

TRAVEL RISK INSURANCE

TERMS AND CONDITIONS



for insurance of Versobank AS Payment Card Users

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1. What is what?

Bank – joint-stock company Versobank, Policyholder according to definitions of the Law on Insurance Contract.

Customer – a customer of the Bank, not older than 70 years of age and is an authorized user of a VISA Gold, VISA Platinum payment card, the Insured according to definitions of the Law on Insurance Contract.

Insurance Contract – agreement between BTA and the Bank on provision of insurance protection, insurance policy and these terms and conditions being integral parts of it.

Sum Insured – the Sum Insured for each particular insured risk established in the insurance policy, which shall be the maximum Sum Insured for each insured event and throughout the entire duration of the Insurance Contract.

Bank's payment card – a valid VISA Gold, VISA Platinum payment card issued by the Bank.

Travel / Trip - the Customer's trip outside his/her permanent domicile by car, train, bus, ship, ferry or airplane. Travel begins as the Customer leaves his/her permanent domicile by crossing its border and ends when the Customer returns to his/her permanent domicile by re-crossing its border.

Intermediate point – a place, where the Customer stays for less than 24 (twenty-four) hours, with a purpose to make a transfer to the next air, water or land vehicle to arrive at the destination of the Customer's trip. If the insurance policy specifies only the destination of the trip, the insurance cover in any case will remain in effect also in all intermediate points of travel.

Family members – for purposes of these Terms and Conditions, the spouse of the Bank's Customer (a partner shall be regarded as spouse, when he/she and the Customer of the bank have a common child) and his/her biological/adopted children up to 18 (eighteen) years of age (inclusive).

Chronic Disease – a lasting illness that revolves periodically and of which the Customer could have been aware before concluding the Insurance Contract.

Aggravation of Chronic Disease – manifestation of the symptoms characteristic of the chronic disease, as a result of which the Customer needs urgent aid.

Medical Evacuation – medically necessary and physician-prescribed transportation of the Customer to the Customer's domicile according to the instructions of a physician. If evacuation is ordered to the Customer's domicile, which is other than the Republic of Latvia, BTA will pay insurance indemnity only in an amount not exceeding the amount payable for medical evacuation to the Republic of Latvia.

Minimum connection time – the requirement of each international airport in respect of the minimum difference of arrival and departure times of flights for ensuring safe landing, which should be followed during reservation and purchase of flight tickets provided that the flight takes place in this airport.

Domicile [country] – the Customer's country of citizenship, country of permanent residence and country having issued residence permit.

Urgent Aid (emergency medical aid) – medical aid, in absence of which the Customer's life is jeopardized.

Urgent Dentistry Aid – a medical dentistry aid restricted only to purchase of painkillers and temporal measures in teeth treatment (X-rays, administration of medicine, temporary tooth fillings or tooth extraction, local anaesthesia, opening a tooth canal and drug administration).

Personal Accident – a sudden, unexpected event occurring beyond the Customer's will as a result of external circumstances during a travel, as a result of which harm to the Customer's physical condition is done and urgent aid is required. An abortion, childbirth, surgery, and its consequences, medical errors and illnesses are not regarded as Personal Accidents.

Larceny – for purposes of these Terms and Conditions, a covert theft or larceny according to the definitions of the Criminal Law.

Deductible – a share of losses, expressed as proportion of the amount of losses or monetary value, not compensate by BTA in accordance with the Insurance Contract. Deductible shall always be defined for each Customer.

Carrier – aircraft operator (airline company), marine vessel (ferry or ship, used for commercial purposes) operator (shipping company), railway train operator (railway company), bus operator (international bus carriers), carrying passengers and luggage, as legally entitled to.

Sudden grave disease - an unexpected illness, which had not manifested before conclusion of the insurance policy, necessitating urgent aid to be rendered to the Customer.

Professional athlete – when sport is the main occupation of the Customer, or the Customer is preparing to participate or participates in a competition for a contractual remuneration.

Repatriation – transportation of the mortal remains to the domicile airport, if the transportation is performed by plane, or to a mortuary, if the transportation is performed by other means of transport. Upon directions of the relatives, transportation can be performed to the domicile airport other than the Republic of Latvia. In this case BTA will pay insurance indemnity only in an amount not exceeding the amount payable for repatriation to the Republics of Latvia, Lithuania, Estonia.

Physical work – types of work in which is engaged locomotor system of human with the main load on the skeletal muscles. According to these Terms and Conditions, physical work is work related with weight lifting and movement, work in construction, engineering, metallurgy, chemical industry, working at height, long haul trucking, agricultural works and electrical works.

2. Insurance Coverage

- 2.1.** In accordance with the Insurance Contract, the insurance coverage shall be valid globally, except the domicile of the Customer or his/her family member.
- 2.2.** Insurance coverage is ensured for the Customer during the validity period of the contract and while the Customer has a valid Payment Card of the Bank.
- 2.3.** Insurance coverage shall be valid for the Customer being outside its domicile for not more than 45 (forty-five) consecutive days in each individual trip, i.e., the insurance protection shall lose its validity on the 46th (forty-sixth) day, counting from the start of the travel.

Inclusion/exclusion of sports and physical activities into/from the insurance coverage

- 2.4.** Insurance coverage shall be effective for Customers and their family members while engaging in the following sports activities: workouts in the gym, aerobics and its types, swimming, snorkelling, water polo, rafting, fishing, tennis, floorball, basketball, volleyball, cycling, skating (incl. roller-skating), golf, bowling, curling, orienteering, hot air ballooning (as a passenger).

Insurance coverage will not include the abovementioned or other physical activities and sports when the Customer participates in competitions, or engages in them as a Professional Athlete.

If any of the activities, mentioned in this Article, include performing elements of banking turns, manoeuvres, acrobatics, jumps from heights or other tricks, then this sport/activity is not included in the insurance cover.

