



LHV travel insurance

The terms and conditions of travel insurance describe the insurance coverage of travel insurance, the behaviour in the event of a loss event and the principles for the compensation of damage.

The purpose of travel insurance is to assist the insured person in the event of possible unexpected events related to the trip and to reimburse the expenses, ensuring the smoothness of the trip. Travel insurance is valid for trips originating from the home country.

The insurance applies together with an LHV Gold Card issued to a private client (hereinafter the “**Card**”). The insurance cover starts when the plastic card is activated and ends on the last day of the card's validity. If the card is activated before receiving the plastic card or it is a virtual card, then the insurance cover starts 72 hours after the card has been activated. The insurance is valid for those trips that start during the validity of the insurance cover.

The insurance provider is AS LHV Kindlustus (hereinafter **LHV**).

The policyholder is AS LHV Pank (hereinafter also the **Policyholder**).

The Insured Person is a cardholder of up to 79 years of age (inclusive) and the spouse or partner of the Insured Person of up to 79- years of age (inclusive) travelling with him/her, children and grandchildren of up to 21 years of age (inclusive) of the Insured Person and his/her spouse/partner. The insurance cover does not apply to these persons if they travel separately from the cardholder (if they travel and return at a different time to the cardholder and/or use a different means of transport or stay overnight in different accommodation places). If a person is considered insured on the basis of several LHV bank cards covered by travel insurance, only one insurance cover covered by a LHV bank card applies to him or her at the choice of the Insured Person. Insurance coverage, including sums insured and indemnity limits, is not aggregated.

LHV will compensate the total sum insured specified in these insurance terms and conditions (hereinafter the **terms and conditions**) for all insured events of the same trip. The sums insured and indemnity limits are applied to each Insured Person separately.

Contact details of the Insurance Provider

Client support

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Table of sums insured

The table shows the sums insured for travel insurance, the indemnity limit and the deductible. These are the maximum amounts that LHV will compensate per Insured Person in the event of insured events during one trip. If the actual loss is smaller, it shall serve as the basis.

Insurance cover	Sum insured / limit of insurance	Deductible
Travel interruption insurance		
Insured sum for travel interruption insurance	€ 2,000	€ 50
incl. the compensation limit for event tickets in the case of trip cancellation	€ 150	
incl. the purchase of essential items in the event of a public transport delay	€ 200 / € 300	4 hours/24 hours
Medical assistance insurance		
Insured sum for medical assistance insurance	€ 500,000	
incl. the limit for insurance for dental treatment	€ 500	
incl. the limit for insurance for reimbursement of a medical device	€ 200	
Covid- 19 cover		
Insured sum for medical assistance insurance	€ 500,000	
Insured sum for travel interruption insurance	€ 2000	
Baggage cover		
Insured sum for luggage insurance	€ 1,000	€ 50
incl. the compensation limit for smart and video equipment	€ 1,000	€ 200
incl. the luggage delay compensation limit	€ 500	up to 4 hours
incl. the reimbursement limit for the replacement of documents	€ 200	
Accident insurance		
In the case of a permanent disability	Sum of up to € 50,000	
In the case of death (person over 16 years of age)	€ 50,000	
In the case of death (person less than 16 years of age)	€ 2,000	
Liability cover		
Sum insured for liability insurance	€ 100,000	
incl. in the case of damage to sports equipment, premises, apartments or buildings in the possession or use of the Insured Person	€ 2,000	
Legal costs		
Sum insured for legal expenses	€ 10,000	
Limit of insurance for security	€ 5,000	
Rental car excess insurance		
Insured sum for rental car excess insurance	€ 10,000	

Terms and Conditions of Travel Insurance

Valid from
01.04.2022

Terms and definitions

The limit of insurance is the maximum amount to which the damage caused as a result of the insured event is compensated. The indemnity limit may be set for a specific event, risk, asset, or object. If indemnity limits are established in the terms and conditions of insurance for certain events or expenses, LHV will pay compensation up to the indemnity limit. The indemnity limit is not added to the sum insured, but is included in the respective sum insured and applies to each Insured Person separately.

A loss event is an unexpected event that results in property damage.

The insurance remains valid for the first 90 days of the trip. If the Insured Person cannot return from the trip by the expiry of the insurance period due to the insured event, the insurance cover is automatically extended by 48 hours.

The area of validity for the insurance is the worldwide area outside of the country. Travel interruption insurance is also valid in the home country in the cases provided in the conditions.

An insured event is an event provided for in the terms and conditions, in the event of which LHV must fulfil its obligation to perform arising from the terms and conditions.

The sum insured is the insurable value of the insured object or the largest amount of money to the extent of which LHV indemnifies the damage caused due to the insured event. The sum insured is not reduced by the indemnity paid. LHV does not compensate more than the sum insured specified in the terms and conditions for all insured events of the same trip combined. The sum insured is valid for each Insured Person separately.

Deductible is the amount that is to be borne by the policyholder in case of an insured event. The deductible is deducted from the insurance indemnity to be paid. Deductible shall be applied for each insured and each insured event.

The home country is the country where the Insured Person resides.

A public transport vehicle is a vehicle, ship, train, etc. that serves a regular line. A public transport vehicle is also a vehicle organised for use by a tour operator or accommodation service provider, a charter flight or a booked bus.

A trip is a temporary trip of the Insured Person from one home country to one or more countries during the validity of the Card.

Travel interruption insurance

1. Travel interruptions are;

- Trip cancellation;
- delay or non-departure of the vehicle;
- cessation of the trip.

Cancellation of the trip

1.1. The insured event is a trip cancelled by the Insured Person or a return from the trip to the home country, if the reason is caused by the Insured Person:

- sudden illness, serious injury, or death;
- life-threatening condition, serious bodily injury or death of a close person;
- sudden illness, serious bodily injury or death of the travel companion of the insured, with whom the insured planned to go on the trip;

- sudden damage to property located in the home country, due to which the presence of the Insured Person is essential.

1.2. In the case of cancellation of the trip, LHV reimburses the costs of unused services for which the person has paid but which are not returned by the service provider, incl.

- travel expenses of up to € 2,000;
- accommodation costs of up to € 2,000;
- event tickets of up to € 150;

Delay or non-departure of the vehicle, missing the vehicle

1.3. The insured event is the Insured Person failing missing the vehicle due to the following circumstances:

- delay or non-departure of a public transport vehicle, charter flight or booked bus due to a change of timetable, if the ticket had already been purchased or booked;
- accident or emergency stop of a vehicle, including an aircraft, a taxi, rental car etc, including due to a technical failure;
- emergency landing of an aeroplane, a ship, or a train accident;
- delay or loss of luggage due to the fault of the transport company;
- weather conditions and natural disasters;
- criminal offence;
- reasons arising from the transport service provider, including overbooking;
- cancellation of flight.

