We want travel insurance to offer you the support and security you need in the event of unexpected situations that may occur in the course of your trip.

The terms and conditions of Swedbank P&C Insurance AS travel insurance specify the scope of the insurance coverage of travel insurance.

The general principles of insurance contracts have been set out in the General Conditions 3 of Swedbank P&C Insurance AS.

The general principles of insurance contracts are applied with these travel insurance terms and conditions. The Travel Insurance Conditions 11 of Swedbank P&C Insurance AS for the American Express® Platinum credit card issued by Swedbank AS are valid as of 1 January 2011.

This is a translation. In case of dispute the Estonian terms and conditions are valid.
GENERAL DEFINITIONS

Policyholder means Swedbank AS, which has entered into an insurance contract for the benefit of the Insured Persons.

We or Insurer means Swedbank P&C Insurance AS.

Insured Person means a person who holds a valid American Express® Platinum credit card or additional card issued by Swedbank AS.

Co-insured Persons means the spouse, life partner, children and grandchildren of the Insured Person if they travel with the Insured Person. The insurance will cover the Insured Person’s child or grandchild if:

• he/she is not married;
• he/she is up to 17 years old (incl.);
• he/she is up to 21 years old (incl.) full-time student.

Travel assistance partner means a person who organises the processing of an insured event outside Estonia where necessary.

Trip means a temporary stay in one foreign country or several foreign countries along with travelling there and back.

Continued trip means a trip from the Insured Person’s home country to their temporary place of residence or stay and takes a new trip from there with the aim of returning to the temporary place or residence or stay, this is considered a continued trip. A continued trip is considered a separate trip and is subject to trip cancellation and interruption cover.

Example: The Insured Person travelled to Australia. There he decided to visit New Zealand as well. He bought plane tickets and booked a hotel. After that the Insured Person fell ill and had to cancel the trip to New Zealand. We indemnify the medical expenses caused by the illness as well as the expenses incurred in connection with the cancelled trip to New Zealand.

INSURANCE COVER

Insurance period – the insurance will cover trips of up to three months. After three months the insurance will cease to cover the given trip.

Insurance territory – the insurance will cover trips all over the world, except for trips in the Insured Person’s home country. The Insured Person’s home country means the country where the Insured Person permanently resides (the Insured Person has resided there more than 183 days within the term of 365 days prior to the trip). In the Insured Person’s home country the insurance will cover for accidents that happen on the way to an airport or any other point of departure of the trip or on the way back to the Insured Person’s home or workplace.

Sum Insured means the maximum amount to be indemnified for each insured event.
The table below indicates the names and sums insured of different insurance covers included in this contract.