3. Total Sum Insured

- 3.1.** Total Sum Insured is a maximum amount payable for all insured events related to the occurrence of the insured risks included in the Insurance Contract during the entire validity period of the Insurance Contract and it is set for each Bank's payment card type in accordance with Annex 2 of these Terms and Conditions
- 3.2.** The Customer's family members shall be insured within the limits of the defined Sum Insured, which is the total Sum Insured for all insured persons; they are as well insured against each individual risk within the limits of the Sum Insured established for this risk, which is the total Sum Insured with respect to this risk for all insured persons, i.e., the Customer and its family members, according to Annex 2 of these Terms and Conditions.
- 3.3.** In case the Customer has two or more Payment Cards of the Bank, the liabilities of BTA shall only be limited to the insurance coverage and the total Sum Insured provided for one Payment Card, i.e., obtaining more than one Payment Card shall not increase the liabilities of BTA undertaken regarding the authorised user of Payment Card and its Family Members. In such cases upon occurrence of insured event, the indemnity will be disbursed, calculating it from the Sum Insured, which is set for a particular Payment Card type at the choice of the authorised user of the Payment Card of the Bank.

MEDICAL EXPENSE INSURANCE

4. What is insured?

- 4.1.** The insured risk is the necessity to cover medical, repatriation costs, or costs of medical evacuation in relation:
 - 4.1.1.** a sudden grave disease occurring to the Customer;
 - 4.1.2.** impairment of a chronic disease of the Customer;
 - 4.1.3.** a personal accident.
- 4.2.** In accordance with this chapter of Terms and Conditions, the principle of compensation shall be applied upon compensating of expenses for medical and transportation services, if such services were rendered during the travel in relation with the Customer's sudden grave disease, impairment of chronic disease or personal accident, provided that these payments are not covered under EHIC.

- 4.3.** In case of death, the principle of compensation shall be applied, compensating the payments for repatriation services, if death has occurred during the travel as a result of a sudden grave disease, impairment of chronic disease or personal accident.

5. What will BTA compensate and how?

5.1. BTA will indemnify:

- 5.1.1.** medical expenses for urgent medical aid occurring until the moment, when transportation of the Customer to domicile becomes possible, but not exceeding 30 (thirty) days since the day of hospitalisation of the Customer.
- 5.1.2.** medical expenses for urgent dentistry aid, limited to sum, which is provided in Annex 2 to these Terms and Conditions;
- 5.1.3.** expenses for transportation services (incl. emergency medical aid, rescue services) to a medical institution upon a condition that urgent aid is provided in this medical institution;
- 5.1.4.** medical evacuation expenses. If a third party organizes medical evacuation, and the fact of rendering such services and the related expenses are not coordinated with BTA by the Customer or his/her authorised representative in advance in writing, then BTA will indemnify the expenses for medical evacuation services within the limits of the minimal possible amount, for which BTA would have been able to render the medical evacuation.
In case the Customer rejects the proposed medical evacuation and stay abroad, proceeding or not the treatment process, BTA shall be relieved from the obligation to provide the medical evacuation service to the Customer;
- 5.1.5.** the expenses for travelling and services of the person, a health care worker, accompanying the Customer, if escorting is required by the treating doctor's instructions, and is provided during medical evacuation. Coordinating with BTA and obtaining its permission, the travelling costs of a relative of the Customer to the domicile can also be indemnified.
- 5.1.6.** Customer's travelling costs to return to his permanent domicile, when such return is compelled by hospitalization of the Customer because of a reason stated in Article 5.1., thus losing the possibility to use prior purchased non-refundable tickets. BTA will only indemnify for economy class tickets in an equivalent kind of transport, which the Customer failed to use. When the tickets purchased by the Customer can be replaced or refunded, BTA will indemnify only the amount payable for ticket replacement.
- 5.1.7.** medical expenses concerning emergency medical assistance in the case of the Customer's pregnancy complications, for the amount not exceeding EUR 1,000 (one thousand euros) and provided that the duration of pregnancy does not exceed 32 (thirty-two) weeks.
- 5.1.8.** repatriation costs. If repatriation is being arranged by a third party, and rendering and expenses of such services are not coordinated with BTA in writing, then BTA shall indemnify the minimum limit of the sum, for which BTA would have been able to organize the repatriation. repatriation costs. If repatriation is being arranged by a third party, and rendering and expenses of such services are not coordinated with BTA in writing, then BTA shall indemnify the minimum limit of the sum, for which BTA would have been able to organize the repatriation.
- 5.1.9.** transportation expenses for economy class tickets, coordinated with BTA in writing, in case there is a need to get the Customer's children of minor age back to the domicile country, travelling with the Customer and remaining without escort in case the Customer has got stationed due to any of the causes specified in Article 4.1.
- 5.1.10.** expenses for purchase or lease of temporarily required technical medical aids prescribed by the Customer's doctor (such as wheelchairs, crutches, orthoses), not exceeding EUR 300 (three hundred euros).
- 5.1.11.** expenses for telephone calls made to contact BTA or BTA's cooperation partners with respect to an insured event, not exceeding EUR 150 (one hundred fifty euros).

- 5.2.** BTA will compensate the medical expenses for surgery only under condition that the surgery manipulation is urgent and it could not be made in the permanent domicile country after medical evacuation, which means that insurance indemnity shall be paid out only in the case when immediate failure of the surgical operation is life threatening or there is a possibility of a serious damage to the Customer's health.

- 5.3.** BTA will compensate the expenses for medication only in the case they are purchased on the treating doctor's perceptions.

- 5.4.** BTA will compensate expenses for medical services rendered in medical centres, clinics or by private doctors in Turkey, Egypt, Greece and Bulgaria, with whom BTA does not have concluded cooperation agreements, only to the extent that BTA would have compensated them by paying for the same services to BTA's cooperation partners.