1.4. In the case of delay or non-departure of the vehicle, LHV will reimburse the following costs up to € 2,000:

- reasonable travel and accommodation expenses to continue the journey or return to the home country;
- the costs of unused services for which the person has paid but the costs of which are not returned by the service provider (travel and accommodation expenses, concert tickets, etc.) or costs of replacement services (e.g. replacement accommodation, replacement flight, etc.);
- the cost incurred for purchasing essential goods abroad while waiting for a public transport vehicle (e.g. food and drink) in an extent of up to € 200 if the public transport vehicle is more than four hours late, and up to € 300 if the public transport vehicle is more than 24 hours late;
- the cost of clothing and toiletries if the luggage of the Insured Person is in the possession of the transport company.

Interruption of the trip

1.5. The insured event is a change in the travel plan or the return of the Insured Person from the trip to the home country for the following reasons:

- life-threatening condition, serious bodily injury or death of the insured person or a person he/she is travelling with;
- life-threatening condition, serious bodily injury or death of a close person residing in the person's home country;
- sudden damage to property located in the home country of the Insured Person, due to which the presence of the Insured Person is essential.

1.6. In the case of the trip having to be cancelled during the trip, LHV will reimburse the following costs up to € 2000:

- reasonable expenses incurred for continuing the trip;
- reasonable travel and accommodation expenses for the return of the Insured Person to his/her home country;
- the costs of unused services for which the person has paid but the costs of which are not returned by the service provider (travel and accommodation expenses, concert tickets, etc.).

Trip interruption due to an emergency

1.7. The insured event is the evacuation of the Insured Person to the home country due to the following events that occurred during the trip:

- war, armed conflict, terrorism or riots;
- natural disaster;
- pandemic or epidemic.

1.8. In the event of a trip interrupted due to a state of emergency, LHV shall compensate travel and subsistence expenses for return to the home country from the occurrence of that event, within 14 days from the moment of the event specified in clause 1.7 happening.

1.9. In the event of a trip interrupted due to a state of emergency, LHV shall:

- not reimburse the costs of unused travel services;
- not organise the evacuation of the Insured Person. Evacuation must take place pursuant to the guidelines of local authorities or the Ministry of Foreign Affairs of the home country.
- Compensation is not paid for loss or expenses, if the event that caused the evacuation started before the Insured Person arrived in the crisis area of the event specified in clause 1.7.
- If the Ministry of Foreign Affairs of the home country has published information on avoiding an area or country and the Insured Person travelled there after the information was published, then costs will not be identified.

Conduct in the case of travel disruption:

1.10. In the case of travel disruption, the providers of trip-related services (incl. travel service providers, accommodation service providers) must be notified immediately to apply for a refund or reimbursement of additional costs related to the disruption.

1.11. LHV must be notified immediately of the travel disruption and the instructions given by LHV must be adhered to.

1.12. To establish the circumstances of the loss event, LHV may demand from the Insured Person, inter alia:

- documents proving the costs incurred as a result of the loss event, as well as the service provider's response concerning whether and to what extent the service provider reimburses the costs;
- a certificate from the transport company stating that the vehicle was delayed;
- health data for the establishment of a loss event (incl. medical certificate and transcript of health data);
- submission of additional evidence, such as proof of departure and stay abroad;
- explanations for the loss event.

Travel disruption insurance exemptions

1.13. LHV does not reimburse the costs related to a travel disruption loss event if the travel disruption is caused by:

- a medical condition or changes in it that are not related to a sudden illness, such as an anxiety disorder, depression, or other psychiatric disorder;
- pregnancy, complications related to pregnancy or delivery;
- LHV does not pay compensation if the trip is interrupted due to not having allocated time properly for layovers and security checks, regular weather conditions, characteristics of the local transport system, traffic congestion, etc.;
- missing or incomplete documents, such as an expired passport or a missing visa and/or vaccination certificate;
- the acts or omissions of a tour operator or travel agency, a travel agent, or a travel service provider, as well as the bankruptcy of a tour operator.

1.14. LHV does not reimburse the following costs related to the loss event:

- loss of income due to travel disruption and/or any damages due to opportunities arising from the trip being lost: agreement not concluded, contacts not made, missed experiences or events, etc.;
- the cost of repairing, storing, removing, or transporting the vehicle, incl. the cost of its repatriation;
- expenditure on food, drink, and other essential goods, unless these were essential while waiting for the public transport abroad and the public transport was more than four hours late.

General principles for the compensation of damages related to an insured event of travel accident

1.15. In case of an insured event of travel disruption, LHV will compensate the insured person for the expenses in proportion to his or her share of the expenses incurred.

- 1.16. In case of an insured event of travel disruption, the deductible of 50 euros applies to each insured person and each insured event.

Medical assistance insurance

2. An insured event of medical insurance is the following event starting in a foreign country that has happened to the Insured Person:
- unexpected deterioration of health condition, the first symptoms of which appear during the trip and for the treatment of which the Insured Person needs urgent medical care;
 - death during the trip.

In the event of an insured event of medical care, LHV indemnifies the following expenses up to € 500,000 (excluding dental care and medical aids):

2.1. Medical treatment expenses and medications

The expenses on medications and medical treatment expenses arising from the insured event and made during the trip, if made within 60 days as of the occurrence of the insured event.

2.2. Dental treatment

If expenses occur due to the treatment of unexpected tooth pain in a foreign country and/or emergency dental treatment expenses caused by an accident (e.g. a fall) during the trip, including examinations and medication in the amount of up to € 500 (indemnity limit of dental treatment). LHV does not compensate scheduled dental treatment.

2.3. Pregnancy-related medical care

Compensation for the emergency medical care expenses due to unexpected complications of pregnancy within the first 35 weeks of pregnancy. LHV does not compensate the costs of pregnancy complications if the pregnancy has lasted for more than 35 weeks. LHV does not compensate the expenses resulting from maternity, the related complications, as well as post-natal treatment or care, except for premature birth during the first 35 weeks of pregnancy.

2.4. Medical aids

The costs of repairing or replacing the prosthesis, hearing aid, or glasses of the Insured Person which were broken as a result of the insured event of medical care in an extent of up to € 200 per insured event. Expenditures made on medical aids (glasses, hearing device, wheelchair, crutches, etc.) due to the insured event of medical insurance, if prescribed by a doctor, within the extent of € 200 per each insured event (indemnity limit of medical aids).

