

Terms and Conditions of the Travel Insurance Discount for LHV Business Cardholders

Campaign Terms and Conditions

1. The campaign is organised by the insurer AS LHV Kindlustus (registry code 14973611), hereinafter also referred to as **LHV Kindlustus**.
2. The campaign runs from **25 August 2026 to 21 September 2026** and applies to all holders of LHV Bank business cards (both debit and credit cards) who conclude a new single-trip or multi-trip travel insurance contract with LHV Kindlustus during the campaign period.
3. During the campaign, policyholders receive a **25% discount** on the regular price of travel insurance.
4. To receive the discount, the application for the insurance contract must be submitted during the campaign period via <https://www.lhv.ee/en/travel-insurance/application>, and the campaign code **LHVBUSINESS25** must be entered in the application.
5. The campaign discount cannot be combined with any other customer discounts or promotional offers. The discount does not apply to travel insurance associated with LHV Bank Premium, Gold or Platinum debit and credit cards, including renewals and extensions of such insurance.
6. By concluding a travel insurance contract that meets the campaign terms and conditions during the campaign period, the policyholder agrees to these campaign terms and conditions.
7. LHV Kindlustus reserves the right to amend or supplement these campaign terms and conditions unilaterally, as well as to terminate the campaign in the event of a material breach or abuse of these campaign terms and conditions, or due to force majeure. Any such changes will be published on the LHV Kindlustus website and social media channels.
8. LHV Kindlustus is the controller of the personal data processed in connection with the campaign. The legal basis for processing personal data is the legitimate interest of LHV Kindlustus. More information about the processing of personal data can be found in the **Principles of Processing LHV Customer Data**.
9. The insurance service is provided by AS LHV Kindlustus. Please review the insurance terms and conditions at <https://www.lhv.ee/en/insurance> and consult our expert if necessary.
10. Any matters not regulated by these campaign terms and conditions shall be governed by the laws of the Republic of Estonia.
11. If you have any questions or complaints regarding the campaign, please contact LHV Kindlustus by email.