6. When insurance is not in effect?

- 6.1.** BTA **will not compensate** expenses, and an occurrence **shall not be regarded** an insured event:
- 6.1.1.** if before the trip the Customer was advised against going on the trip by doctors, or the purpose of the Customer's trip was getting of medical assistance, or the need to get medical assistance could be predicted yet before the start of the trip (for instance, illness symptoms emerged while the Customer had not yet left its domicile country);
 - 6.1.2.** if during the first visit to a doctor, due to occurrence of the insured risk or at the moment of occurrence of a personal accident, presence of alcohol (and causal relationship between the alcohol intoxication and the insured event is established), drugs, psychotropic substances or medicine not prescribed by a physician is detected, or the acute condition is related to a prior excessive abuse of alcohol or toxic substances;
 - 6.1.3.** in the area of psychiatry, including epileptic fits, hysterics, acute stress reactions, depression, sexually transmitted diseases, AIDS, HIV and treatment of side-effects caused by these diseases;
 - 6.1.4.** related to abortion or childbirth, as well as expenses for services related to family planning and infertility treatment;
 - 6.1.5.** related to burns caused by ultraviolet radiation of the sun, allergy or moderately severe or severe general allergic reactions of the Customer's body (except for angioedema, urticaria, anaphylactic shock), requiring hormone therapy, except for cases, when urgent medical assistance is provided to save the Customer's life or the injured person is a child under the age of 12 years.
 - 6.1.6.** related to diseases where vaccination is compulsory or advisable, vaccination and other prophylactic measures, as well as health disorders, caused by vaccination and other prophylactic measures;
 - 6.1.7.** related to oncology diseases, diabetes mellitus and treatment of dysfunction of organs caused by them, and treatment of chronic renal failure (dialysis);
 - 6.1.8.** related to operations that are not urgent – not involving danger to life, and can be conducted in the domicile country;
 - 6.1.9.** related to cosmetic treatment, plastic surgery, rehabilitation measures, planned treatment measures, medical assistance after treating the an acute condition in the case of a sudden illness, increased comfort and services, or treatment in sanatoriums, prophylactic clinics and other similar establishments;
 - 6.1.10.** related to correction of eye-sight, transplantation of tissue or organs, prosthetics (including manufacturing, procurement, repair of prosthesis), heart surgery, incl. surgery of heart valves, blood vessels, implantation of pacemaker, except for treating the direct consequences of a personal accident;
 - 6.1.11.** related to treatment by non-traditional medical methods, treatment without a definite diagnosis or treatment that does not correspond to the diagnosis stated, procurement of vitamins, food supplements, herbal or homoeopathic products;
 - 6.1.12.** when expenses are related to purchase or mending of permanent medical aids (e.g. glasses, prostheses, wheel-chairs);
 - 6.1.13.** expenses related to further treatment abroad, when the Customer rejects medical evacuation to the domicile country, although a doctor's permit for medical evacuation has been received.
- 6.2.** BTA will not compensate expenses, and an occurrence shall not be regarded an insured event, when the insured risk has occurred:
- 6.2.1.** as a result of suicide or its attempt;
 - 6.2.2.** while serving in any unit of army;
 - 6.2.3.** while performing physical work;
 - 6.2.4.** while doing physical activities or a kind of sport, not specified in Article 2.4 of these Terms and Provisions as included in the insurance cover.
- 6.3.** BTA will not indemnify expenses that have occurred during visits to private clinics and centres in the territory of the Russian Federation and the Republic of Belarus, as well as during visits of American, German and French medical centres and clinics, as well as Russian-American, and similar joint medical ventures.
- 6.4.** BTA will not compensate losses incurred, directly or indirectly by events stated in Article 35.

PERSONAL ACCIDENT INSURANCE

7. What is insured?

- 7.1.** The insured risk is a personal accident occurring during a travel, resulting in:
- 7.1.1.** death;
 - 7.1.2.** mutilation, specified in Annex 1.
- 7.2.** Compensation principle shall not apply for this section of Terms and Conditions.

8. What will BTA compensate and how?

- 8.1. In case a personal accident during travel results in death or bodily injuries of the Customer, which, no later than within 1 (one) year following the moment of accident occurrence, lead to death, BTA will pay insurance indemnity in the amount of the Sum Insured specified in Annex 2 of these Terms and Conditions to the Customer's heirs according to the procedure established in regulatory enactments of the Republic of Estonia.
- 8.2. In case a personal accident results in one or a number of mutilations, BTA will pay an insurance indemnity, calculated on pro-rata basis, the percentage indicated in Annex 1, from the Sum Insured for this risk specified in Annex 2 of these Terms and Conditions, indemnifying for one, the severest, of the sustained mutilations.
- 8.3. If the Customer already had a mutilation prior to the occurrence of a personal accident, BTA will calculate the insurance indemnity as a difference between the proportionate share of the Sum Insured that should be payable in accordance with the provisions of Article 8.2 of these Terms and Conditions, for the mutilation resulting from the personal accident and the proportionate share of the Sum Insured for the mutilation present before that personal accident.
- 8.4. Upon BTA's request the Customer shall undergo certain medical examinations with a doctor selected by BTA, in order to ascertain the circumstances of occurrence of the insured risk or the degree of harm done to the Customer's health, physical condition or life as a result of its occurrence.
- 8.5. In case of death, insurance indemnity will be calculated by deducting all insurance indemnities for mutilations disbursed until then under that Insurance Contract. In the case when the insurance indemnity previously paid for a mutilation is equal to or higher than the insurance indemnity for the case of death, then, at the occurrence of death, no additional insurance indemnity shall be paid.

9. When insurance is not in effect?

The exceptions accounted in Articles 6.1.2, 6.2 and 35 of these Terms and Conditions shall apply in personal accident insurance.

LUGGAGE INSURANCE

10. What is insured?

- 10.1. The insured risks are:
 - 10.1.1. luggage, registered with the carrier, getting delayed due to the carrier's fault;
 - 10.1.2. luggage, registered with the carrier, getting lost, robbed or damaged due to the carrier's fault;
 - 10.1.3. larceny of luggage, while it has been at the Customer's disposal.
- 10.2. For purposes of these Terms and Conditions, luggage shall be the Customer's skiing and snowboarding equipment, the Customer's suitcases, travel bags, handbags, when these are registered under the Customer's name with the carrier, as well as their contents: the Customer's clothes and other articles of personal hygiene, souvenirs, baby carriage or other special wheeled carriage devices. Indemnifying for direct losses incurred due to occurrence of the insured risks specified in Article 10.1 of these Terms and Conditions, compensation principle shall apply.

11. What will BTA compensate and how?

- 11.1. The total Sum Insured for luggage insurance shall be equal to the Sum Insured, specified in Annex 2 for the risk of loss, larceny or damage of luggage due to the carrier's fault.
- 11.2. The Sum Insured for each separate luggage item, as well as items of one group, shall be EUR 250 (two hundred fifty euros), except for sports equipment, the Sum Insured for which shall be EUR 500 (five hundred euros).