2.5. Burial or cremation costs

Burial or cremation costs of the Insured Person abroad and/or costs of bringing his or her corpse or cremated remains home. Arranging for burial or cremation abroad or the method of transporting the corpse or cremated remains must be agreed with LHV.

2.6. Travel expenses

- Travel expenses of the Insured Person to receive medical care abroad.
- Repatriation expenses of a seriously ill or injured Insured Person to his or her home country. A doctor, approved by LHV, shall decide whether and when it is possible and necessary to transport the Insured Person to his or her home country and shall decide on the means of transport for that. The method of transporting the insured person must be agreed with LHV.
- The expenses for the repatriation of a minor Insured Person travelling together with an adult Insured Person to his or her home country, if due to being hospitalised as a result of an insured event of medical insurance, the adult Insured Person cannot return to Estonia together with the minor Insured Person.

2.7. Accommodation costs

Additional travel and accommodation costs for the Insured Person to return to their home country if he or she is unable to return from the trip as planned due to an insured event of medical insurance. LHV reimburses the additional cost of accommodation in the same accommodation establishment or in an accommodation establishment of the same quality class. LHV does not reimburse the aforementioned costs for the time when the insured person had recovered to such an extent that it would have been medically possible to return to or be returned to his or her home country.

2.8. Medical documents

Costs of drafting, reproducing, and sending of medical documents, if this is necessary to handle the claim. LHV does not reimburse travel and accommodation expenses related to sending the documents.

2.9. Family member travelling to the Insured Person or a travel companion staying with the Insured Person

- Reasonable additional cost of accommodation for one travel companion abroad with a sick, injured, or deceased Insured Person and travel expenses to return to the home country, if it is absolutely necessary (e.g. mother's stay with the child). The costs are reimbursed from the sum insured of the medical insurance of the Insured Person.
- Travel, accommodation and food costs of one family member of the Insured Person to travel to and back from the ill or injured Insured Person, if no travel companion stays with the Insured Person or if the Insured Person cannot be transported to the country of his or her country of residence within 10 days as of the insured event. The costs are reimbursed from the sum insured of the medical insurance of the Insured Person. LHV does not reimburse the aforementioned costs for the time when the insured person had recovered to such an extent that it would have been medically possible to return to or be returned to his or her home country.

Activity upon an insured event of medical insurance

- 2.10.** If, in the case of an insured event, the Insured Person requires medical care which is not hospital treatment, they may turn to a licensed medical institution.
- 2.11.** If the Insured Person needs hospital treatment in the event of an insured event, LHV must be called as soon as possible.
- 2.12.** In the case of an insured event of medical insurance, LHV shall arrange for the hospital treatment, repatriation to his or her home country, burial, or cremation of the Insured Person abroad. LHV only reimburses the costs of the aforementioned services, if coordinated with LHV in advance.
- 2.13.** To apply for the indemnity, the following documents necessary for loss adjustment and decision-making shall be submitted:
- notification of the occurrence and circumstances of the insured event and application for the insurance benefit;
 - medical certificate containing the diagnosis and date of the event;
 - invoices for prescription medicines, accommodation service and transport;
 - if necessary, additional evidence to establish the circumstances of the loss event (e.g. proof of length of stay abroad, and health data such as a medical certificate or a transcript of medical records).

High-risk activity, incl. sport**2.14. Medical care is also valid for sports activities, except for the following high-risk activities:**

- any competitive sport, including preparation for competitions and participation in training camps, except participation in cycling, skiing or running competitions (incl. marathons) and triathlon, as well as participation in training camps of these sports;
- snowboarding, alpine skiing, and slalom outside the marked trails of winter sports centres;
- diving deeper than 20 m, sailing offshore, water sports (jet skiing, towing any equipment with a personal watercraft), water rafting, water skiing, and kite surfing;
- car or motor sports, incl. driving ATVs and participating in training for driving with motor vehicles, rally, kart racing, driving snowmobiles, and participation in motorbike sports;
- air sports such as hang gliding, paragliding, gliding, and ballooning;
- sports that require special equipment, such as alpinism, ice, rock, wall and mountain climbing;
- expeditions and trips to heights exceeding 3500 m from sea level;
- independently organised trips, expeditions to rain forests, deserts, tundra, Arctic regions, virgin forests, etc.;
- extreme sports, incl. down-hill cycling, bicycle tricks, BMX riding, skateboard tricks, free-riding, heli-skiing, etc.;
- parachute and bungee jumps;
- tobogganing, ski jumping, and speed skiing;
- martial arts or sports related to self-defence, such as karate, judo, boxing, kickboxing, and Thai boxing, wrestling, etc.;

- all other comparable sports and extreme sports considered to have a higher than usual risk of getting lost, ill, death or receiving bodily injuries.

Paid physical labour

2.15. Medical insurance applies at work and in service, except for the following jobs and vocations:

- professional athlete, stuntman/woman;
- mine worker, derrick worker;
- fisherman, ship worker, diver;
- member of a plan crew;
- policeman, security guard, rescuer, mine expert;
- conscript in military service or border guard service;
- participant in any military activities, drills or exercises, military missions, incl. an observer or person engaged in other works;
- any work, job or activity, during the performance of which the Insured Person carries or uses a weapon or handles explosives.

Medical insurance exemptions

2.16. Expenditure incurred in the home country

LHV does not compensate expenses incurred in the home country, even if these were caused by an insured event that occurred abroad.

2.17. Costs related to illness or injury that appeared or was sustained before the start of the trip

LHV does not reimburse treatment costs, the cause of which is an illness or an injury that appeared before the trip. This exemption is not applied to first aid in the case of life-threatening exacerbations of chronic illnesses.

2.18. Costs of scheduled treatments

LHV does not reimburse the cost of a scheduled treatment, including scheduled cosmetic surgeries.

2.19. Pregnancy and childbirth

LHV does not reimburse any costs resulting from pregnancy, childbirth, abortion, and related complications, post-natal treatment or care, except for emergency medical care for unexpected complications during the first 35 weeks of pregnancy when abroad. The exemption is applied to the costs related to both the mother and the baby.

2.20. Travel expenses of other persons

- LHV does not compensate the travel and accommodation expenses of a travel companion and or family member accompanying the Insured Person within the extent to which the latter should have incurred costs even if no insured event had occurred.
- LHV does not compensate the travel expenses (travel accommodation, etc.) of persons attending the funeral or cremation ceremony of the Insured Person or the expenses of a funeral banquet.