<table>
<thead>
<tr>
<th>Insurance Cover</th>
<th>Maximum Sum Insured (EUR) per Insured Person</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accident Insurance</td>
<td></td>
</tr>
<tr>
<td>Accidental Death</td>
<td>Person over 18 years of age – € 20 000  Person under 18 years of age – € 2 000</td>
</tr>
<tr>
<td>Accidental Disability</td>
<td>Person over 18 years of age – € 20 000  Person under 18 years of age – € 2 000</td>
</tr>
<tr>
<td>Medical Treatment Expenses</td>
<td>€ 85 000</td>
</tr>
<tr>
<td>Medical Treatment Expenses related to dental trauma and severe dental pain</td>
<td>€ 200</td>
</tr>
<tr>
<td>Additional costs</td>
<td>€ 200</td>
</tr>
<tr>
<td>Transportation of the ill or injured person to the place of treatment</td>
<td>€ 21 000</td>
</tr>
<tr>
<td>Expenses incurred in repatriation of the ill or injured person</td>
<td>€ 20 000</td>
</tr>
<tr>
<td>Cost of coffin</td>
<td>€ 5 000</td>
</tr>
<tr>
<td>Expenses incurred in repatriation of the deceased</td>
<td>€ 10 000</td>
</tr>
<tr>
<td>Expenses of repatriation of a child</td>
<td>€ 17 000</td>
</tr>
<tr>
<td>Travel expenses of the person close to the Insured Person</td>
<td>Travel and accommodation costs (including food) of one person up to 5 days</td>
</tr>
<tr>
<td>Expenses of extension of the trip</td>
<td>Travel and accommodation costs up to 10 days</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Insurance Cover</th>
<th>Maximum Sum Insured (EUR) per Credit Card</th>
</tr>
</thead>
<tbody>
<tr>
<td>Travel Disruption Insurance</td>
<td></td>
</tr>
<tr>
<td>Cancellation of the trip</td>
<td>€ 300</td>
</tr>
<tr>
<td>Interruption of the trip</td>
<td>€ 1 000</td>
</tr>
<tr>
<td>Cancelled departure</td>
<td>€ 1 000</td>
</tr>
<tr>
<td>Delay of the departing flight</td>
<td>€ 300</td>
</tr>
<tr>
<td>- longer than 4 hours</td>
<td>€ 150</td>
</tr>
<tr>
<td>- longer than 24 hours</td>
<td>€ 300</td>
</tr>
<tr>
<td>Exchange of plane ticket</td>
<td>€ 150</td>
</tr>
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<th>Insurance Cover</th>
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<td>Luggage Insurance</td>
<td></td>
</tr>
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<td>Luggage delay</td>
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</tr>
<tr>
<td>- longer than 4 hours</td>
<td>€ 10</td>
</tr>
<tr>
<td>- longer than 24 hours</td>
<td>€ 300</td>
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<tr>
<td>Loss and Breakage of luggage</td>
<td>€ 2 500</td>
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<th>Insurance Cover</th>
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<td>Liability and Legal Costs Insurance</td>
<td></td>
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<tr>
<td>Liability insurance in case of bodily injury</td>
<td>€ 20 000</td>
</tr>
<tr>
<td>Liability insurance in case of property damage</td>
<td>€ 5 000</td>
</tr>
<tr>
<td>Legal costs</td>
<td>€ 1 000</td>
</tr>
<tr>
<td>Bail</td>
<td>€ 5 000</td>
</tr>
<tr>
<td>Rental car's personal liability insurance (excess 250 EUR)</td>
<td>€ 20 000</td>
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</table>
GENERAL EXCLUSIONS

The following exclusions are applicable to each class of insurance cover. Additional exclusions are further indicated with regard to each specific cover.

We will not indemnify losses caused by the following:

- epidemic, pandemic;
- weapon of mass destruction; war or a situation similar to a military operation; revolution; uprising; mass disorder;
- nuclear energy, radioactivity;
- actions of public authorities, expropriation;
- state of intoxication of the Insured Person through alcohol, drugs, toxic substances or remaining symptoms of intoxication;
- suicide and attempted suicide, illegal activities, putting oneself in danger intentionally, or participation in fights;
- intention or gross negligence of the Insured Person.

Generally excluded activities

The insurance cover does not include events caused by the following activities:

- motor sports;
- combat sports or contact sports such as boxing, wrestling, judo or karate;
- strength sports such as weightlifting or strongman competitions;
- participation in official sports competitions or professional training;
- parachuting and bungee jumping;
- aviation sports or riding extra light or amateur-built aircrafts, hang-gliders, gliders or hot-air balloons;
- alpinism, mountaineering or rock climbing;
- mountain-hiking to higher than 4,000 metres;
- hikes or expeditions to jungles, deserts, wilderness or uninhabited areas without a professional guide;
- diving deeper than 10 metres;
- surfing, sailboarding, ocean sailing;
- riding rapids;
- downhill skiing;
- off-piste mountain skiing or snowboarding;
- working in mines and on oil and gas platforms;
- working as a seaman, fisherman, police officer, security guard, rescue worker, member of ship or plane crew in a job or position involving the right to use or carry a weapon;
- participation in military activities;
- serving in the Defence Forces;
- staying in an area of crisis as an observer, rescue worker, medical worker or for other similar reasons;
- other activities comparable to those listed above.