In accordance with the aforementioned, groups of items are distinguished as follows: outerwear, underwear, footwear, cosmetics, hygiene products, souvenirs, baby carriages, suitcases, etc.
- 11.3. In case the carrier has compensated the Customer's losses for luggage in the case of occurrence of any of the insured risks specified in Article 10.1, BTA will compensate the difference between the direct losses caused to the Customer and the carrier's compensated amount.
- 11.4. **Delayed luggage** cover shall be in effect only at the travel destination upon the following provisions:
 - 11.4.1. at the Customer's arrival at the point of travel destination or a location where the Customer has intended to stay longer than 24 (twenty-four) hours, the dispensing of the Customer luggage is delayed for more than 4 (four) hours.
 - 11.4.2. refunded for purchasing basic necessities (incl. one mobile telephone charger) and hygiene items, as well as clothing appropriate for the local climate, purchased by the Customer to replace the items in the Customer's luggage; in the case of delay of sports equipment, the Customer will be compensated for the expenses for the rent of sports equipment;

11.4.3. only those expenses, occurring to the Customer until the moment of getting back the luggage, shall be compensated;

11.4.4. expenses shall not be compensated in cases, when luggage is delayed, when the Customer returns to domicile;

11.4.5. The Customer shall submit to BTA copies of receipts for purchases or rent of sports equipment, luggage registration slip, confirmation statement issued by the carrier of the luggage delay fact.

11.5. In the case of **luggage getting lost, stolen due to the carrier's fault** BTA will pay insurance indemnity of the amount of the actual value of luggage right before the insured event.

Luggage will be regarded as lost, if it is not found within 14 (fourteen) days since the moment the fact of loss is established and there is the carrier's written confirmation thereto.

In case the Customer cannot provide documentary evidence of the actual value of the luggage right before the insured event occurrence, BTA will determine the actual value of luggage as the amount of money for which the particular missing item could be purchased right before the insured event, applying depreciation of 20% (twenty percent) per annum for objects, older than one year.

In order to be eligible to insurance indemnity, the Customer has to submit to BTA the luggage registration slip, confirmation statement of the luggage loss fact, issued by the carrier, and the amount of the paid compensation.

Any previously made disbursements made for the delayed luggage risk shall be deducted from the payable indemnity.

11.6. In the case of **luggage damages**, BTA will pay insurance indemnity as the amount of expenses required to make the necessary repairs. In case the repair expenses exceed the actual value of luggage prior to the occurrence of insured event, or repair is not feasible, the principle referred to in Article 11.5 shall be applied to compensate losses.

In case BTA has made a decision to pay insurance indemnity for the damaged luggage in the amount of its actual value prior to the occurrence of the insured event, then BTA is entitled to demand the damaged luggage be submitted to BTA.

To get paid insurance indemnity, the Customer has to submit to BTA: the luggage check-in ticket, the carrier's confirmation to the fact of luggage loss and the amount of disbursed compensation, and present the damaged luggage or submit good quality photos of the damaged luggage that would enable a good and objective assessment of the damages. In the case of repair, documents confirming the repair expenses shall be submitted.

11.7. In the case of **luggage larceny**, while it has been at the Customer's disposal, BTA will compensate to the Customer expenses for purchasing articles of first necessity, made within 48 (forty-eight) hours since establishing the fact and which replace the stolen luggage units, without exceeding the Sum Insured defined for this insured risk in Annex 2 of these Terms and Conditions.

Insurance indemnity will be paid provided that the Customer has reported the fact of larceny within 24 (twenty-four) hours to a law-enforcement institution of the respective country, and a document confirming this fact has been issued.

In order to be eligible to insurance indemnity, the Customer has to submit BTA a document issued by a law-enforcement institution, confirming the fact of reporting the larceny, as well as copies of purchase receipts.

11.8. Deductible, upon the occurrence of the insured risks referred to in Articles 10.1.2-10.1.3 of the Terms and Conditions, shall not be applied, when the amount of the Customer's losses does not exceed EUR 50 (fifty euros). When the amount of the Customer's losses exceeds EUR 50 (fifty euros), then the deductible for each insured event shall be 15% of the amount of losses, though not more than EUR 50 (fifty euros)

12. When insurance is not in effect?

BTA **will not compensate** losses, occurring with regard to:

12.1. damage or destruction of fragile objects, incl. china, glass, sculptures;

12.2. damage, loss, destruction or theft of dentures, lenses, hearing aids;

12.3. delay, detention, arrest or confiscation of luggage, reasoned or without a reason, by public authorities (such as customs, police, etc.);

12.4. damages, destruction, loss, larceny, delay of luggage carried illegally;

12.5. depreciation of the value of luggage, its damages or destruction as a result of being exposed to moth, vermin or other insects;

12.6. luggage wear, damages or destruction as a result of cleaning, painting, repair, refurbishment, restoration;

12.7. damages, destruction, loss, larceny or purchase of video, audio equipment, computer hardware and its accessories, digital cameras, navigation devices, electrical appliances and accessories, jewellery, watches, food and alcohol, precious metals, perfumes, leather and silk products, decorative cosmetics, optical items (including sunglasses), antiques, tobacco, paper money, bank payment cards, checks, travel tickets, all types of securities, fuel purchase cards or other payment cards, coupons, ID documents;

12.8. spills of liquid substances in luggage;

- 12.9.** carrying of luggage as cargo in a vehicle that the Customer does not use him-/herself, or sending luggage as cargo by a transport plane;
- 12.10.** for scratched objects, incl. scratches on suitcase or sports equipment;
- 12.11.** damage or destruction of an object in the luggage due to its inherent properties;
- 12.12.** delayed, lost, stolen, damaged luggage, not owned by the Customer or not intended for the Customer's private use;
- 12.13.** larceny of luggage, while it is at the Customer's disposal, in case the luggage was left in a car during the dark hours of the day (21:00 - 07:00).

THIRD PARTY LIABILITY INSURANCE CEĻOJUMA LAIKĀ

13. What is insured?

The insured risk is the Customer's action or its omission during travel, resulting in bodily injuries to a third party or damaged property owned by a third party, when the third party's claim for compensation of losses has been submitted to the Customer or BTA in writing during the insurance period or within 6 (six) months since the last day of the insurance period.