2.21. Exclusions upon return of the insured person to his/her home country

- LHV does not reimburse the cost of returning to the home country when the insured person returned from the trip themselves without co-ordinating it with LHV, or disregarded the instructions of LHV or their doctor upon returning to the home country.
- If a doctor, approved by LHV, considers repatriation to the home country to be possible, but the patient or the injured Insured Person rejects this, LHV will not reimburse any further costs.
- If a doctor approved by LHV considers repatriation not to be medically justified, LHV will not reimburse the cost of repatriation.

Other exemptions

2.22. LHV does not compensate the following costs:

- that are avoidable;
- procedures and services not prescribed by a doctor;
- medication purchased without prescription;

- rehabilitation;
- non-medical treatments or alternative medicine;
- treatment provided by an unlicensed person;
- getting or removing a tattoo and complications thereof;
- the diagnosis and treatment of psychiatric and behavioural disorders, incl. depression;
- the diagnosis and treatment of sexually transmitted diseases, HI-virus and AIDS;
- vaccination, except vaccination as part of medical care in the treatment of an insured event.

Covid- 19 cover

3. Covid-19 cover insured event is:

- an insured person contracting Covid-19 abroad;
- cancellation or interruption of an insured person's journey due to Covid-19 infection or self-isolation imposed on him or her in Estonia or abroad.

In the case of Covid-19 cover, LHV will reimburse the following costs:

- 3.1. **reasonable** medical assistance expenses up to the amount of the chosen medical assistance insurance;
- 3.2. in the event of trip cancellation, the cost of travel-related and unused services paid for but not reimbursed by the service provider (including travel and accommodation expenses, rental car costs)
- 3.3. in the event of quarantine during the trip, additional costs for accommodation and, if necessary, the cost of new return tickets,

Principles for the compensation for Covid-19 cover

- 3.4. LHV will reimburse the costs if the infection with Covid-19 has been medically confirmed or if the insured person has been formally referred for self-isolation during the trip due to illness or contact with an infected person, based on national legislation or a doctor's decision.

Exclusions from Covid-19 cover

- 3.5. LHV shall not cover costs in the case of a loss event related to the insured person's travel documents not complying with the requirements due to a pandemic in the country of Covid-19 or other travel arrangements;
- 3.6. LHV will not reimburse the costs related to the Covid-19 test certificate and other documents required for travel;
- 3.7. LHV shall not reimburse costs incurred due to restrictions on border crossing in the country of destination or transit.

Baggage cover

- 4. The insured luggage is the personal items accompanying the Insured Person during the trip.
- 4.1. The following events occurring with the insured luggage in the insurance area during the validity of the luggage insurance are deemed to be insured events.
 - **Damage, destruction, theft, or robbery of luggage as a result of an unexpected and unforeseen event**
In the case of damage, destruction, theft, or robbery of luggage, the sum insured is € 1000.
 - **Loss of luggage due to the fault of the transport company**
In the case of loss of luggage, the sum insured is € 1000.
 - **Delay of luggage for more than 4 hours due to the fault of the transport company**
If the luggage is delayed for more than four hours due to a transport company abroad, LHV will reimburse the costs for the purchase of basic goods and essential items that would have been in the delayed luggage and had to be purchased or rented to an extent of up to € 500.
 - **Identity document, visa, or vaccination certificate lost or destroyed with luggage**
LHV will compensate to an extent of up to € 200 for obtaining a replacement identity document, visa, or vaccination certificate replacement document due to an insured event covered by luggage insurance.

4.2. The following are not insured as luggage:

- tickets, money, securities, bankcards;
- delicate items, such as glass, clay or porcelain items;
- glasses, sunglasses, contact lenses;
- tools and work equipment;
- sailboard, sail of a sailboard;
- items leased, rented, or borrowed during the trip;
- foodstuff, drinks;
- goods and samples offered for sale;
- manuscripts, drawings, photos, advertising and training material, and other such documents;
- software and databases;
- motor vehicles, trailers, watercraft, aircraft, their spare parts, accessories;
- plants, including seeds, bulbs, and rhizomes;
- animals, birds, insects, amphibians, reptiles;
- items, the possession of or import of which into the home country is illegal.

General principles for the compensation of damage to luggage

- 4.3.** In the case of damage to the property, LHV will reimburse the repair costs. If the property is destroyed or damaged in such a way that it cannot be repaired, LHV will reimburse the costs of repurchasing an equivalent item.
- 4.4.** If the luggage is stolen, robbed, or lost through the fault of the transport company, LHV will reimburse the item according to the market value of the item in the home country.
- 4.5.** If it is not possible to determine the market value of the item, the indemnity shall be determined based on the purchase price of the item. Depreciation in value of the item over time at a rate of 10%–30% of the purchase price per year shall be deducted from the purchase price.
- 4.6.** In case of damage to luggage, the deductible of 50 euros shall be applied for each insured person and each insured event, except for smart, photographic and video equipment and their accessories, for which a deductible of 200 euros shall be applied.
- 4.7.** When LHV has compensated the luggage and it is found, the Policyholder shall notify LHV as soon as possible of finding the luggage.
- 4.8.** LHV does not arrange for the repair of the item, the acquisition of a replacement item, or the transfer of the item to the insured person.

Activity upon luggage loss:

- 4.9.** In the case of luggage loss, first, a person liable for such shall be contacted (transport company, hotel, etc.) and a claim for damages filed.
- 4.10.** Upon luggage delay, a certificate must be presented for the delayed luggage along with invoices for purchasing or renting indispensable items.
- 4.11.** If luggage loss was caused due to the fault of the transport company or accommodation establishment or another provider of a storage service, LHV must be presented a certificate of this enterprise regarding the reasons for luggage loss.
- 4.12.** Theft or robbery of luggage must be immediately reported to the police. A police certificate regarding the circumstances of the event must be presented to LHV.
- 4.13.** LHV has the right to demand the submission of additional evidence, e.g. invoices for the repair of items, photographs, additional explanations, etc.

Safety requirements for the storage of luggage

- 4.14.** Pagasit Luggage must be stored under supervision or in a locked room.
- 4.15.** Items left in a vehicle must be placed or covered in a way that they do not attract attention. When leaving the vehicle, all windows and sunroof must be closed, doors locked and security devices activated. Items which were stored in an open bed or tent of a vehicle, in an unlocked roof box, luggage box or bag of a motorcycle are not subject to compensation.

