

Multi-trip travel insurance

Insurance product information document

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The information document provides a general overview of the multi-trip travel insurance offered to SEB clients. This is a package product and does not reflect the terms and conditions of the insurance contract that are based on your insurable interest and requirements. The terms and conditions of the contract (including the specific insurance covers, sums insured, indemnity limits and the limitations and exclusions applied to the insurance contract) are specified in other documents, such as the offer, the insurance terms and conditions and the 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. This insurance product also includes liability insurance, which covers the damage caused to third persons during the trip.



What is insured?

- ✓ An insured event of medical expenses insurance is sudden acute illness of an insured person or bodily injury and for the treatment of which the insured person needs urgent medical care abroad, or death of the insured. Will be indemnified:
 - ✓ necessary and unavoidable medical expenses ordered by a doctor, including the cost of examinations, medical aids and medicines, and the cost of a bed day;
 - ✓ the transport and accommodation costs of an insured person who is ill or injured and who needs medical assistance;
 - ✓ the reasonable and justified costs of transporting an insured person who is ill or injured to Estonia, including the use of a medical escort;
 - ✓ additional reasonable and justified accommodation expenses of for one traveling companion staying with ill or injured insured person, and the minor children of insured person and transportation costs for returning to Estonia;
 - ✓ reasonable and justified accommodation and transport costs for the insured person's return to Estonia if the insured person cannot return from the trip as planned due to an insured event of medical expenses insurance;
 - ✓ in the event of the death of the insured person, funeral expenses abroad and/or the costs of bringing the insured person's remains to Estonia.
- ✓ An insured event of personal accident insurance is a sudden event caused by external circumstances and independent of the will of the insured person that occurred with the insured person during the trip, as a result of which:
 - ✓ the insured person dies within one year of the occurrence of an accident; or
 - ✓ the insured person who is a minor or an old-age pensioner develops a severe or profound disability within one year of the accident, or
 - ✓ an insured person with the capacity for work develops partial or full incapacity for work within one year of the accident.
- ✓ Common cases of trip interruption insurance include:
 - ✓ trip interruption or cancellation due to illness, accident or death of the insured person or the family member travelling with them or the only travel companion;
 - ✓ arriving late at the point of departure or transit caused by regular transport being late or cancelled due to bad weather, technical failures or traffic accidents;
 - ✓ the insured person falling a victim to an accident or a crime, which forces the insured person to cancel or interrupt the trip.

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 of the trip, the insurance covers the cost of services not used in connection with the trip, which the insured person or the policyholder is not entitled to recover from the tour operator or the travel service provider.

- ✓ Luggage insurance covers the personal items taken by the insured person on the trip or purchased during the trip. Luggage insurance usually covers:



What is not insured?

- * The insurance does not cover (the full list is provided in the insurance terms and conditions) :
 - * persons whose permanent or main place of residence is not in the Republic of Estonia;
 - * participating in dangerous activities during the trip (e.g. competitive sports, dangerous hobbies or paid physical work);
 - * plants, foodstuffs, drinks, cigarettes, precious metals and stones (including jewellery made from them), fur, unique and antique items, easily broken items (porcelain, glass etc.), motor vehicles, keys, door cards, money, bankcards, souvenirs, medicinal products, musical instruments, watches, sunglasses, contact lenses, perfumes, memory and SIM cards and other data media, product, goods samples, tools, weapons;
 - * objects that are broken or lost while in the possession of the insured person as well as baggage that is forgotten or left unattended;
 - * objects in baggage that are corrosive or leave stains, e.g. wine and household chemicals;
 - * damage caused by the use of objects in the baggage.



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, for example:
 - ! the part of damage caused due to failure to observe safety requirements;
 - ! damage caused by the insured person's psychiatric or psychoneurological condition or illness (including stress reaction, depression, anxiety disorder, etc.);
 - ! damage caused by the insured person's pregnancy or a complication arising from it, or due to childbirth, except for a health problem due to a sudden complication occurring before the 28th week of pregnancy;;
 - ! 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;
 - ! damage which has arisen in a situation where the Estonian Ministry of Foreign Affairs or another state body has disclosed information or a recommendation to avoid a region or country and the insured person travelled there after the information was disclosed.
 - ! damage that occurred before the entry into the insurance contract, booking/purchasing of the trip or the start of the insurance cover;
 - ! damage caused by activities of public authorities.

