicide, also damage due to an accident incurred by the Insured when committing or preparing to commit a crime.  
55.6. Illnesses and consequences of accidents resulting from the following shall also be considered non-insured events:  
55.6.1. participation in any officially held sports competitions and trainings. Officially held sports competitions and trainings shall mean such competitions and trainings, which are held by sports organizations, sports clubs having the rights of a legal person, sports schools, sports centres, sports bases, sports federations, associations, societies and other organizations and institutions engaged in physical education and sports activities, which allow practicing physical education and sports, train sportsmen, hold sports competitions and other physical education and sport events. Officially held sports competitions are conducted according to competition regulations, which must be in line with sports competition rules. The regulations must indicate competition organizers, conditions and procedure for holding competitions as well as safety requirements. Provisions of this paragraph shall not apply to sports activities which are not held by sports organizations and are a form of pastime of the Insured;  
55.6.2. engagement in combat sports or high-risk and extreme recreational sports (deep diving to more than 30 meters deep, climbing, spelunking, gliding, hang gliding, paragliding, kiting, parachuting, bungee jumping, etc.), off-piste skiing, including skiing using gliders or helicopters. Recreational cross-country skiing, alpine skiing in specially adapted and designated routes, yachting and diving (up to 30 meters deep) shall not be considered high-risk or extreme recreational sports, i.e. Insurance coverage shall apply when engaging in these sports;  
55.6.3. participation in outings and expeditions to locations of extreme climate conditions (such as polar zone, desert, open sea, etc.);  
55.6.4. driving or rendition to drive a vehicle to someone under the influence of alcohol or to a person who does not have the right to drive a vehicle of a respective category;  
55.6.5. serving in military or another similar service, participation in war or military acts, peacekeeping missions;  
55.6.6. working as a driver of land vehicles, carrying passengers and/or cargos for a remuneration in any form and amount, during their work hours, breaks, daily and weekly rest time.  
55.7. Non-pecuniary damage shall not be indemnified.  
55.8. The Insurer shall have the right to reduce or refuse to pay an insurance benefit, if the damage occurred at the intent of the Insured, or the Insured has failed to perform his duties provided for in these Rules, including duties on reporting Insured events to the Insurer.  
55.9. The Insurer shall not compensate expenses when Compulsory health insurance funds fully or partially cover emergency medical aid services in EU states. When travelling to EU states, Lichtenstein, Norway, Iceland and Switzerland, the Insured shall have a European health insurance card, which certifies the coverage of a person by compulsory health insurance (for more information, refer to [www.vlk.lt](http://www.vlk.lt)).  
55.10. In case of a failure of the Insured to perform his duties established in these Rules to implement his right to medical aid or treatment services compensated from the compulsory health insurance fund budget, the Insurer shall have the right to reduce insurance benefit by the amount which would have been compensated from the Compulsory health insurance fund.  
55.11. If damage occurred because the Insured deliberately failed to take available reasonable measures to avoid or reduce damage, the Insurer shall be relieved from the indemnification of such damage.  
55.12. If the Insured fully or partially recognized or satisfied claims of third persons for the compensation of damage without a prior explicit written consent of the Insurer, the Insurer can refuse to pay an insurance benefit or reduce it.  
55.13. If a claim for insurance benefit has not been asserted in court within the deadlines set in laws after the Insurer's rejection thereof, the Insurer shall not accept any more claims.