14. What will BTA compensate and how?

- 14.1.** BTA will **compensate** incurred direct losses, related to:
 - 14.1.1.** Harm caused to life or health of a third party – emergency medical aid, according to definitions of these Terms and Conditions, provided to a Third party.
 - 14.1.2.** Damage of property – damages to or total destruction of material moveable and immoveable objects owned or legally used by a Third party;
 - 14.1.3.** Rescue expenses – reasonable minimum expenses concerning urgent damage repair or reduction measures, even in those cases, when these measures have not been successful;
 - 14.1.4.** Litigation expenses – court and litigation expenses, coordinated with BTA in writing, occurring with regard to investigation and settling a claim brought by a Third party against the Insured, within the liability limits, though not exceeding EUR 1,000 (one thousand euros).
- 14.2.** Deductible for each insured event shall be EUR 100 (one hundred euros).
- 14.3.** BTA is entitled, though not obliged, to represent the Customer in court, when solving a dispute with regard to third party claims against the Customer. The Customer will be obliged to arrange the required documents and provide the required assistance to BTA, when the latter takes part in trial on behalf of the Customer.
- 14.4.** In case BTA requests the Customer to handle a claim in a certain amount, but the Customer ignores such request of BTA, then BTA, even if there was a court ruling, will not be obliged to compensate the amount, which exceeds the claim adjustment amount suggested by BTA.
- 14.5.** Third party liability, while the Customer does sports, will be insured in line with the division of the kinds of sports in Article 2.4.

15. When insurance is not in effect?

BTA **will not compensate** for losses:

- 15.1.** when the event causing them (the Customer's act or omission of it, resulting in losses of a Third party) has occurred prior to the start date of the insurance period.
- 15.2.** that are collateral losses, including decrease in expected profits and unearned income;
- 15.3.** which the Customer has pledged to compensate in accordance with the contract and which would have not occurred otherwise;
- 15.4.** which are the contractual penalties, fines and other contractual or legal sanctions;
- 15.5.** concerning moral damage, including for a mutilation and disfigurement;
- 15.6.** which have occurred with regard to denigration of honour and dignity;
- 15.7.** which have occurred concerning the operation and use of a motorized land, water or air vehicle, including drones;
- 15.8.** which have occurred with regard to damages to property:
 - a)** which the Customer has rented, leased, borrowed or accepted for sale,
This exception does not apply to losses, which have to be compensated by the Customer concerning a temporary rent of premises (such as a hotel, apartments), as well as losses concerning damages of the equipment therein;
 - b)** which are at the Customer's disposal, under the Customer's management, supervision, control,
 - c)** which are transported by the Customer,
 - d)** or objects, which the Customer processes, recycles or otherwise affects them;
- 15.9.** which have occurred with regard to inexplicable loss or theft of property;

- 15.10.** which have occurred with regard to use or presence of asbestos;
- 15.11.** which have directly or indirectly been caused by oncologic or infectious diseases;
- 15.12.** which the Customer has inflicted, being the owner or keeper of animals, including pets, exotic and domesticated wild animals;
- 15.13.** which have occurred, while the Customer has been under influence of alcohol, narcotic or toxic substances;
- 15.14.** which are to be indemnified from the State social insurance budget according to regulatory enactments by granting pensions and benefits or from the State or municipal budget by receiving benefits;
- 15.15.** which have been caused by the Customer's professional activities or business, including practice or vocational training without consideration;
- 15.16.** which have occurred, due to the use of weapons, using pyrotechnics or other uncontrolled flying sources of naked flame;
- 15.17.** incurred to the Customer's relatives or in-laws;
- 15.18.** are related to the terms referred to in Articles 6.1.2-6.1.3, 6.2 and 35 of these Terms and Conditions.

16. What does the Customer have to do in case of occurrence of an insured event?

- 16.1.** Upon the occurrence of insured risk, precondition to be eligible to insurance indemnity is the Customer's compliance with the following obligations:
 - 16.1.1.** immediately, as soon as possible, to notify BTA in writing about each event, the consequences of which can be the basis for a claim be brought against the Customer because of the Customer's illegal actions during the trip. In case investigation is initiated with regard to such an event, issued summons, or other actions of legal nature carried out, or the Customer has received a complaint or a claim, the Customer must immediately, as soon as possible, provide BTA with the respective information and copies of all documents received;
 - 16.1.2.** by following BTA's directions, take care of prevention or reduction of losses and do anything required to contribute to clarify the circumstances of the occurrence, as well as to furnish BTA with fair and comprehensive information about the circumstances of occurrence of insured risks and losses, and information and documents necessary to evaluate the losses;
 - 16.1.3.** without BTA's prior consent, not to admit or settle, partially or fully, claims of third parties regarding the Customer's third party liability during travel.
- 16.2.** In the case the Customer has failed to comply or has not duly complied with any provision specified in Article 16.1, BTA will be entitled to reduce the amount of insurance indemnity or completely reject it.

MISSED FLIGHT INSURANCE DUE TO A ROAD TRAFFIC ACCIDENT

17. What is insured?

- 17.1.** The insured risk is a missed regular or charter flight in the domicile country due to the Customer's vehicle getting in a traffic accident on the way to the airport, if the Customer is not at fault in the accident or the accident has occurred not because of the Customer's gross violation of traffic rules.

18. What will BTA compensate and how?

- 18.1.** In the case of a missed flight, not exceeding the Sum Insured established in Annex 2 of these Terms and Conditions for this insured risk, BTA will compensate:
 - 18.1.1.** a purchase of a new economy class airline ticket. The Customer is entitled to purchase a new ticket (tickets) only to the previously planned and missed flight's destination, coordinating the procurement of the airline ticket with BTA;
 - 18.1.2.** hotel expenses up to EUR 100 (one hundred euros) for each night, which have occurred to the Customer concerning the fact that the Customer was unable to timely arrive at the booked and paid for hotel at the travel destination. Insurance indemnity will be calculated for the number of days that the Customer was unable to spend at the booked and paid for hotel at the travel destination.
- 18.2.** Insurance indemnity will be paid only, if the Customer submits to BTA the original airline tickets or air carrier's issued confirmation to the Customer's purchasing tickets to the missed flight.

19. When insurance is not in effect?

BTA will not compensate for losses if the Customer does not use an opportunity to fly to the destination by the next soonest possible flight (with or without transfer), offered by the carrier.

DELAYED, CANCELLED FLIGHT INSURANCE

20. What is insured?

- 20.1.** The insured risk is:
 - 20.1.1.** delay or cancellation of a regular flight due to weather conditions;
 - 20.1.2.** delay or cancellation of a regular flight due to the technical condition of the aircraft;

20.1.3.denied boarding on plane;

20.1.4.being late to an air, water or land vehicle in intermediate points of travel, if the Customer is late to the first stage of trip, with regard to aspects referred to in Articles 20.1.1.-20.1.3.