In addition to the above, we do not indemnify the following:

- revenue forgone;
- moral damage.

ACCIDENT INSURANCE

Disability of the Insured Person

If the Insured Person develops a permanent physical disability within one year of the result of an accident which occurred during their trip and the degree of disability is at least 10%, we will pay the Insured Person disability indemnity. The amount of the disability indemnity depends on the medical degree of the disability which occurred as a result of the accident. Upon determining the disability the table titled “Guidelines for Determination of the Percentage of Loss of Capacity for Work” – adopted by Regulation No. 3 (Appendix to the State Gazette 2002, 9, 92) of the Minister of Social Affairs of 3 January 2002, effective as of 1 January 2002 – is used.

Death of the Insured Person

If the Insured Person dies within one year of the occurrence and as a result of an accident which happened during their trip, we will pay the beneficiary the Sum Insured with regard to death. If the Insured Person has not specified a beneficiary, we will pay the indemnity to their successors based on the legal succession procedure.

The invalidity benefits paid previously for the same accident will be deducted from the Sum Insured applicable to death.

MEDICAL ASSISTANCE INSURANCE

The following occurring during a trip is deemed an insured event:

- sudden decline in the Insured Person’s state of health if the symptoms first appear during the trip and the Insured Person needs emergency medical care because of this;
- bodily injury which has occurred suddenly;
- heat stroke, sun stroke, poisoning, drowning or freezing.

Medical treatment expenses

We indemnify expenses arising from:

- emergency medical care;
- a diagnosis;
- acquisition of medical accessories.

In the case of chronic illnesses we indemnify first aid expenses if the illness suddenly worsens. We will not pay any indemnity if the worsening of the illness during the trip could have been foreseen.

Dental treatment

We indemnify up to 200 euros for the costs of dental first aid per insured event.

Additional costs

Transportation of the ill or injured person to the place of treatment

Transportation organised by the Travel Assistance Partner to the closest place of treatment.
TRAVEL DISRUPTION INSURANCE

Travel disruption includes:
- cancellation of the trip;
- interrupted trip;
- delayed departure;
- change of flight;
- change of plane ticket.

Insured events of cancellation of a trip:
- sudden and significant damage that is caused to the property of the Insured Person within seven days prior to setting off on the trip or during the trip that requires that the Insured Person remain in his/her home country;
- if the Insured Person has a qualifying holding in a company, or is a member of the supervisory board or management board of a company, the insured event will be deemed to also include the situation critical to the company, the insured event is deemed interruption of the trip.
- sudden acute illness, accident or death of the Insured Person's parents, grandparents, sister, brother, mother-in-law or father-in-law;
- if the Insured Person has a qualifying holding in a company, or is a member of the supervisory board or management board of a company, the insured event will be deemed to also include the situation critical to the company, the insured event is deemed interruption of the trip.
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Additional expenses incurred due to the interruption of the trip must be coordinated with us beforehand.

Insured events of interruption of a trip:
- sudden acute illness, accident or death of the Insured Person, their spouse/life partner, child or the only travel companion.
- sudden acute illness, accident or death of the Insured Person, their spouse/life partner, child or the only travel companion.
• sudden and significant damage which is caused to the property of the insured during the trip and which requires that the Insured Person return in his/her home country;
• accident with or theft of the vehicle used for travelling due to which it is impossible to continue the trip;
• a natural disaster of a catastrophic scope or an act of terrorism which occurred at the place of destination of the trip due to which authorities have prohibited remaining there during the trip or the provision of tourism services has been interrupted. The maximum indemnity is 1,000 euros per Insured Person.

We will not indemnify the expenses if the reason for the cancellation or interruption of the trip is caused by the following:
• pregnancy, complications arising therefrom, childbirth;
• chronic illness or worsening thereof;
• psychiatric or psycho-neurological illness, incl. depression;
• intentional self-harm, causing of illness or property damage by the Insured Person.

