

# Travel insurance

## Insurance product information document

### AB Lietuvos draudimas Estonian branch



This information document provides an overview of travel insurance. It does not reflect the insurance contract terms and conditions that are based on your insurance interest and requirements. The terms and conditions of the contract can be found in other documents, such as the proposal, policy conditions and the insurance policy.

### What is this type of insurance?

Above all, travel insurance covers unexpected and unavoidable medical expenses incurred during travel abroad. The insurance insures a person's health and covers any medical expenses related to the treatment of health damage and injuries sustained in a foreign country. Travel insurance may also include baggage insurance, which insures the personal belongings you take with you, and trip interruption insurance that insures you against expenses related to cancellation and interruption of your trip.



#### What is insured?

- ✓ Depending on the insurance options chosen when entering into the contract, the insurance covers:
  - ✓ the health of the person specified in the policy; The insurance covers expenses related to unavoidable medical care and any medical examinations and services required to diagnose an illness in a foreign country and the cost of prescription medicines, medical aids and transport related to medical care, incl. the cost of bringing the ill person back to their homeland;
  - ✓ the insured person's clothing and personal effects they bring with them. The insurance indemnifies loss arising from the damage to and theft or destruction of these items. In the event of late arrival of the insured person's baggage, the insurance immediately covers the expenses related to the purchase or rent of basic necessities;
  - ✓ expenses related to trip interruption or cancellation. In the event of trip interruption, the insurance covers additional accommodation and transport costs so that the insured person can continue their trip or return to their home country. In the case of cancellation, the insurance covers the unused travel services and contractual obligations to the travel agency;
  - ✓ claims incurred under liability insurance of a private person during the trip. The insurance covers any loss or damage caused unintentionally to a third party by the insured person or their child;
  - ✓ bodily injuries sustained during the trip as a result of an accident, on the basis of which the person receives lump-sum compensation.
- ✓ A medical care insured event involves the unexpected illness of the insured person or an exacerbation thereof during the trip or its unforeseeable and life-threatening exacerbation, but also potentially lethal health damage or bodily injuries sustained during the trip that require unavoidable medical assistance.
- ✓ Baggage insurance usually covers:
  - ✓ theft and robbery;
  - ✓ damage or loss if the insured object was entrusted to a transport or housing company; and
  - ✓ late arrival of the baggage to the travel destination or the place of connection.
- ✓ Common cases of trip interruption insurance include:



#### What is not insured?

- ✗ The insurance does not cover:
  - ✗ persons whose permanent place of residence is not in the Republic of Estonia;
  - ✗ plants, foodstuffs, drinks, cigarettes, cash, bank cards, documents, manuscripts, drawings, models, samples of goods and products, securities, information, ammunition, explosives, motor vehicles, musical instruments, tools, antiques, art, objects transported for sale, glasses, sunglasses or data media;
  - ✗ objects that are broken or lost while in the possession of the insured person; and
  - ✗ objects that are fragile, corrosive or leave stains, e.g. wine, glassware, cleaning agents, glasses or sunglasses.



#### Are there any restrictions on cover?

- ! The list of damage types not covered by the insurance is given in the policy conditions, according to which the insurance does not cover:
  - ! foreseeable damage;
  - ! the part of damage caused due to failure to observe safety requirements;
  - ! damage caused by the client's intent or gross negligence;
  - ! damage related to the treatment of mental disorders, e.g. depression, schizophrenia or anxiety disorders;
  - ! damage caused by an overdose of alcohol or medicines or consumption of psychotropic substances;
  - ! expenses related to alternative medicine, over-the-counter medicines, rehabilitation or dental care, except for unavoidable dental care.
- ! Unless specifically agreed in the contract, the insurance does not cover:
  - ! damage related to a medical insurance case caused by high-risk activities – sports or other high-risk activities or work;
  - ! damage related to a travel interruption insurance case caused by a natural disaster;
  - ! damage related to a travel interruption insurance case caused by the cancellation of an event;
  - ! damage caused by the travel agency, transport company or accommodation company ceasing to

- ✓ trip interruption or cancellation due to illness, accident or death of the insured person, their close relative or sole travel companion;
- ✓ delays caused by regular transport being late or cancelled due to bad weather, technical failures or traffic accidents;
- ✓ the insured person or their close relative falling victim to an accident or a crime, which forces the insured person to cancel or abandon the trip.
- ✓ Under liability insurance, the insurance covers any personal and property damage caused to third persons and the insured person's legal costs.
- ✓ In the case of accident insurance, the insured person is indemnified for the percentage of the sum insured that corresponds to the severity level of the bodily injuries sustained in the accident.
- ✓ The sum insured is specified in the policy.

operate or their failure to fulfil their contractual obligations as well as damage caused by strikes or the insolvency of the travel service provider;

! damage related to a travel interruption case caused by the insured person willingly cancelling their trip;

! Some expenses are only partially covered. For example:

! dental expenses are covered in the amount of up to 200 euros;

! medical expenses related to pregnancy complications are covered in the amount of up to 1500 euros;

! expenses related to unavoidable medical care due to exacerbation of a chronic illness are covered in the amount of up to 1500 euros;

! in the event of baggage delay, expenses for basic necessities are covered in the amount of up to 35 euros per day;

! in the event of theft or robbery, the indemnity for one item is up to half of the baggage insurance's insured sum.



## Where am I insured?

- ✓ Upon entry into an insurance contract, the insurer offers the policyholder an opportunity to choose the territory where the insurance cover applies. The insurance applies within the territory agreed on between the policyholder and the insurer, which is specified in the policy.



## What are my obligations?

- Before entering into an insurance contract, you must provide the insurer with the required data. The data submitted must be complete and correct. Additionally, the insurer expects the client to submit data that is of substantial, recognisable interest to the insurer and has an important effect on the insurance premium without being asked to do so.
- The insurer must be notified of risk situations and changes thereto.
- The policyholder's main obligation is to pay the insurance premium.
- They must also follow the safety requirements specified in the insurance contract, e.g.
  - consider the state of their health, circumstances and the usual rules of conduct during their activities;
  - take reasonable care of their things;
  - pack their things carefully so that they will not break or damage other things in their luggage, considering regular baggage handling;
  - follow the instructions of their doctor, travel agent, the police, etc.; and
  - follow the appropriate recommendations of the state and other bodies, incl. the Health Board's recommendations regarding vaccination.
- The policyholder must immediately notify the insurer of an insured event and follow their instructions.
- A comprehensive list of the policyholder's obligations is given in the policy conditions.



## When and how do I pay?

The insurance premium and payment deadline are specified in the policy. The premium is usually paid by bank transfer on the basis of an invoice.

If the contract becomes effective after the payment of the premium, the payment deadline is specified in the proposal.



## When does the cover start and end?

The cover becomes effective on the commencement date of the insurance period and ends upon its expiry.

The cover for trip cancellation takes effect within 72 hours of entry into force of the contract.

Travel insurance contracts can usually be entered into for one specific trip or for the whole year, so that all of the trips made within that year are covered – this is called multi-trip travel insurance. In the case of multi-trip travel insurance, you must keep in mind that the cover starts at the beginning of your trip and remains valid for the number of days specified in the contract.

It may also end before the expiry of the insurance period specified in the contract. For instance, the insurer may terminate the contract if the insurance premium is left unpaid.



## How do I cancel the contract?

In order to terminate the contract, you must submit a respective application to the insurer. In general, the contract can only be terminated prematurely upon mutual agreement between the policyholder and the insurer.

The terms and conditions of cancellation and termination of the contract and withdrawal therefrom are given in the general terms and conditions of PZU insurance contracts.