21. What will BTA compensate and how?

- 21.1.** In the case of flight being delayed **for more than 4 (four) hours** or in the case of flight cancellation, the following provisions are in effect:
- 21.1.1.** BTA will compensate expenses for meals, hotel services, transfer from and to hotel, which have occurred to the Customer within the period of time from the moment of check-in before the flight until actually taking off;
- 21.1.2.** Insurance indemnity will be paid only in the case, if the Customer submits to BTA confirmation that the flight has been delayed or cancelled, a confirmation that ticket was checked in to that particular flight or a copy of the boarding pass, bills for meals and refreshments, hotel and transfer expenses from and to airport.
- 21.2.** Sum Insured for the expenses specified in Article 21.1.1 is provided in item "Flight delay, cancellation" of Annex 2 to these Terms and Conditions, not exceeding EUR 100 (one hundred euro) per day.
- 21.3.** It shall be considered a **misalignment of arrival and departure times**, when the travel consists of several links and when a flight delay, cancellation or denied boarding on plane a land, water or air vehicle, planned to be used within the framework of one trip, is missed in an intermediate point of trip.
- 21.4.** In case of occurrence of the risk of misalignment of arrival and departure times, BTA will compensate the following, within the limits of the Sum Insured defined for this risk specified in item "Flight delay, cancellation" of Annex 2 to these Terms and Conditions:
- 21.4.1.** expenses concerning ticket reprocessing or purchasing a new economy class ticket for the same type of vehicle, intended to be used to get to the travel destination;
- 21.4.2.** expenses concerning the Customer's failure to arrive at the travel destination at the booked and paid for hotel or apartments. Insurance indemnity will be calculated, multiplying the fee for one night's stay at the hotel or apartment by the number of nights that the Customer was not staying at the booked and paid for hotel or apartments at the travel destination due to the missed vehicle, though not more than EUR 100 (one hundred euros) for each night;
- 21.4.3.** expenses related to staying at a hotel at an intermediate point of the trip, when due to reasons beyond the Customer's control the Customer may not promptly proceed to the travel destination, though not more than EUR 100 (one hundred euros) for each night and in total not exceeding 3 nights.
For purposes of these Terms and Conditions, a land, water or air vehicle at an intermediate point of the trip may be: aircraft, train, bus, ferry or ship, designed for passenger transportation.
- 21.5.** Insurance indemnity will be paid only, when all the provisions listed below come true:
- 21.5.1.** if the trip includes switching planes, airplane to airplane at an intermediate point of travel, then the difference between arrival and departure times of two connector flights:
- a)** is in line with the "Minimum connection time" standards of international air carriers and recommendations of airports, hosting inbound and outbound interconnected flights, with respect to minimum time required for transfer, if airline tickets are purchased in travel agency;
- b)** is not less than 2 (two) hours, if the previous flight arrives and the next flight departs from the same airport and, if the airline tickets were booked on the carrier's website;
- c)** is not less than 10 (ten) hours and recommendations of airports, hosting inbound and outbound interconnected flights, with respect to minimum time required for transfer, are complied with, if the previous flight arrives and the next flight departs from different airports, and, if the airline tickets were booked on the carrier's website.
- 21.5.2.** if the trip at an intermediate point of travel includes switching vehicles, vehicle to another type of vehicle – within the meaning of these Terms and Conditions, then the time difference:
- a)** is not less than 4 (four) hours, if the point of embarking on a next vehicle at the intermediate point is located within 10 km radius from the place of debarking the previous vehicle;
- b)** is not less than 10 (ten) hours, if the point of embarking on a next vehicle at the intermediate point is located further than 200 km radius from the place of debarking the previous vehicle.

22. When insurance is not in effect?

- 22.1.** BTA will not compensate for losses, when:
- 22.1.1.** the Customer has not checked in for the flight or another type of vehicle;
- 22.1.2.** flight, trip is temporarily or completely cancelled by the airport authority, aviation commission or authority of any country;
- 22.1.3.** Customer's expenses are covered by a third party (airline company, travel company, etc.);
- 22.1.4.** expenses are due to delayed, cancelled or missed charter flight;

22.1.5. the Customer fails to submit to BTA a carrier's confirmation to the fact of flight, trip being delayed, cancelled, as well as the amount of disbursed compensation; a confirmation to the purchase of the new ticket; copies of payment documents certifying the Customer's expenses for meals, hotel and transfer expenses.

22.2. Expenses for services specified in Article 21.1.1 shall not be compensated, if flight delay or cancellation occurs at the Customer's domicile country airport.

22.3. Expenses for purchases of alcoholic beverages and tobacco products shall not be compensated.

PASSPORT OR ID-CARD INSURANCE

23. What is insured?

The insured risk is larceny, theft or loss of the Customer's passport or ID-card during travel.

24. What will BTA compensate and how?

24.1. BTA will compensate to the Customer transportation and accommodation (hotel, purchase of food) expenses, which have occurred with regard to passport or ID-card renewal abroad or obtaining a new personal ID document, so that the Customer could return to domicile country, for a total Sum Insured defined for this risk in Annex 2 of these Terms and Conditions, though not exceeding EUR 100 (hundred euros) per day.

24.2. Compensating the Customer's losses, BTA will also compensate for the costs of the Customer's telephone conversations, with regard to passport or ID-card renewal process for an amount not exceeding EUR 30 (thirty euros).

25. When insurance is not in effect?

25.1. BTA will not compensate for losses:

25.1.1. which have occurred with regard to renewal of passport or ID-card or other document of another person, not the Customer, entitling another person, not the Customer, to return to domicile country;

25.1.2. in case the loss or larceny of the passport or ID-card has not been reported to a law-enforcement authority of the respective country within 24 (twenty-four) hours, and a written confirmation to the fact of reporting of the law-enforcement authority has not been received.

25.2. BTA will not compensate the expenses for purchasing or reprocessing of tickets on the way back to the domicile country.

LEGAL ASSISTANCE INSURANCE

26. What is insured?

The insured risk is the Customer's losses concerning payment for legal assistance services during the effective period of Insurance Contract, in the case, when:

26.1. The Customer accidentally fails to comply with the traditions of the respective country and the standards of conduct the respective country;

26.2. The Customer accidentally breached the regulatory enactments of the respective country, resulting in losses to a third party.

