Travel insurance conditions

for Visa/MasterCard Gold charge credit cards issued by Swedbank AS

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 travel insurance coverage. The general principles of insurance contracts have been set out in the General Conditions of Swedbank P&C Insurance AS. The general principles of insurance contracts are applied together with these travel insurance terms and conditions.

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

**General definitions**

- **Policyholder** is defined as Swedbank AS, which has entered into an insurance contract for the benefit of the insured persons.
- **We** or **insurer** is defined as Swedbank P&C Insurance AS.
- **Insured person** is defined as the person who holds a valid Visa/MasterCard Gold credit card or additional card issued by Swedbank AS.
- **Co-insured Persons** are defined as the spouse, life partner, children and grandchildren of the insured person if they are travelling with the insured person.

The insurance shall cover the insured person’s child or grandchild if:

- he/she is not married;
- he/she is up to 17 years old (inclusive) or younger;
- he/she is up to 21 years old (inclusive) or younger and is a full-time student.

**Travel assistance partner** is defined as a person who organizes the processing of an insured event outside Estonia if necessary.

**Trip** is defined as a temporary stay in one or several foreign countries including the outgoing and return travel.

**Continued trip**

If the insured person travels from his/her home country to the 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. Once there, he/she decided to also visit New Zealand. The person bought plane tickets and booked a hotel. Afterwards, he/she fell ill and had to cancel the trip to New Zealand. We compensate the medical costs caused by the illness as well as the costs incurred in connection with the cancelled trip to New Zealand.

**Insurance cover**

**Insurance term** – the insurance shall be valid for trips of up to three months. After three months, the insurance shall cease to cover the given trip.

**Insurance territory** – the insurance shall cover trips throughout the world, except for trips in the insured person’s home country. The insured person’s home country is defined as the country where the insured person permanently resides (the insured person has resided there for more than 183 days within the 365 days prior to the trip). In the insured person’s home country the insurance shall cover accidents that happen on the way to the airport or any other point of departure of the trip or on the way back to the insured person’s home or workplace.

**The insurance cover shall enter into force if you pay at least 75% of the travel costs:**

- using a Swedbank Visa/MasterCard Gold credit card;
- by making a transfer in Swedbank's Internet Bank of from the current account tied to your Visa/MasterCard Gold charge credit card;
- using the debit card tied to the aforementioned current accounts.

**The aforementioned payment obligation has been performed if you have paid at least one of the following costs in the required manner:**

- any type of tickets to the destination point;
- travel package costs;
- accommodation costs prior to the insured event;
- fuel costs prior to the insured event.

**The sum insured** is defined as the maximum amount that shall be compensated for each insured event.
The following table includes the names and sums insured of various 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><strong>Accident insurance</strong></td>
<td></td>
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<tr>
<td>Accidental death</td>
<td></td>
</tr>
<tr>
<td>Person over 18 years of age</td>
<td>€ 10 000</td>
</tr>
<tr>
<td>Person under 18 years of age</td>
<td>€ 2 000</td>
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<tr>
<td>Accidental disability</td>
<td></td>
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<tr>
<td>Person over 18 years of age</td>
<td>€ 10 000</td>
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<tr>
<td>Person under 18 years of age</td>
<td>€ 2 000</td>
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<tr>
<td><strong>Medical assistance insurance</strong></td>
<td></td>
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<tr>
<td>Medical treatment costs</td>
<td>€ 50 000</td>
</tr>
<tr>
<td>Medical costs related to dental injury or severe toothaches</td>
<td>€ 200</td>
</tr>
<tr>
<td><strong>Additional costs</strong></td>
<td></td>
</tr>
<tr>
<td>Costs for transporting of the ill or injured person to the place of treatment</td>
<td>€ 20 000</td>
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<tr>
<td>Costs incurred for the repatriation of the ill or injured person</td>
<td>€ 20 000</td>
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<tr>
<td>Cost of coffin</td>
<td>€ 5 000</td>
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<tr>
<td>Costs incurred in repatriation of the deceased</td>
<td>€ 10 000</td>
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<tr>
<td>Costs of repatriation of a child</td>
<td>€ 17 000</td>
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<tr>
<td>Travel costs of the person close to the insured person</td>
<td>Travel and accommodation costs (incl. food) for one person up to 5 days</td>
</tr>
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<td>Costs incurred by the extension of the trip</td>
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<tr>
<td><strong>Insurance cover</strong></td>
<td>Maximum Sum Insured (EUR) per credit card</td>
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<tr>
<td><strong>Travel interruption insurance</strong></td>
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<tr>
<td>Trip cancellation</td>
<td>€ 2 000</td>
</tr>
<tr>
<td>Trip interruption</td>
<td>€ 2 000</td>
</tr>
<tr>
<td>Cancelled departure</td>
<td>€ 1 000</td>
</tr>
<tr>
<td>Delayed departing flight</td>
<td></td>
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<tr>
<td>- longer than 4 hours</td>
<td>€ 300</td>
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<tr>
<td>- longer than 24 hours</td>
<td>€ 150</td>
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<tr>
<td>Plane ticket exchange</td>
<td>€ 150</td>
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<tr>
<td><strong>Luggage insurance</strong></td>
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<tr>
<td>Luggage delay</td>
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<tr>
<td>- longer than 4 hours</td>
<td>€ 300</td>
</tr>
<tr>
<td>- longer than 24 hours</td>
<td>€ 150</td>
</tr>
<tr>
<td>Damaged or lost luggage</td>
<td>€ 1 000</td>
</tr>
</tbody>
</table>
Liability and legal aid insurance

| Liability insurance in case of bodily injury | € 10 000 |
| Liability insurance in case of property damage | € 10 000 |
| Legal costs | € 1 000 |
| Bail | € 3 000 |