Cancelled departure

Missing the means of transport or failure of the means of transport to depart or deviation from the initial timetable is deemed as cancelled departure if it is caused by:
• insured events of cancellation and interruption of the trip as a result of which the trip was not cancelled or interrupted;
• technical failure of or traffic accident with the means of transport travelling a regular route, or weather conditions;
• traffic accident with the vehicle.

We shall not indemnify for the expenses if tickets to the means of transport were bought or booked after emergence of the circumstances causing the cancellation of the departure.

We will indemnify a reasonable rise in travel and accommodation expenses that are necessary in order to continue on the initially planned trip to the extent of the Sum Insured of travel disruption. We will also indemnify the prepaid and non-refundable costs of services that were not used due to the cancellation of the departure means of transport.

We will indemnify the plane ticket change fee and the cost of new tickets that are higher due to the change in the amount of up to 150 euros.

Insured event:
• plane ticket change caused by a change in the travel plan due to unexpected and unforeseen reasons if the change has been made before check-in.

We will pay the indemnity if the expenses have been certified (e.g. by letter, e-mail, fax).

LUGGAGE INSURANCE

Luggage means personal items taken along on the trip and the bags etc. used in order to transport these.

Luggage delay

If the luggage is delivered to the destination point of the trip due to the fault of the transportation company at least four hours after the Insured Person has arrived there, we will indemnify the expenses incurred in acquiring essential articles and items necessary considering the purpose of the trip in the amount of up to 150 euros.

If the arrival of luggage is delayed more than 24 hours, we will indemnify the expenses incurred in acquiring essential articles considering the purpose of the trip in the amount of up to 300 euros.

We will indemnify the expenses provided that:
• it is not cabin luggage;
• the Insured Person has made a reasonable effort to retrieve their luggage;
Insured events include the following:

- Loss and breakage of luggage

The following are not insured events:

- the relevant transportation company was involved
- destruction of luggage in the course of transportation
- theft of items left unattended, loss of or forgetting of items
- damage to things which have been in contact with caustic or staining substances
- normal wear and tear of luggage in the course of transportation
- damage to or destruction of an item unsuitable for transportation
- theft or robbery of luggage
- loss of luggage in the course of transportation;
- caustic or staining substances in the luggage;
- normal use;
- for transportation;
- loss of luggage delay indicating the time of receipt.

The Insured Person is obliged to inform the local police of the theft or robbery of luggage. If this is not possible we ask you to inform the tour operator of the loss of luggage within 24 hours after the loss of your luggage. If the damaged item can be repaired, we will indemnify the repair costs. If it is impossible to repair the item or the item is lost, we will indemnify its replacement cost. It follows from the terms of the insurance contract that, if at the time of the insured event, the item was less than one year old, we will indemnify its replacement cost. In the case of an older item, we will reduce the replacement cost by 20% per year.

We will be entitled to request that the damaged item be transferred to our ownership:

- if the Insured Person regains possession of the lost item. If the Insured Person does not wish to transfer the item found to us, they will immediately return the insurance indemnity paid.

The following safety rules must be followed in order to prevent luggage theft:

- fragile items must be transported in cabin luggage;
- the luggage must not be left unattended in public places or kept unlocked in motor vehicles, caravans, ski boxes or luggage boxes. Luggage kept in locked vehicles must be placed in such a manner that it does not attract heightened attention;
- locked vehicles must be placed in such a manner that it does not attract heightened attention;
- at places of accommodation and in means of transport and elsewhere luggage must be kept in a locked room prescribed therefor or in a private room;
- the luggage must not be left unattended in public places in the course of transportation, e.g. in a locked hotel safe, in vans, busses or luggage boxes. Luggage kept in locked vehicles must be placed in such a manner that it does not attract heightened attention;
- fragile items must be transported in cabin luggage.

In the event of violation of the safety rules, we will be entitled to refuse to pay the indemnity. In addition to the Insured Person, their family members and other persons using the luggage are responsible for adhering to the safety requirements.