27. What will BTA compensate and how?

BTA will compensate the fees for legal assistance charged to the Customer, not exceeding the Sum Insured, defined for this insured risk in Annex 2 of these Terms and Conditions.

28. When insurance is not in effect?

BTA will not compensate for losses, when:

28.1. legal assistance has been provided concerning a claim brought against the Customer with regard to car storage, lease, use, incl. violations of traffic rules, or upon the occurrence of driver's third party liability;

28.2. accident, concerning which the legal assistance was provided, has occurred prior to the Insurance Contract has taken effect;

28.3. accident, concerning which the legal assistance was provided, has occurred due to the Customer's criminal activity;

28.4. the Customer fails to submit to BTA the contract with the provider of legal assistance, specifying the reason, why legal assistance had been provided, receipts for the services paid for and a copy of the claim brought against the Customer;

28.5. legal assistance concerns employment relations or default on any contractual commitments.

INSURANCE AGAINST EXPENSES FOR ARRIVAL OF A RELATIVE IN EMERGENCY CASES

29. What is insured?

The insured risk is a necessity for the Customer's relative to arrive to the Customer, if during travel, due to occurrence of an event specified in Articles 4.1.1 – 4.1.3 of the Terms and Conditions, the Customer is stationed in an overseas medical institution to a time longer than 20 (twenty) days and according to doctor's instructions, the Customer may not be transported to the domicile country.

30. What will BTA compensate and how?

- 30.1.** BTA will compensate, for one person:
- 30.1.1.** economy class airline ticket, first class railway, bus, ship, designed for passenger carriage, or ferry ticket, for a two-way trip, so that the person could arrive to attend the stationed insured person;
 - 30.1.2.** hotel expenses, occurring to the Customer's relative while staying at the country that the Customer is stationed at, though not exceeding EUR 100 (one hundred euros) for each night.
- 30.2.** In order to be eligible to insurance indemnity, the Customer or the Customer's relative is obliged to submit copies of tickets and a document certifying the procurement of these tickets to BTA.
- 30.3.** The Sum Insured for this risk is defined in Annex 2 of these Terms and Conditions.

31. When insurance is not in effect?

BTA will not compensate for losses, when the Customer's hospitalization is due to an exception referred to in Article 6.1.-6.4.

CUSTOMER REPLACEMENT INSURANCE

32. What is insured?

- 32.1.** The insured risk is:
- 32.1.1.** necessity of the Customer (private individual) – VISA Platinum payment card user, to replace the Customer by another person so that this person used tourism services (hotel, catering, excursions, etc.) intended to be used by the Customer and paid for prior to the Customer's start of the trip, in case the Customer gets into hospital during travel due to occurrence of an event referred to in Articles 4.1.1 – 4.1.3 of the Terms and Conditions, and the Customer's hospitalization lasts longer than 10 (ten) days or upon doctor's written directions, the Customer is transported (medical evacuation) or repatriated to domicile;
 - 32.1.2.** necessity of the Customer (legal entity) – VISA Platinum payment card user – employer, to replace the Customer by another person so that this person continued to perform the Customer's professional duties abroad, in case the Customer gets into hospital during travel due to occurrence of an event referred to in Articles 4.1.1 – 4.1.3 of the Terms and Conditions, and the Customer's hospitalization lasts longer than 10 (ten) days or upon doctor's written directions, the Customer is transported (medical evacuation) or repatriated to domicile.

33. What will BTA compensate and how?

- 33.1.** In case of replacement of a VISA Platinum payment card user, specified in Article 32.1.2, BTA will compensate the expenses only for economy class tickets for the same kind of transport to another person specified by the Customer's employer in writing, provided that the following is submitted to BTA:
- 33.1.1.** application, specifying the significance of the Customer's unaccomplished, interrupted business trip;
 - 33.1.2.** original of the unused tickets of the Customer fallen sick/suffering personal accident;
 - 33.1.3.** copy of the ticket purchased for the replacing person, as well as its payment document.
- 33.2.** In case of replacement of a VISA Platinum payment card user, specified in Article 32.1.1, BTA will compensate the expenses only for economy class tickets for the same kind of transport to another person specified by the Customer, provided that the following is submitted to BTA:
- 33.2.1.** original of the unused tickets of the Customer fallen sick/suffering personal accident;
 - 33.2.2.** copy of the ticket purchased for the replacing person, as well as its payment document.

34. When insurance is not in effect?

BTA will not compensate for losses, when the Customer's hospitalization is due to an exception referred to in Articles 6.1-6.4 or Article 35.

35. General exceptions, applicable to all sections of these terms and conditions

- 35.1.** BTA will not compensate for losses, caused directly or indirectly by:
- 35.1.1.** incidents, specified as general exceptions in the effective General Insurance Terms and Conditions;
 - 35.1.2.** global natural catastrophes or natural disasters, epidemics, incl. influenza epidemics;
 - 35.1.3.** the Customer's subjecting voluntarily him-/herself to extreme danger, except for cases of rescuing a human;
 - 35.1.4.** the Customer's participating in any kind of speed racing.
- 35.2.** BTA will not compensate for losses, when the Policyholder or the Customer:
- 35.2.1.** malevolently, or with a degree of fault, which in the sense of indemnity claim and other third party consequences is on par to ill purpose, provide BTA with deceptive, untruthful, incomplete information or do not inform BTA about changes in circumstances regarding insurance object, insured risks or Insurance Contract terms;
 - 35.2.2.** does not submit to BTA the required documents, confirming the occurrence of the insured event and the amount of thereby resulting losses.
- 35.3.** In accordance with these Terms and Conditions, BTA will not compensate for:
- 35.3.1.** indirect losses and lost profits;
 - 35.3.2.** losses related to work place accidents or losses related to occupational diseases to an insured person, working at nuclear reactors, decompression chambers, with toxic chemicals, in production of explosives or ammunition, mining, performing stevedore services, being ship or aircraft crew members, serving military duty or working off the coast, such as on an oil platform (rig) in the sea;
 - 35.3.3.** no compensations due to the Customer as an employee.

