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?

Travel insurance primarily covers unexpected medical expenses incurred while traveling abroad. It provides coverage for a person's health to reimburse medical expenses resulting from illness or bodily injury that occurs abroad. 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?

MEDICAL EXPENSES INSURANCE (valid if selected)

A medical assistance insurance event is an insured person's unexpected illness or an accident involving the insured person during the trip, which results in the need for emergency medical treatment abroad or the death of the person. 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 costs of transporting an ill or injured insured person to Estonia where special conditions are medically necessary for their transportation, 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 transportation costs for the insured person's return to Estonia if the insured person cannot return from the trip as planned due to a decision by the treating physician;
- ✓ 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.

PERSONAL ACCIDENT INSURANCE (valid with medical expences insurance)

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.

TRAVEL INTERRUPTION INSURANCE (valid if selected)

Travel disruption insurance covers expenses incurred due to the cancellation of a trip or changes to travel plans and usually covers the following insured events:

- ✓ 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;
- ✓ delays caused by regular transport being late or cancelled due to bad weather, technical failures or traffic accidents;
- ✓ interruption or cancellation of the trip due to the insured person's pet suffering a serious illness, sustaining a serious bodily injury or dying, as a result of which the insured person's presence is necessary;
- ✓ interruption or cancellation of the trip due to damage to or destruction of the insured person's property located in Estonia, if the insured person's presence is necessary;
- ✓ the theft of the insured person's identification documents abroad or falling victim to another crime, as a result of which the original travel plans cannot be followed.

The following additional covers can be added to the travel interruption insurance:

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, data storage media and the data stored on them, weapons (including weapon-related items, ammunition, etc.), motor vehicles, musical instruments, tools, antiques, works of art;
  - ✗ objects that are broken or lost while in the possession of the insured person; and
  - ✗ objects that are fragile, corrosive or likely to cause stains, e.g. wine, glassware, cleaning agents.

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 caused by the insured person's psychiatric or psychoneurological condition or illness (including stress reaction, depression, anxiety disorder, etc.);
  - ! 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.
- ! Unless specifically agreed in the contract, the insurance does not cover:
  - ! damage related to a medical insurance case caused by risky activities, incl sports or physical work;
  - ! damage related to a travel interruption insurance case caused by a natural disaster or an act of terrorism;
  - ! damage related to a travel interruption insurance case caused by the cancellation of an event;
  - ! damage caused by a strike or other work interruption resulting from a collective labour dispute of the transportation company used for travel or the company serving it;
  - ! 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 500 euros;

- ✓ Additional cover for travel interruption, which covers situations where the trip is cancelled due to the unforeseen cancellation of a public event or business meeting that was the purpose of the trip; a flight delay of more than 4 hours, due to which the insured person cannot reach the event or meeting that was the purpose of the trip; a natural disaster or terrorist act on the travel route; a strike or other work interruption resulting from a collective labour dispute involving the transportation company used for travel or the company serving it.
- ✓ Waiving the trip additional cover, which covers cancellation of the trip by the insured person on their own initiative before the trip.

LUGGAGE INSURANCE (valid if selected)

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

- ✓ theft and robbery abroad;
- ✓ damage or loss if the insured object was entrusted to a transport or housing company;
- ✓ late arrival of the luggage by more than 4 hours in a foreign country.

LIABILITY INSURANCE (valid if selected)

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.

RENTAL CAR DEDUCTIBLE INSURANCE (valid if selected)

An insured event of rental car deductible insurance is the theft, robbery, destruction or damage to of the vehicle hired or rented abroad, the rental contract of which specifies the insured person as the driver, which gives rise to the insured person’s obligation to pay a deductible to the rental company under the rental contract.

- ✓ The sum insured is specified in the policy and vary according to the cover.

- ! 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;
- ! reasonable costs of purchasing or renting essential items and items necessary for the purpose of the trip (e.g. sports equipment, formal clothing) in a foreign country in the event of delayed luggage, up to a total of 25% of the sum insured under luggage insurance.

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 cancellation of a trip begins 72 hours after the premium is paid.

Travel insurance contracts can usually be entered into for one specific trip or for the whole year, so that all 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?

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.