Travel Insurance with credit cards

Insurance Product Information Document

Swedbank P&C Insurance AS (registered in the Republic of Estonia)

This information sheet provides a general overview of travel insurance with credit cards. It does not reflect all the terms and conditions of the insurance contract and specific conditions concerning your insurance interest and requirements. The terms and conditions of the contract are provided in the Travel Insurance Terms and Conditions for Swedbank AS Gold Revolving Credit Cards, Travel Insurance Terms and Conditions for Swedbank AS Platinum Credit Card, Terms and Conditions of Travel Insurance for Swedbank AS Business Gold Credit Cards.

This is a translation. In case of a dispute, the Estonian version of the Insurance Product Information Document is valid.

What is this type of insurance?

Travel insurance provides insurance cover in case of accidents and illnesses, expenses incurred due to a change in the itinerary and expenses related to restoration or replacement of personal property. Also in case of you have caused damage to third parties while on the trip.

What is insured?

The insured persons are the holders of Gold Revolving Credit Card, Platinum Credit Card, Business Gold Credit Card and other persons specified in the Terms and Conditions as co-insured persons.

The insurance contract covers expenses of medical care and transport abroad and repatriation related to accidents and illnesses.

The insurance contract covers expenses related to the restoration or replacement of personal property taken with you or acquired on the trip if it is damaged or destroyed due to a sudden and unforeseeable event during the trip (including theft).

The insurance contract covers expenses arising from travel disruption (trip cancellation, change of itinerary, delay in the means of transport, etc.).

The insurance contract covers property damage or personal injury caused to third parties while on the trip.

Sums insured:

The sums insured means the maximum sum to be indemnified by us for every insured event that is determined separately for each insurance cover and is specified in the Terms and Conditions.

A maximum indemnity limit may apply for certain risks or expenses in the cases provided in the Terms and Conditions.

If a single insurance contract covers several persons, then the sums insured under medical assistance and accident insurance apply to each insured person individually, whereas sums insured under personal property and travel disruption insurance apply to the credit card.

What is not insured?

The following items or activities are not covered (the complete list is provided in the insurance terms and conditions):

- motor vehicles, trailers, caravans, boats and their ancillary equipment;
- antiques, works of art, or collections, items containing precious metals, precious stones, semi-precious stones, and furs;
- working as a seaman, fisherman, police officer, security guard, rescue worker, member of ship or plane crew or in a job or position giving the right to use or carry a weapon.

Are there any restrictions on cover?

Medical assistance insurance does not cover claims resulting from (the complete list is provided in the insurance terms and conditions):

- expenses on rehabilitation;
- expenses related to pregnancy and childbirth as from the 28th week of pregnancy, except for emergency care after an accident;
- scheduled medical treatment costs.

Personal property insurance does not cover claims resulting from (the complete list is provided in the insurance terms and conditions):

- damage to or destruction of the item unsuitable for transportation;
- normal wear and tear of the item in the course of regular usage;
- theft or loss of any unsupervised items.

Travel disruption insurance does not cover claims resulting from (the complete list is provided in the insurance terms and conditions):

- a wrongfully planned schedule that does not take into consideration the minimum time limits required for transfers (e.g. pursuant to the
recommendations of the airline), regular meteorological conditions, etc.;

- pregnancy, complications arising from it or childbirth, unless you were not aware of the pregnancy at the moment of conclusion of the insurance contract.

- In general travel insurance does not cover claims resulting from (the complete list is provided in the insurance terms and conditions):
  - absence of valid documents (e.g. passport, visa);
  - moral damage;
  - alcohol abuse, intoxication by narcotic drugs or toxic substances or their aftereffects;
  - actions of public authorities, expropriation;
  - epidemic, pandemic;
  - weapon of mass destruction, war or a situation similar to a military operation, revolution, uprising; mass disorder.

Where am I covered?

✓ Whole world.

In your home country, accident insurance, personal property insurance, travel disruption insurance and liability insurance are valid when travelling to the airport or another point of departure of the trip and when returning home or to your workplace from the trip.

What are my obligations?

— You are obliged to provide accurate information to us.
— We expect you to use your personal property for their designated purpose, with due care, without causing loss or danger to other persons, as well as not to increase the probability of occurrence of insured risks through any act or failure to act on your part.
— Please notify us and submit the claim notice about the insured event as soon as possible.
— Do everything within your power to limit and prevent any further loss and identify the circumstances of and reasons for the event, the extent of and the person who caused the loss.

When and how do I pay?

No separate fee is charged for insurance contract with credit card.

When does the cover start and end?

The insurance cover enters into force since the moment when the agreement on the usage of the credit card is concluded and remains in force as long as the agreement continues in force.

The insurance cover is in force for each separate trip for a maximum of a three-month period. If the trip is longer than three months, the insurance will cease to be in force after three months. Number of trips is not limited.

How do I cancel the contract?

You can cancel the travel insurance contract by terminating the agreement on the usage of the credit card.