- ✓ theft and robbery abroad;
 - ✓ damage or loss if the insured object was entrusted to a transport or housing company;
 - ✓ delay in a foreign country for more than 4 hours.
- ✓ Liability insurance covers the civil liability of a person. Under liability insurance, the insurance covers direct material damage caused to a third party and legal expenses related to the insured event if this is necessary to object to the claim filed against the insured person and protect the rights of the insured person.
- ✓ **Sum insured** is the maximum amount payable per insurance period, per trip or per insured person(s) according to the table provided in the Terms and Conditions. Sums insured vary according to the cover.
- PZU will not pay more than the sum insured as shown in the Terms and Conditions for all insured events on the same trip.

- ! Some expenses are only partially covered. For example:
- ! first-aid dental expenses are covered in the amount of up to 200 euros;
 - ! costs of repairing prostheses, glasses, hearing aids or repurchasing an equivalent item damaged due to an insured event in the amount of up to 200 euros;
 - ! in the case of damage caused by a luggage delay of more than 4 hours in a foreign country, the cost of purchasing essential items will be indemnified in the amount of up to €300;
 - ! costs of emergency medical assistance caused by unexpected pregnancy complications before the 28th week of pregnancy in the amount of up to €5,000;
 - ! costs related to the initial diagnosis of an oncological disease up to €3,000;
 - ! flight changes are indemnified in the amount of up to 150 euros per all insured persons and insurance period in total;
 - ! in the case of an insured event of a departing flight delay of more than 4 hours in a foreign country, the reasonable transport and accommodation costs incurred will be indemnified in the amount of up to 150 euros per insured persons and insurance period in total;
 - ! liability insurance claims related to short-term rental of premises (hotels and apartments) will be indemnified in the amount of up to €2000.



Where am I insured?

- ✓ Territory of validity is the whole world, except the Russian Federation, Belarus and Ukraine. The insurance is not valid in Estonia, except for insured events of cancellation of or late arrival for a trip that have occurred in Estonia.



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.
- The insurer must be notified of risk situations and changes thereto.
- The policyholder's main obligation is to pay the insurance premium in the amount and by the deadline specified in the policy.
- They must also follow the safety requirements specified in the insurance contract, e.g.
 - consider the state of their health, surrounding conditions and the usual rules of conduct;
 - ensure that the baggage is sufficiently monitored and use the objects in the baggage according to their purpose;
 - 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 authorities (e.g. the Health Board's recommendations regarding vaccination, the warnings issued by the Ministry of Foreign Affairs regarding entry into certain countries etc.);
- immediately notify the insurer of an insured event and act according to the instructions received;
- make every effort to minimise the damage and avoid an increase in damage;
- When treatment is needed in Europe, present the European Health Insurance Card to the medical institution or, in its absence, apply for a replacement certificate from the Estonian Health Insurance Fund if the insured person is insured with the Estonian Health Insurance Fund;
- A more detailed list of the insured person's obligations is set out in the insurance terms and conditions.



When and how do I pay?

The insurance premium and payment deadline are specified on the invoice or displayed in the online store upon entry into the insurance contract. The insurance premium is paid as an one-off payment in the Internet Bank or via a bank transfer on the basis of an invoice.



When does the cover start and end?

The cover becomes effective on the commencement date of the insurance period and is valid for the first 90 days of each trip. The number of trips during the insurance period is not limited. If the insurance period ends during the trip, the insurance cover will only remain valid if the policy holder enters into a new insurance contract with the insurer and pays the premium by the deadline set by the insurer and the new insurance period starts immediately after the end of the previous one.

The cover for trip cancellation also applies before the insurance period and starts 72 hours after the premium is paid.

If, upon returning from a trip, arrival at the final destination is delayed due to the insured event of travel disruption, the insurance cover is extended once for a maximum of 48 hours.



How do I cancel the contract?

A policyholder who is a consumer may withdraw from an insurance contract entered into via means of communication for a longer period than one month without providing a reason therefor within 14 days of entering into the contract. To this end, the policyholder must submit to the insurer a withdrawal application in a format reproducible in writing to seb@pzu.ee .

If the withdrawal deadline has passed as well as the policyholder who is a legal person, the application for premature termination of the insurance contract must be submitted 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.