The following items:

- musical instruments;
- items containing precious metals, precious stones, semi-precious stones, and furs;
- musical instruments;
- antiques, works of art, or collections;
- motor vehicles, trailers, caravans, boats and ancillary equipment;
- tools, work equipment, goods, and samples of goods or products;
- drawings, manuscripts, and advertising or training materials;
- glasses, contact lenses, prostheses and medical aids;
- motor vehicles, trailers, caravans, boats and ancillary equipment;
- foodstuffs and beverages;
- plants and animals.

The following safety rules must be followed in order to prevent luggage theft:

- at places of accommodation and in means of transport and elsewhere luggage must be kept in a locked room prescribed therefor or in a private room;
- the luggage must not be left unattended in public places in the course of transportation, e.g. in a locked hotel safe, in vans, busses or luggage boxes. Luggage kept in locked vehicles must be placed in such a manner that it does not attract heightened attention;
- fragile items must be transported in cabin luggage.

In the event of violation of the safety rules, we will be entitled to refuse to pay the indemnity. In addition to the Insured Person, their family members and other persons using the luggage are responsible for adhering to the safety requirements.

The following are claims:

- claims arising from the economic activities of the Insured Person;
- claims based on loss of profit or non-financial claims;
- claims arising from the economic activities of the Insured Person.

The maximum amount of indemnification for loss is the Sum Insured indicated in the policy.

Safety regulations

The following safety rules must be followed in order to prevent luggage theft:

- at places of accommodation and in means of transport and elsewhere luggage must be kept in a locked room prescribed therefor or in a private room;
- the luggage must not be left unattended in public places in the course of transportation, e.g. in a locked hotel safe, in vans, busses or luggage boxes. Luggage kept in locked vehicles must be placed in such a manner that it does not attract heightened attention;
- fragile items must be transported in cabin luggage.

In the event of violation of the safety rules, we will be entitled to refuse to pay the indemnity. In addition to the Insured Person, their family members and other persons using the luggage are responsible for adhering to the safety requirements.

The following are claims:

- claims arising from the economic activities of the Insured Person;
- claims based on loss of profit or non-financial claims;
- claims arising from the economic activities of the Insured Person.
• claims based on events which caused the loss and
• claims arising from AIDS, infections, medications
• claims arising from legal penalties, interest, de-
• claims arising from the loss caused to the sports
• claims related to a land vehicle, water craft or
• claims arising from disputes pertaining to emp-

Principles of indemnification with regard to liability in-
• submit an offer regarding indemnification of loss
• admit their guilt or error with regard to the cau-
• if necessary, provide explanations regarding the
• immediately deliver to us a written claim if this
• deny our written consent .

We will not indemnify for the following:
• expenses related to an act which the Insured
• expenses related to the standard personal liability insurance
• expenses we have not approved beforehand,
• penalties and other obligations of a sanctio-
• the maximum authorised weight of which does
• which have been registered in the vehicle regist-
• the rental company, and
• Upon indemnification, it is proceeded from the Motor
• If at the moment of loss the rental car is also insured
• and the lessor of the vehicle
• for the loss caused and the loss is subject to compen-
• We will not pay the indemnity if a third party is liable
• for the car, paid the advance using the American Express®
• the rental car insurance only covers passenger cars:
• the rental car insurance only covers passenger cars:
• if several persons are liable for the same loss, we will
• if the claim is denied, we will notify the insured person
• the Insured Person must:
• submit an offer regarding indemnification of loss
• promise to indemnify loss only after obtaining
• if a claim is lodged, we will verify the circumstances

The personal liability insurance of a rental car will only be effective if the Insured Person has, upon renting the car, paid the advance using the American Express®