- 4.16.** When unsupervised, a bicycle must be locked to a strong base.
- 4.17.** The following are items which must be carried in hand luggage and which must not be placed in the luggage compartment of an aircraft, ship, bus, or train or left unattended in a vehicle, but must be under the uninterrupted and immediate supervision of the insured person or in a safe or guarded storage room:
- electronic equipment. Incl. cameras, phones, smart devices, laptops, tablets, etc.;
 - firearms (firearms may be transported in accordance with the carrier's regulations);
 - Musical instruments may not be transported as hand luggage pursuant to the rules of the carrier.
 - valuables, watches, works of art and antique items;
 - collections;
 - personal identity document, visa vaccination certificate.
- 4.18.** The Insured Person must comply with all legislation, instructions, guidelines, precepts, etc., of the transport company, which contain guidelines for ensuring safety, preventing and minimising possible damage.

Exemptions of luggage insurance

- 4.19.** LHV does not pay compensation for damages incurred:
- when items came into contact with liquids contained in the luggage;
 - when leaving the luggage unattended, losing the luggage or leaving it behind;
 - in the case of breakage of an item made of glass, porcelain, ceramics or similar fragile materials, incl. damage caused to the items.

Accident insurance

- 5.** An insured event of accident insurance is an accident which occurred with the Insured Person when travelling abroad within the area covered by the insurance, as a result of which:
- the Insured Person dies within three years of the occurrence of an accident;
 - the Insured Person develops a permanent disability within three years of the occurrence of an accident.
- 5.1.** The sum insured for accident insurance is:
- in the case of permanent disability up to € 50,000;
 - In the case of death (person over 16 years of age) € 50,000;
 - in the case of death (person less 16 years of age) € 2,000.
- 5.2. Death benefit**
The amount of the death benefit is the sum insured with accident insurance. Death benefit is paid to the Insured Person's beneficiaries. If the Insured Person dies later than three years as of the occurrence of the accident insurance, no death benefit will be paid. Death benefit is reduced by the permanent disability indemnity previously paid for the same insured event.
- 5.3. Permanent disability indemnity**
LHV pays a permanent disability indemnity to the insured person if his or her health condition has permanently deteriorated due to the insured event. The presence and extent of the permanent disability is determined based on medical documents. The permanent disability indemnity is paid as a percentage of the sum insured for the accident, based on the condition of the insured person one year after the occurrence of the insured event.
- Permanent disability benefit is 25% of the insured sum of the insured event, if one year after the insured event the insured person usually does not need outside help, but his/her general ability has decreased: memory impairment, speech and communication difficulties, loss of movement accuracy, imbalance, rapid fatigue and other conditions aggravating or obstructing everyday activities.
 - Permanent disability indemnity is 50% of the insured sum of the insurance event if, one year after the insured event, the insured person is only able to perform light and short-term activities, his/her ability is significantly reduced and he/she is dependent on the assistance of another person for some daily activities (e.g. eating, washing, dressing, movement inside or outside the home, etc.).
 - Permanent disability indemnity is 100% of the insured sum of the insurance event if, one year after the occurrence of the insured event, the insured person unavoidably needs the assistance of another person in performing all daily activities (e.g. eating, dressing, moving around, washing, etc.).

- 5.4. The existence and degree of permanent disability caused by the insured event within the meaning of the conditions shall be determined no later than within one year as of the occurrence of the insured event, based on the health condition of the Insured Person at that time.
- 5.5. When determining a permanent disability, the Insured Person's health condition is compared to the health condition of a healthy person of the same age, only taking into account the disability's severity and nature, but not the Insured Person's individual characteristics like lifestyle, profession, or hobbies. Loss of capacity for work and loss of income are not accounted when establishing permanent disability. The grade of a permanent disability established by expert medical assessment is not binding for LHV in establishing the permanent disability.
- 5.6. LHV does not pay permanent disability indemnity:
- in the case of damage to the Insured Person's teeth or prosthetics;
 - if the permanent disability appears later than within one year after the insured event;
 - if the Insured Person dies as a result of the insured event within one year from the date of the insured event. In such case LHV pays a death benefit.

Exemptions of accident insurance

6. LHV does not pay compensation if the death or permanent disability was caused or aggravated by:
- the Insured Person's illness (death or he/she developing a permanent disability in the case of an illness, does not constitute an insured event);
 - any medical procedure, including surgery (the exemption does not apply if the cause of the medical procedure is an accident that occurred abroad during the validity of the conditions);
 - tick or bug bite or sting;
 - miscarriage or delivery, complications of miscarriage or delivery;
 - accident that happened when the Insured Person was detained, arrested or imprisoned in a detention facility;
 - high-risk activity established in exemptions 2.14 and 2.15.

Liability cover

7. Liability insurance covers damage to property or personal injury which the insured person has unlawfully caused to a third party abroad during the term of the insurance and which the insured person must compensate because he or she is guilty of causing the damage or is responsible for causing it under legislation. LHV pays indemnity in the event of a loss for which a written claim for indemnification has been submitted to the Insured Person. The sum insured for liability insurance is € 100,000 per insured event.
- 7.1. Third party claims related to damage to sports equipment, premises, apartments, or buildings belonging to the injured party in the possession or use of the Insured Person are insured up to € 5,000.
- 7.2. LHV reimburses direct proprietary damages caused to the third party as a result of the insured event and legal costs of the Insured Person arising from the insured event, that are directly necessary for resolving the proprietary damage claim presented to the Insured Person.

Activities in the case of an insured event covered by liability insurance

- 7.3. If the Insured Person is presented with a damage claim or circumstances which may constitute a basis for such claim to appear, such as causing damages, LHV must be contacted immediately in order to proceed according to the instructions received from LHV.
- 7.4. Legal costs must be co-ordinated with LHV beforehand.
- 7.5. When LHV is of the opinion that it is reasonable to resolve the dispute by means of agreement, the Insured Person must respond to LHV's proposal in 5 days unless LHV has established a longer period.
- 7.6. If the Insured Person fails to respond to LHV's proposal in a timely manner or fails to enter into the agreement, LHV does not reimburse any costs of expert assessments, legal assistance and court expenses, which may be incurred after the term of replying to LHV's proposal or entering an agreement has passed.

