

This information document provides an overview of travel insurance and it is not a personal proposal. The terms and conditions of the travel insurance agreement can be found in other documents, such as the quote, the terms and conditions of insurance and the policy.

What type of Insurance is it?

Voluntary travel insurance is primarily medical expenses insurance while travelling abroad. Under the insurance agreement, the insurer will indemnify unexpected and unavoidable medical expenses incurred as a result of health damage or bodily injury occurring abroad. In addition, travel insurance may include insurance for items carried on the trip, i.e. luggage insurance, as well as insurance for expenses incurred due to cancellation, delay or interruption of the trip, i.e. travel interruption insurance, accident insurance, liability insurance or rental car deductible insurance.



What is covered?

Trip is a temporary stay abroad by an insured person. The trip starts from the moment the insured person crosses the state border of the Republic of Estonia and ends upon returning to Estonia.

Insured person is a person whose place of residence is the Republic of Estonia.

The insurer is obliged to indemnify only to the extent of the insurance cover, the sum insured and the limits, specified in the policy.

MEDICAL EXPENSES INSURANCE (*main insurance coverage*) – covers unexpected and unforeseeable expenses incurred as a result of a sudden deterioration in the insured person's state of health:

- ✓ the cost of emergency medical care, including the cost of purchasing medicine prescribed by a doctor and/or an assistive device;
- ✓ the cost of transport for medical institution;
- ✓ the cost of transport and accommodation of the accompanying person staying with the insured person who is in inpatient treatment for at least 2 days;
- ✓ the cost of complications of pregnancy up to 32 (incl.) weeks of pregnancy;
- ✓ in the event of death, the cost of burial in a foreign country or the cost of delivering the body to the Republic of Estonia.

LUGGAGE INSURANCE (valid if selected and specified in the policy): insurance of accompanying personal effects, which includes the insured item:

- ✓ theft, robbery, damage or destruction, if the item was placed under the supervision of a transport or accommodation establishment;
- ✓ delay to a foreign destination or transfer point for at least 4 hours.

TRAVEL INTERRUPTION INSURANCE (valid if selected and specified in the policy): cancellation (cancellation), delay or interruption of the trip due to:

- ✓ the insured person, their loved one or the only one illness, accident or death of a travel companion;
- ✓ a departure from, or a missed schedule by, a means of transport on a scheduled service as a result of a natural disaster, roadblock or detour;
- ✓ technical failure, theft or involvement in a traffic accident of a vehicle intended for travel.
- ✓ damage to property located in the territory of Estonia and due to the presence of the insured person is indispensable.



What is not covered?

For example, the following are not insured:

- ✗ the cost that the insured person should have incurred regardless of the insured event;
- ✗ planned treatment, rehabilitation, prophylactic treatments, alternative medicine medicines and/or procedures, costs of medicines and/or treatments not prescribed by a doctor or homeopathic medicines;
- ✗ other material damage (e.g. loss of income);
- ✗ damage caused by the intent, including suicide or attempted suicide or gross negligence of the insured person;
- ✗ damage caused by an overdose of alcohol, drugs, psychotropic substances or other substances or the use of narcotic substances;
- ✗ damage caused by the actions of public authorities or international sanctions;
- ✗ plants, alcoholic beverages, tobacco products, money, bank cards, manuscripts, drawings, models, ammunition, explosives, motor vehicles, tools, antiques, art, items transported for sale;
- ✗ cancellation, postponement or interruption of the trip of the insured person at his/her own request;
- ✗ costs to be reimbursed by a third party and/or company (airline, travel agency, etc.);
- ✗ damage that occurred if the insured person Estonian ignored the warning of the Ministry of Foreign Affairs and traveled to the destination country despite the warning of the Ministry of Foreign Affairs or another state body Estonian to avoid travelling to the destination country;
- ✗ the part of the damage caused by non-compliance with safety requirements;
- ✗ the cost of repairing the vehicle used for the journey;
- ✗ other exclusions specified in the terms and conditions of travel insurance and the general terms and conditions of BTA insurance.

EXTENDED TRAVEL INTERRUPTION INSURANCE

(valid if selected and specified in the policy): supplements travel interruption insurance and includes cancellation of the trip for reasons beyond the control of the insured person, e.g.:

- ✓ cancellation of the event that was the purpose of the trip;
- ✓ strike and/or insolvency of the service provider;
- ✓ an act of terrorism on the route of the trip;
- ✓ withdrawal of the insured person from the planned trip due to his redundancy.

LIABILITY INSURANCE (valid if selected and indicated in the policy): an unexpected or sudden event that caused direct material damage to a third party, for which the insured person is liable under the law.

LEGAL AID INSURANCE (valid if selected and indicated in the policy): an unlawful act committed while travelling through the negligence or negligence of the insured person and the resulting legal costs if this is necessary to repel a claim against the insured person and/or to protect the rights of the insured person.

RENTAL CAR DEDUCTIBLE INSURANCE (valid if selected and indicated in the policy): theft, robbery, destruction or damage to a car rented by the policyholder or the insured person during the trip, due to which the insured person must pay the lessor the deductible stipulated in the rental agreement.



Are there any restrictions on insurance cover?

- ! The insurance coverage is valid only in the insurance territory and during the period specified in the policy, within the limits and limits of the selected insurance covers. More detailed sums and limits of insurance are specified in the insurance contract and policy.
- ! The insurance coverage for cancellation of the trip will take effect on the 3rd day after the date of conclusion of the insurance contract.
- ! Activities related to activities with a high risk or work/practice are insured only if the corresponding protection has been selected and indicated in the policy.
- ! In the case of recurring travel insurance, the length of one trip is limited to the number of days specified in the policy.
- ! Medical expenses or repatriation costs must be coordinated with the BTA in advance.
- ! Extraordinary dental expenses, purchase or rental of an assistive device, travel and accommodation expenses of the accompanying person are covered to a limited extent.
- ! In case of pregnancy complications, the insurance cover is valid until the 32nd week of pregnancy.
- ! In case of luggage delay or travel disruption travel delay insured event, the insurance cover applies to a limited extent.
- ! Other exclusions specified in the terms and conditions of travel insurance and the general terms and conditions of BTA insurance.



Where am I insured?

- ✓ The insurance covers chosen by the policyholder and specified in the policy are valid for the territory specified in the policy, except for the territories of Antarctica, Arctic, Belarus and Russia.



What are my responsibilities?

- Read the insurance agreement and insurance terms and conditions thoroughly.
- When concluding an insurance agreement, provide the insurer with complete and correct data.
- Pay the insurance premium on time.
- Notify the insurer of any changes in the data provided.
- In case of sudden illness, exacerbation of a chronic disease or bodily injury, immediately consult a doctor.
- In the event of an insured event of luggage or travel interruption insurance, immediately contact the service provider for the necessary documents.
- Comply with the safety requirements stipulated in the insurance terms and conditions.
- Immediately notify the insurer of the occurrence of a loss event while travelling.



When and how do I pay?

The amount of the insurance premium and the deadline for payment are indicated in the policy and invoice. Usually, the insurance premium is paid on the basis of the invoice by bank transfer.



When does the insurance cover start and end?

The insurance cover starts on the date of commencement of the insurance period, provided that the insurance premium has been paid by the deadline reflected on the invoice.
The insurance cover ends at 00:00 on the last day of the insurance period.



How can I terminate the insurance contract?

In order to terminate the insurance contract, the policyholder must submit an application to the insurer in a format that can be reproduced in writing. As a rule, an insurance contract can be terminated prematurely only by agreement of the parties or on the grounds provided by law.