The rental car insurance only covers passenger cars:
• the maximum authorised weight of which does not exceed 3,500 kg,
• which have been registered in the vehicle regist-
• motor personal liability insurance
• the rental car insurance will only be effective if the Insured
• We will not indemnify for the following:
• penalties and other obligations of a sanctio-
• the Insured Person’s contractual liability and ob-
• mutual claims between the Insured Person and
• at our request, grant written authorisation to the
• if the Insured Person, due to negligence, commits an
• the Insured Person will indemnify the loss caused.
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• We will not indemnify for the following:
• penalties and other obligations of a sanctio-
• the Insured Person’s contractual liability and ob-
• mutual claims between the Insured Person and
• at our request, grant written authorisation to the
• if the Insured Person, due to negligence, commits an
• the Insured Person will indemnify the loss caused.
• The rental car insurance only covers passenger cars:
• the maximum authorised weight of which does not exceed 3,500 kg,
• which have been registered in the vehicle regist-
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• at our request, grant written authorisation to the
• if the Insured Person, due to negligence, commits an
• the Insured Person will indemnify the loss caused.
• The rental car insurance only covers passenger cars:
• the maximum authorised weight of which does not exceed 3,500 kg,
which have been given on rent by a car rental company which has been issued an activity licence by its country of location and the main activity of which is car rental.

In order for the insurance to be effective the Insured Person must inspect the vehicle prior to its acceptance and in case of damages document these with the car rental company.

An insured event must be documented with the car rental company and it is necessary to present a confirmation issued by the car rental company regarding the lack of motor personal liability insurance. If such insurance exists, then a confirmation regarding the excess under the motor personal liability insurance contract entered into by the car rental company must be presented.

WHAT TO DO IN THE CASE OF AN INSURED EVENT

Notify our Travel Assistance Partner (contact details: www.swedbank.ee/kindlustus) or the Loss Adjustment Department of Swedbank P&C Insurance AS of the loss as soon as possible or, if necessary, ask someone else to do the non later than within 14 days of returning from the trip.

Phone 888 2111 (24 hours)
luhjust@swedbank.ee
www.swedbank.ee

The loss adjuster of Swedbank P&C Insurance AS will accept the loss notice, advise you on how to act and describe the following steps to you.

Documents required to apply for insurance indemnity.

In the case of an insured event the Insured Person is obliged to give the Insurer true and complete information on the insured event, the circumstances thereof, the amount of loss and the persons possibly responsible for the event.

It must be possible to identify the circumstances of the insured event and the extent of expenses on the basis of the application regarding loss and documents appended to the application. The Insured Person must present documents and written explanations to the Insurer and answer the Insurer’s questions orally and in writing. If the Insured Person has submitted copies, the Insurer will be entitled to request original documents.

Various data needs to be gathered and the circumstances of the insured event need to be clarified in order to make a decision to indemnify the damage. We may therefore demand the following:

• explanatory information and necessary evidence;
• expense receipts;
• medical certificates;
• medical examination of the Insured Person and information on the results thereof. The examination takes place at our own expense, unless the Health Insurance Funds pays for it. In the case of disputes we act on the basis of the evaluation of the expert appointed by us;
• a copy of the death certificate or other documents that evidence the cause of death;
• information on the Insured Person;
• from other Insurers and financial institutions [e.g. Swedbank and companies belonging to the same group as Swedbank];
• from the Health Insurance Fund;
• from the police, insurance and state agencies who possess information on the circumstances related to the insured event and on the situation before and after the insured event;
• from the doctor and health care institution who treated you.

IF YOU ARE NOT SATISFIED

Please let us know if you are not satisfied with the service provided by Swedbank P&C Insurance AS. We hope we will be able to find a solution that satisfies both parties.

If you disagree with our decision or you would like additional explanations, you have the right to apply for a revision of the decision. Send us your written request explaining your position about the decision we made. We will respond within 10 days of submission of the application.

You have the right to turn to the Consumer Protection Board with complaints concerning our activities. We will be happy to help you if you need more data to write your complaint. You can also go to court to dispute the decision we have made about indemnifying for your loss.
The service provider is Swedbank P&C Insurance AS. Read the insurance conditions and when necessary, consult an insurance specialist.

Additional information from the customer services helpline 1513 and from the internet address www.swedbank.ee