Third party liability insurance exemptions

- 7.7. Intentional activity and/or intoxication**
LHV does not compensate claims arising from acts committed by the Insured Person intentionally and/or while intoxicated.
- 7.8. Compulsory liability insurance (e.g. motor third party liability insurance)**
LHV does not pay compensation for damage covered by compulsory liability insurance.
- 7.9. Items in the possession or use of the Insured Person**
LHV does not reimburse damages for the destruction, damaging or loss of an item in the possession or use of the Insured Person, e.g. a rental car (excl. cases mentioned in clause 5.1).
- 7.10. Loss of profit**
LHV does not reimburse lost profit, except for the decrease or loss of income of the injured party in the case of causing damage to the health or death of the injured party.
- 7.11. Persons to whom damages are not reimbursed**
LHV does not reimburse damages incurred by the Insured Person themselves, their travel party or family members.
- 7.12. Sanctions**
LHV does not reimburse any fines or other punishments imposed on the Insured Person.
- 7.13. Infectious diseases and sexually transmitted diseases**
LHV does not reimburse any damages caused by the spreading of infectious diseases and/or sexually transmitted diseases.
- 7.14. Epizootic pathogens and pests**
LHV does not pay compensation for damages caused by epizootic pathogens or hazardous pests.
- 7.15. Activities not covered by insurance**
LHV does not compensate damages related to the Insured Person's:
- economic or professional activities;
 - fulfilling professional or service assignments; acting as a member of the governing body of a legal person;
 - providing a service for a fee;
 - sports competitions or professional sports;
 - the possession or use of any vehicle;
 - ownership or possession of the building;
 - use of a gun.

Legal costs

- 8.** The indemnity limit for an insured event of legal expenses insurance is up to € 10,000. An insured event is an unlawful act committed unintentionally by the insured person outside the home country during the trip, due to which:
- the competent authority started criminal or misdemeanour proceedings or issued a decision to release the insured person for a security in accordance with law; or
 - a third party submitted a private law claim to the insured person pursuant to law.
- 8.1.** In the event of an insured event covered by legal expenses insurance, LHV will compensate up to € 5,000 in accordance with the decision of a court or other competent authority and reasonable and/or necessary legal expenses, considering the circumstances of the case, the complexity of the legal dispute, the amount of the claim and the usual price of legal services in the country.
- 8.2.** In the case of returning the security for release, the insured person is obliged to repay the security to LHV within 10 days as of the return of the security. The Insured Person shall immediately notify LHV of the return of the security.
- 8.3.** When the need for legal assistance arises, it must be reported to LHV immediately, proceeding according to the instructions provided by LHV.

Calls made to LHV from a foreign country

- 8.4.** LHV LHV reimburses any phone calls made to LHV or LHV's claims administration partners, transport companies, travel agencies, accommodation providers or other travel service providers in relation to the insured event.

- 8.5. The insured sum of phone calls is € 200 for all calls made during a single trip.

Rental car excess insurance

9. An insured event is the theft, robbery, destruction, or damage of a vehicle rented abroad, in the lease contract of which the insured person is indicated as the driver of the vehicle, due to which the insured person must pay the lessee's deductible under the insurance contract. The insurance is valid if the rental car has comprehensive insurance and the Insured Person is required to compensate the lessor for the comprehensive insurance deductible pursuant to the rental agreement.
- 9.1. The compensation amount is the actual sum to the extent of the excess rate established in the rental car insurance agreement, but not more than € 10,000. In order to receive the compensation, the Insured Person must present LHV the loan or rental agreement along with the insurance agreement and loss claim.

Acting upon receipt, transfer of a rental car and in the case of an insured event with a rental car

- 9.2. The Insured Person must document any visible defects and damage together with the lessor of the vehicle to discover possible damage visible without inspecting the rental car upon receipt and delivery of the vehicle. The insured event must also be documented together with the lessor of the vehicle.

Safety requirements

- 9.3. When leaving their rental car, the driver must close all windows and the roof hatch, lock all doors, remove all keys, remote control devices and documents, and deploy anti-theft equipment.
- 9.4. Keys, remote controls, and documents must be stored in a place and in such a way that they cannot be removed without the building being robbed or broken into. This requirement does not apply if the rental car was stolen from the repair shop to which LHV directed it for repair.
- 9.5. When leaving the rental car, keys, remote controls, or documents must not be left in the rental car or trailer.
- 9.6. After damage to the rental car, it can be used if it has been inspected and verified that it is in the technical condition required for use, e.g. no oil or fuel leaks, the tyres are intact and the steering wheel and brakes are working.
- 9.7. The rental car may only be driven with a driving licence valid in the country of use of the rental car.
- 9.8. The rental car must be in the technical condition required by law, e.g. having tyres appropriate for the season and the permissible degree of wear and tear, and with brakes and lights in order.
- 9.9. The rental car must be used for the purpose and to the extent permitted by the manufacturer.

Rental car excess insurance exemptions

- 9.10. **Other damages reimbursable under the contract**
LHV does not compensate damage that is reimbursable on the basis of compulsory motor third party liability insurance or other insurance.
- 9.11. **Use of the vehicle by a person who has not been named as a driver in the rental agreement**
LHV does not pay compensation when the vehicle was used in violation of the terms and conditions of the rental agreement, incl. when the vehicle was driven by the person not permitted to do so under the rental agreement.
- 9.12. **Participation in competitions and races**
LHV does not compensate damage caused by the use of a rental car in a competition or a race or in the practice thereof, regardless of whether it was lawfully arranged.
- 9.13. **Related persons**
LHV will not compensate damage if the following person committed an intentional act of damaging the rental car, theft, robbery or attempts of those acts:
- the insured person and/or his/her travel companion;
 - the legal possessor of the rental car, his or her representative, employee, or person under his or her guardianship;
 - the parent, child, grandchild, spouse, life partner, daughter-in-law, or son-in-law of the insured person or the legal possessor of the rental car;

- person who lives with the insured person or the legal possessor of the rental car in a common household.

9.14. Intoxication

In determining the state of intoxication, LHV proceeds from the limits permitted by the laws of the country where the insured event occurred.

- LHV does not compensate the damage if the driver of the rental car was intoxicated at the time of the accident.
- LHV does not compensate the damage, if the driver consumed an intoxicating substance after the traffic accident but before the state of intoxication was verified by the police or a medical facility or who declined establishing the state of intoxication.

9.15. Leaving the scene of the incident

LHV does not compensate damage if the driver of the rental car leaves the scene after the incident, being in violation of the law.

9.16. Use of a rental car off-road

- LHV does not compensate damage which occurred in a territory closed to traffic (e.g. an airfield, a mine, a road construction area, etc.).
- LHV does not compensate damage caused on a body of water outside an officially open ice road.
- LHV does not compensate damage that occurred in an area not intended for traffic, if the damage is related to the characteristics of the area, e.g. sinking in a swamp, driving into a stump on the terrain, etc.

9.17. Driving in deep water

LHV does not compensate damage if it was caused by water entering the rental car, its engine, or equipment because the vehicle was driven in deep water, e.g. in the event of a road flood.

9.18. Illegal or incorrect fuel

LHV does not compensate damage to the rental car engine caused by the illegal or incorrect use of fuel.