36. Preconditions to be granted insurance indemnity

- 36.1.** In order to be eligible to insurance indemnity, to the Customer must comply with all the obligations listed in these Terms and Conditions, as well as to submit to BTA:
- 36.1.1.** insurance claim;
 - 36.1.2.** copies of documents of all appropriate institutions, certifying the occurrence of the insured event and the amount of losses;
 - 36.1.3.** documents, specified in the respective section of these Terms and Conditions;
 - 36.1.4.** additional documents, requested by BTA with respect to the insured risk.
- 36.2.** In case the Customer does not comply or unduly complies with the obligations specified in Article 36.1, BTA is entitled to reject to pay insurance indemnity or to reduce the amount of insurance indemnity.
- 36.3.** In the case of the Customer's death, the persons willing to claim the insurance indemnity must submit a copy of death certificate and ID document copies. In case the Customer has not specified a beneficiary, the heirs must submit documents supporting their inheritance rights.
- 36.4.** In order to receive compensation for medical expenses or insurance indemnity for mutilation or injury, the Customer must submit documents confirming the diagnosis, issued by a certified doctor or a medical institution, which have provided the services to the Customer.

Annex 1

Amount of insurance indemnity due to mutilation from a personal accident

No.	Mutilation	Insurance indemnity % of the Sum Insured for injuries agreed upon in the contract
1	Complete deafness in both ears of traumatic origin	100%
2	Amputation of the lower jaw	100%
3	Complete, irreversible loss of speech	100%
4	Complete loss of an arm and a leg on one side	100%
5	Complete loss of the dominant hand and a foot in one side	100%
6	Complete loss of the dominant hand palm and a leg	100%
7	Loss of both legs up to the hip joints	100%
8	Complete loss of both palms or both arms	100%

9	Complete and irreversible loss of vision (in both eyes)	100%
10	Complete and irreversible loss of vision (in one eye)	50%
11	Complete loss of a seeing eye	50%
12	Complete loss of a palm and a foot	80%
13	Loss of both feet	80%
14	Partial amputation of the lower-jaw with biting function maintained	45%
15	Loss of the skull bone mass over the entire surface, thickness: - up to 3 sq. cm; - 3 to 5 sq. cm; - over 5 sq. cm	10% 20% 40%
16	Complete deafness in one ear of traumatic origin	30%
17	Loss of one foot (from the ankle joint)	45%
18	Partial loss of a foot (distally from the ankle joint submalleolar disarticulation)	40%
19	Partial loss of a foot (mediotarsal disarticulation)	35%
20	Partial loss of a foot (in a tarsometatarsal joint)	30%
21	Complete and incurable paralysis of the lower extremity	60%
22	Loss of one leg down from knee joint	50%
23	Loss of one leg down from hip joint	60%
24	Loss of the hip bone mass or loss of both bones in the shin (incurable condition)	60%
25	Shortening of the lower extremity by at least 5 cm	30%
26	Shortening of the lower extremity by 3-5 cm	20%
27	Complete amputation of toes on both feet	25%
28	Amputation of 4 toes, including the big toe	15%
29	Complete loss of the big toe	7%
30	Complete loss of 1 toe	3%
31	Complete loss of 2 toes	5%
32	Complete loss of 4 toes	7%
33	Loss of one palm (dominant hand)	55%
34	Loss of one palm (non-dominant hand)	50%
35	Loss of one arm (dominant hand) to the elbow joint	60%
36	Loss of one arm (non-dominant hand) to the elbow joint	50%
37	Loss of one arm (dominant hand) to the shoulder joint	60%
38	Loss of one arm (non-dominant hand) to the shoulder joint	50%
39	Loss of one arm or palm - dominant - non-dominant	60% 50%
40	Complete loss of the thumb - dominant hand - non-dominant hand	15% 10%
41	Partial loss of the thumb (second nail phalanx) - dominant - non-dominant	10% 5%
42	Complete amputation of the index finger - dominant - non-dominant	15% 10%
43	Complete loss of two phalanges of the index finger - dominant - non-dominant	10% 5%
44	Complete loss of the index finger nail phalanx - dominant - non-dominant	5% 3%
45	Complete loss of the thumb and the index finger - dominant	30%

	- non-dominant	20%
46	Complete loss of the thumb and another finger (except for the index finger) - dominant - non-dominant	25% 15%
47	Complete loss of two fingers (except for the thumb and index finger) - dominant - non-dominant	12% 8%
48	Complete loss of 3 fingers (except for the thumb and index finger) - dominant - non-dominant	20% 15%
49	Complete loss of 4 fingers, including the thumb - dominant - non-dominant	35% 25%
50	Complete loss of 4 fingers, except for the thumb - dominant - non-dominant	25% 20%
51	Complete loss of the middle finger - dominant - non-dominant	10% 8%
52	Complete loss of a finger (except for the thumb, index finger or the middle finger) - dominant - non-dominant	7% 3%

Remarks:

1. In the event of ankylosis of fingers (except for the thumb and index finger) and toes (except for the big toe) the Insured shall receive 50% of the amount of insurance indemnity otherwise payable in the event of losing these limbs.
2. Insurance indemnity shall not be disbursed prior to a mutilation is acknowledged a permanent and irreversible loss.
3. The insured person's mutilation, its progress or improvements shall be confirmed by the by the Medical Care and Work Incapacity Examination Quality Control Inspectorate or a public authority having similar functions.

Annex 2

Insured risks and Sums Insured for VISA Gold and VISA Platinum payment card types (EUR)

Insured risks	Sum Insured EUR	
	VISA Gold	VISA Platinum
Medical expense	75,000	100,000
Repatriation	25,000	30,000
Medical evacuation	50,000	50,000
Expenses of the person escorting the injured	3,000	3,000
Urgent dentistry aid	150	150
Loss or theft of passport	150	300
Legal assistance	1,000	1 500
Personal Accident insurance resulting in death or mutilation	10,000	20,000
Luggage getting lost, robbed or damaged due to the carrier's fault	700	1,000
Luggage delay	170	250
Larceny of luggage, while it has been at the Customer's disposal	200	200
Delayed, cancelled flight	-	250
Misalignment of flight arrival and departure times	-	250
Missed flight insurance due to a road traffic accident	-	300
Third party liability	-	10,000
Customer replacement	-	1 500
Expenses for arrival of a relative in emergency cases	-	1,000
Total Sum Insured, EUR	75,000	100,000