

# Travel Insurance

## Insurance Service Information Document Salva Kindlustuse AS



The information document provides a general overview of travel insurance. It does not reflect the terms and conditions of your insurance contract based on your insurance interest and claims. The terms and conditions of the contract are in other documents, such as the offer, insurance terms and conditions, and policy.

### WHAT TYPE OF INSURANCE IS IT?

Travel insurance is an insurance of an unexpected and unavoidable cost during a trip abroad. The health of a person is insured in order to compensate for the medical costs of damage to health or a resulting injury emerging abroad. In addition, travel insurance covers insurance of the items the person has with them on the trip, i.e., luggage insurance, as well as insurance for expenses incurred on cancellation or interruption of travel, i.e., travel cancellation insurance.



### WHAT IS INSURED?

Depending on the choice of insurance chosen at the conclusion of the contract, the following is insured:

- ✓ the health of the person indicated in the policy. The cost of inevitable medical care, medical research, and services abroad are compensated for. Also, the cost of prescription drugs and medical care related transportation;
- ✓ costs incurred as a result of travel cancellation. Travel cancellation is cancellation or interruption of a trip or being late for a trip. In the event of a travel cancellation, the additional cost of accommodation, for the transport necessary to reach the destination, or to return to the home country will be reimbursed. Upon cancellation of a trip, the cost of unused accommodation and transport is compensated;
- ✓ the personal effects the person has with them on the trip. Damage caused by the theft, destruction or damage of articles is compensated. In case of luggage delay, the cost of purchasing basic necessities is compensated;
- ✓ The health insurance event is an unexpected illness or an accident of the insured person, as a result of which he or she needs medical care or the death of the insured person as a result of illness or accident.
- ✓ The insured events of the travel cancellation insurance are:
  - ✓ interruption or cancellation of a trip due to illness, accident or death of the insured or a member of the family or traveling partner traveling with him or her;
  - ✓ interruption or cancellation of a trip due to a life-threatening condition or death of a member of the insured's family;
  - ✓ delay caused by the delayed or non-departure of a public transport vehicle traveling on a regular line due to bad weather, technical malfunction or traffic accident;
  - ✓ a personal vehicle which is used for driving to the starting or transit point after getting into a traffic modification of the scheduled flight plan by the airline after the ticket is redeemed;
  - ✓ damage to the insured's place of residence in the event of a fire or an offense which necessitates the presence of the insured person.
- ✓ Luggage insurance event is theft, robbery, loss, damage, destruction or delay to the destination of the insured object by the fault of the transport company, loss under the supervision of the service company.
- ✓ The insurance amount is indicated in the policy.



### WHAT IS NOT INSURED?

The insured are not:

- ✗ antiques, works of art, musical instruments, articles
- ✗ of precious metal, precious stones, money, bank cards, securities, tickets, ID cards, passports, spectacles, prostheses, medical aids, tools, goods, samples of products, motor vehicles, beverages, food products, plants, animals, mobile phones, tablets, or other items made of glass or other fragile material that are in the luggage;
- ✗ a person who is participating in military service or military exercises.

The following is not subject to compensation:

- ✗ the cost of planned treatment and rehabilitation;
- ✗ the cost of cancellation of a trip caused by a psychiatric condition or illness (including stress, depression, anxiety disorder) or the cost of treatment incurred on the trip due to the above diagnosis;
- ✗ the cost of travel cancellation caused by an insured person's pregnancy, childbirth (incl. abortion) or the complications caused thereby, or the cost of the treatment incurred during the trip;
- ✗ cost of cancellation of a trip caused by a chronic illness or its exacerbation;
- ✗ harm caused by overdose of alcohol, drugs or other substances or the use of narcotic substances;
- ✗ the cost of alternative medicine, over the counter medicine, dentistry, with the exception of the cost of emergency dental care;
- ✗ damage caused by theft of the item left unattended;
- ✗ damage caused by wear, dirt or scratches of a suitcase or a travel bag;
- ✗ damage caused by the action of public authorities;
- ✗ damage caused by the unlawful activity of the insured person, consciously exposing themselves to danger, participation in a fight;
- ✗ damage caused by the customer's intent or gross negligence;
- ✗ non-material damage or loss of profit.



### ARE THERE RESTRICTIONS IN THE INSURANCE COVERAGE?

Unless otherwise specified when signing the contract, the following is not compensated for:

- ! cost related to illness, accident or death in the course of a hazardous activity or salaried physical activity;
- ! damage caused by a travel cancellation insurance due to a natural disaster, a transport company strike, bankruptcy or cancellation of a planned event.

In the event of theft or damage to the items in the luggage, the following shall be reimbursed:

- ! costs of convenience goods up to EUR 40 per day; up to 30% of total luggage insurance sum per item;
- ! photo and video equipment and sports equipment costs up to EUR 320 per set.



## WHERE AM I INSURED?

- ✓ The insurance applies to the territory indicated in the policy. When entering into a contract, you can choose the territory of the insurance coverage:
  - ✓ Nordic countries, Latvia, Lithuania;
  - ✓ Europe incl Morocco, Tunisia, Israel, UAE;
  - ✓ Whole world incl. USA, Australia, Turkey and Egypt;
  - ✓ Whole world excl. USA, Australia, Turkey and Egypt;
  - ✓ Russia;
  - ✓ Belarus.



## WHAT ARE MY RESPONSIBILITIES?

Your responsibility is:

- to pay insurance premiums;
- to inform the insurer about the circumstances of the risk and their changes;
- to comply with the safety requirements specified in the insurance contract, including
  - keeping the luggage at places of accommodation and in means of transport in a locked room designated for this purpose; it is prohibited to store luggage in a place accessible to strangers, in an unattended vehicle. The vehicle in which the luggage is held must be locked and parked in a guarded parking lot.
- Personal items must be under the constant and direct supervision of the insured person, and photo, video, audio equipment, and computers must be transported only in hand luggage.
- In an accommodation establishment, the above items must be kept in the safe deposit box.

In the event of an insured event, you must:

- in case the insured person needs hospital care during a trip, immediately inform the medical assistance coordinator or insurer and coordinate further activities;
- upon arrival from the trip, provide a medical certificate with a diagnosis, invoice of the treatment and medicines and other damage related documents; In case of cancellation of the trip, immediately inform the insurer, tour operator, accommodation or transport company;
- in the event of interruption of a trip, immediately inform the insurer about their location and, if possible, ask the insurer instructions for further action; In the event of a cancellation of a trip, provide a medical certificate with a diagnosis and other evidence relating to the case to the insurer;
- in the event of theft or robbery of a luggage, immediately inform the police and take the police confirmation of the event; In the event of loss or damage to the luggage, take a certificate of the incident from the company who registered the event.



## WHEN AND HOW DO I PAY?

The amount of the insurance premium and the due date for payment are in the policy. Usually, payment will be made by bank transfer on the basis of the invoice. If the contract is considered to have been made as of making the payment, the offer indicates the time during which the payment must be paid.



## WHEN DOES THE INSURANCE COVER BEGIN AND WHEN DOES IT END?

The insurance coverage begins on the date of commencement of the insurance period. The insurance cover expires after the expiry of the insurance period. The insurance cover may end before the end of the insurance period indicated in the policy. For example, an insurer may terminate the contract if the insurance premium has not been paid.



## HOW TO TERMINATE AN INSURANCE CONTRACT?

An application must be submitted to the insurer for termination of the contract. As a rule, an agreement can be terminated prematurely only upon agreement between the policyholder and the insurer.