9.19. Normal wear and tear, depreciation, and rusting

LHV does not compensate damage caused by normal wear and tear, depreciation, or rusting of the rental car.

General exemptions

10. General exemptions are applied to all insured events.

- LHV does not pay compensation in the absence of an insured event.
- LHV does not pay compensation if the event that caused the damage was foreseeable.
- LHV does not compensate any damages or costs that are not in compliance with the characteristics of compensated damages or costs.
- LHV does not compensate any costs that the insured person would have made regardless of the insured event.

10.1. Foreseeable event

LHV does not provide compensation when damages were caused by circumstances that were known or foreseeable to the Insured Person before the beginning of the trip.

10.2. Moral damage

LHV does not reimburse moral, i.e. non-material damages.

10.3. Incident in the home country

LHV does not compensate the damage if the event that caused it took place in the home country. This exemption is not applied to travel disruption insurance in cases specified in the terms and conditions of insurance.

10.4. Activities of the Insured Person

LHV does not pay compensation for damages, if:

- the Insured Person caused the insured event either intentionally or due to gross negligence;
- the Insured Person caused the insured event when driving a vehicle they were not legally allowed to drive;
- the damages were caused or partially caused by an act committed by the Insured Person that has traits of an intentionally committed criminal offence;
- the Policyholder or the Insured Person presented inaccurate information to LHV.

10.5. Intoxication

LHV does not pay compensation if the insured event or damages were caused or partially caused by the Insured Person being intoxicated (incl. alcohol, illegal drugs) or the residual effects thereof.

10.6. Searching for the Insured Person

LHV does not cover the costs of searching for the Insured Person.

10.7. Damage compensable to another person

- LHV does not compensate damages paid under the home country or foreign motor third party liability insurance.
- LHV does not compensate damages if the health insurance fund, insurance provider, transport company, travel service provider or another person has already compensated the costs or made a decision on compensating the costs.

10.8. Strike and work stoppage (lockout)

LHV does not compensate the damage if it was caused by a strike or work interruption (lockout), of which the Insured Person was aware before the start of the trip.

10.9. Bankruptcy, insolvency

LHV does not pay compensation when damages were caused by the bankruptcy or insolvency of a service provider involved in the trip.

10.10. Natural disaster

LHV does not pay compensation when damages were caused by an earthquake, landslide, avalanche, flood, forest fire, hurricane, tornado, volcano eruption, tsunami, except for travel disruption compensation due to an evacuation interrupting the trip. Said exemption is also not applied to medical insurance if the insured event occurred within 14 days of the beginning of the natural disaster and the Insured Person had already started their trip before the occurrence of the natural disaster.

10.11. Pandemic, epidemic, and infection control measures

LHV does not compensate damage if it was caused by a pandemic, epidemic, or an infection control measure implemented by the state, except for travel disruption compensation in the event of a trip being interrupted due to evacuation. The exemption does not apply to medical care insurance if the insured event occurred within 14 days after the outbreak of the pandemic or epidemic, or the implementation of infection control measures and the insured person was already travelling before the aforementioned event. This exclusion shall not apply in the cases described in clause 3 ("Covid-19 cover")

10.12. War, armed conflict, insurgence, mass unrest

LHV does not pay compensation when damages were caused by war or armed conflict, insurgence, revolution or mass unrest, except for travel disruption compensation due to an evacuation interrupting the trip. If the Insured Person does not participate in said activities and arrived to the respective area before the start of the dangerous situation, their medical insurance is still valid for 14 days from the start of the dangerous situation. In the case of war between the permanent members of the United Nations Security Council, the war exemption is applied immediately at the start of the war and the 14-day insurance cover does not apply.

10.13. Terrorism

Terrorism is regarded to be any act, incl. the use of violence;

- committed by one person or a group of persons acting independently or in association with an organisation; and
- the act is politically, religiously or ideologically motivated, incl. influencing the government or creating fear in the public for political, religious or ideological reasons.

LHV does not compensate damage caused by terrorism, except for the evacuation of an interrupted trip and unavoidable medical expenses due to the direct consequences of an act of terrorism.

10.14. Other exemptions

LHV shall not compensate damage if it was caused by:

- a nuclear weapon, nuclear energy, or radioactivity;
- the activities of the police, border guards, customs officers, or other public officials;
- seizure, detention, confiscation, or expropriation of property.

Behaviour in the case of a loss event

11. In the case of a loss event, the insured person must:
 - 11.1. take measures to prevent or reduce further damage;
 - 11.2. report the incident immediately by calling 112 if one suspects the intentional action of a third party or in the event of a fire or explosion, or otherwise call the relevant competent authorities or persons;
 - 11.3. notify LHV of the loss event as soon as possible after the occurrence of the loss event or becoming aware of it;
 - 11.4. follow the instructions given by LHV;
 - 11.5. provide LHV with the necessary information on the circumstances of the loss event and the potential cause of the damage, and provide LHV- with access to the damaged object;
 - 11.6. consider that to establish the circumstances of the loss event, LHV may demand from the Insured Person, inter alia:
 - 11.6.1. documents proving the expenses incurred due to the loss event;
 - 11.6.2. a certificate issued by the police in the case of theft, vandalism, and intrusion;
 - 11.6.3. explanations for the loss event.

General principles of compensation for damage

12. In the event of an insured event, LHV will compensate direct and justified expenses for the restoration or replacement of the insured items and other expenses provided in the terms and conditions. LHV's general principles of compensation are as follows.
 - 12.1. LHV will make a decision on the compensation of direct damage within ten working days of receiving all the necessary information on the loss event and the amount of damage. If, for reasons beyond LHV's control, it is not possible for LHV to determine the full amount of the damage, LHV will first compensate the part of the damage, the extent of which is clear. LHV may extend the term for making a decision on compensation for damage for good reason.
 - 12.2. The right to receive the insurance benefit is held by the Insured Person or a company providing a service to them, e.g. travel agencies, medical facilities, etc.
 - 12.3. The sum insured specified in the conditions does not decrease after the occurrence of the insured event.
 - 12.4. LHV determines the method for the compensation of damage, which may be the repair of a damaged object, replacement of the object with an equivalent object, or financial compensation, and LHV may also choose a repair company or a place from which an equivalent object is procured upon replacement. The corresponding solution can be arranged and ordered by LHV.
 - 12.5. LHV has no obligation to compensate the value of the remaining part of the insured object. If LHV reimburses the costs of replacing the insured object, LHV has the right to the ownership of the replaced object.
 - 12.6. If the Insured Person wishes to keep the destroyed object in his or her own possession, the insurance benefit shall be reduced by the value of the property after the insured event.
 - 12.7. Other costs specified in the terms and conditions shall be reimbursed by LHV on the basis of a document certifying the amount of the respective costs to a reasonable and justified extent.

Obligations of the Insured Person

13. The insured person is obliged to:
 - 13.1. notify LHV of the loss event as soon as possible after the occurrence of the loss event or becoming aware of it;
 - 13.2. do everything in their power to prevent the insured event and reduce possible damage, to avoid the possible increase of the insured risk and not to allow the persons who use the insured property to increase the insurance risk;
 - 13.3. return the insurance benefit paid to LHV after the return of the stolen or robbed item, after LHV has paid the insurance benefit for it, or transfer the returned item to LHV;
 - 13.4. return the insurance benefit paid to him or her to LHV if, after indemnification of the damage, circumstances precluding indemnification by LHV become apparent or if the damage is compensated by a third party;

- 13.5. enable LHV to investigate the circumstances of the insured event in order to identify the amount of the loss and the persons responsible for the loss and, if necessary, to involve experts to determine the circumstances of the insured event;
- 13.6. in the case of a loss event, LHV must be provided with accurate and complete information about the circumstances of the loss event, the potential size of the loss and persons responsible;
- 13.7. in the case of a loss event, documents and written explanations must be presented to LHV and questions by LHV must be answered. If copies of documents were presented to LHV, LHV has the right to request the original documents.
- 13.8. LHV has the right to source documents and information related to the loss event from third persons.

Obligations of LHV

- 14. LHV shall be required to:
 - 14.1. start handling the insured event immediately after receiving the notice of loss, and determine the amount of indemnifiable loss;
 - 14.2. after receiving the notice of loss, inform the insured person of which documents must be submitted to LHV in order to determine the cause and amount of the loss;
 - 14.3. make a decision on compensation for damage or refusal to do so no later than within ten working days after the receipt of all required documents and determination of the amount of damage and the circumstances of its occurrence;
 - 14.4. compensate the damage caused due to the insured event or pay the agreed amount of money or the insurance benefit in one or more parts, or fulfil the conditions in another agreed upon manner. LHV shall pay the insurance benefit within a reasonable time after the completion of the claims handling operations and the indemnification decision. If LHV delays the performance of a financial obligation, it is required to pay default interest at the rate provided in the Law of Obligations Act;
 - 14.5. to compensate the necessary expenses incurred by the insured person in connection with the determination of the damage and the determination of the amount thereof, inter alia, upon the occurrence of the obligation to indemnify the damage. LHV does not have to compensate the insured person for the costs of hiring an expert or adviser if the insured person was not obliged to hire an expert or adviser according to the conditions;
 - 14.6. refuse to pay the insurance benefit if the payee is subject to a corresponding restrictive international financial sanction established on the basis of UN resolutions or the relevant legislation of the European Union or the Republic of Estonia.

Refusal to compensate or reduction of compensation

- 15. LHV has the right to refuse to compensate or reduce the insurance benefit if:
 - 15.1. the insured person has intentionally submitted false or misleading information to LHV or failed to submit important information concerning the material circumstances of the loss event;
 - 15.2. it is an event, as a result of which the damage caused is not compensated on the basis of the conditions;
 - 15.3. the damage has occurred to objects that are not insured under the conditions;
 - 15.4. the insured person has not complied with a safety requirement or obligation set out in the conditions and there is a causal link with the occurrence of the damage.
- 16. LHV has the right to refuse to pay the insurance benefit if the payee is subject to the relevant international financial sanction established by the Office of Foreign Assets Control (OFAC) under the relevant legislation of the United States or HM Treasury under the relevant legislation of the United Kingdom.

Expiration of the insurance cover

- 17. The insurance cover expires upon expiry of the card (unless the card is closed or blocked due to its loss, theft, or robbery) or upon the expiry of the insurance contract concluded between LHV and the Policyholder.
- 18. Upon expiry of the card, the insurance cover continues if the insured person orders a new card from LHV that provides insurance cover under the same conditions. If the card expires during a trip, the insurance cover is valid until the end of the 90th day of the trip.

19. The Policyholder notifies the insured person of the termination of the insurance contract entered into with LHV 60 days before the termination of the insurance contract.

Underinsurance, overinsurance and multiple insurance

20. If the sum insured specified in the policy is less than the insurable value at the time of the insured event, LHV is liable for the loss in proportion to the ratio of the sum insured to the insurable value at the time of the insured event (underinsurance).
21. If the sum insured specified in the policy significantly exceeds the insurable value, LHV will indemnify the actual amount of loss (overinsurance).
22. If the insured person insures the same insurance risk with several insurers and the total amount of insurance benefits paid by the insurers exceeds the amount of the loss or the sum insured exceeds the insurable value, the insurers are jointly and severally liable (multiple insurance).

Exchange of notices

23. All notices necessary to comply with the conditions shall be provided in a form that can be reproduced in writing.

Processing of personal data

24. LHV has the right to process personal data related to the conditions on the basis of [LHV's customer data processing principles](#) and to disclose information related to the conditions to a third party whose right to receive information arises from LHV's customer data processing principles.
25. LHV has the right to preserve the recordings received by means of communication or other means in connection with the fulfilment of the conditions and, if necessary, use them to prove the declarations of intent submitted by the insured person.

Supervision and settlement of complaints

26. LHV's activities are supervised by the Financial Supervision Authority, Sakala 4, 15030 Tallinn. The insured person has the right to file a complaint against LHV with the Financial Supervision Authority (phone 668 0500, e-mail info@fi.ee, website www.fi.ee). The latter does not resolve contractual disputes between LHV and the insured person.
27. All disputes shall be settled by agreement of the parties on the basis of the terms and conditions and the legislation of the Republic of Estonia.
28. The out-of-court dispute resolution bodies are the conciliation body of the Estonian Insurance Association, Mustamäe tee 46, 10621 Tallinn (phone 667 1800, e-mail lepitus@eksl.ee) and the Consumer Protection and Technical Regulatory Authority, Endla 10a, 10122 Tallinn (phone 667 2000, e-mail info@ttja.ee).
29. If no agreement is reached, the parties have the right to apply to the county court.

Law applicable to the terms and limitation of claims arising from the terms

30. These terms and conditions are governed by Estonian law.
31. The limitation period for claims arising from the terms and conditions is three years. The limitation period shall run from the end of the calendar year in which the claim becomes due.

Inconsistencies in the documents of terms and conditions

32. If the terms and conditions have been translated into a foreign language, their interpretation shall always be guided by the terms and conditions in Estonian, in the case of a dispute.