General exclusions

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

We shall not compensate losses caused by the following:

- epidemic, pandemic;
- weapons of mass destruction; war or a situation similar to a military operations; revolution; uprising; mass disorder;
- nuclear power, radioactivity;
- actions of public authorities, expropriation of assets;
- intoxication of the insured person by alcohol, drugs, toxic substances or remaining symptoms thereof;
- suicide and attempted suicide, illegal activities, deliberately, putting oneself in danger or participation in fights;
- intention or gross negligence of the insured person.

Generally excluded activities

The insurance does not cover 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 meters;
- hikes or expeditions to jungles, deserts, wilderness or uninhabited areas without a professional guide;
- diving deeper than 10 meters;
- surfing, sail-boarding, ocean sailing;
- riding rapids;
- speed 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 or in a job or position involving the right to use or carry a weapon;
- participating in military activities;
- serving in the Defence Forces;
- being stationed in a crisis area as an observer, rescue worker, medial worker or for other similar reasons;
- other activities comparable to those listed above.

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

- revenue forgone;
- moral damage.

Accident insurance

Accident means a sudden unforeseeable event due to the direct and external impact of which a person suffers a traumatic injury. We also consider sunstroke, drowning or a health disorder caused by contact with a poisonous substance as an accident.

Disability of the insured person

If partial work ability or lack of work ability caused by the loss of a body part or organ or a functional problem as a result of an accident that occurred whilst you were travelling is ascertained in you within a year, we will pay you a disability indemnity.

The amount of the disability indemnity depends on the extent of the work ability ordinarily ascertained as a result of the loss of the respective body part or organ and the Sum Insured of the accident insurance, and it is found as follows.
### Extent of work ability

<table>
<thead>
<tr>
<th>Extent of work ability</th>
<th>Amount of indemnity</th>
</tr>
</thead>
<tbody>
<tr>
<td>No work ability</td>
<td>100% of sum insured</td>
</tr>
<tr>
<td>Partial work ability</td>
<td>50% of sum insured</td>
</tr>
</tbody>
</table>

In the case of children and insured persons who receive old-age pensions, we proceed from the extent of the work ability that would have ordinarily been ascertained in a working person in the case of such an injury.

### Death of the insured person

If the insured person dies within one year due to an accident that occurred during the trip, we will pay the beneficiary the Sum Insured applicable in the event of death. If you have not specified a beneficiary, we will pay the indemnity to the successor based on the general procedure for succession. The invalidity indemnity 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 health if the symptoms first appear during the trip and the insured person therefore needs emergency medical care;
- bodily injury which has occurred suddenly;
- heat stroke, sun stroke, poisoning, drowning or freezing.

### Medical treatment costs

**We compensate the costs arising from:**
- emergency medical care;
- giving a diagnosis;
- purchase of medications prescribed by a doctor;
- acquisition of medical accessories.

In the case of chronic illnesses, we compensate first aid costs if the illness suddenly worsens. We do not pay any compensation if the worsening of the illness during the trip could have been foreseen.

### Dental treatment

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

### Additional costs

**Costs for the transportation of the ill or injured person to the place of treatment**
Transportation organized by the travel assistance partner to the closest place of treatment.

**Costs incurred in repatriation of the ill or injured person**
Repatriation of the insured person organized by the travel assistance partner if the ill or injured person's state of health enables transportation and local treatment is significantly more expensive than treatment at home.

**Cost of a coffin**
The cost of purchasing a coffin for up to 5,000 euros.

**Costs incurred in repatriation of the deceased**
Repatriation of the body of the deceased organized by the travel assistance partner. If the persons close to the deceased so desire, we shall organize the cremation of the body in the country where the insured event took place.

**Costs of repatriating a child**
If the insured person cannot return from the trip at the planned time due to medical reasons, we shall compensate the costs for the child travelling with them to return home. We shall not compensate the costs if the spouse/life partner of the insured person or close relative of the child has gone along on the trip.

**Travel costs of the person close to the insured person**
A round-trip of up to five days organized for a person close to the insured person at reasonable cost if the insured person cannot return to Estonia due to medical reasons and he/she has to remain in hospital for at least 10 days.

**Cost of extending the trip**
If the insured person cannot return to Estonia due to medical reasons at the planned time, we shall compensate the costs arising from the extension of the trip of the insured person and one of his/her travel companions for up to 10 days. The travel assistance partner shall arrange the medical assistance insurance. Medical costs exceeding 1,000 euros and all other costs must be coordinated in advance with the travel assistance partner.

**We shall not compensate the following:**
Travel interruption/cancellation insurance

Travel interruption/cancellation includes:
- cancellation of the trip;
- interruption of the trip;
- cancelled departure;
- delay of the departing flight;
- the exchange of plane tickets.

Trip cancellations
A trip will be deemed cancelled if setting off on the trip is prevented by an insured event. In the case of cancellation of the trip we shall compensate the costs directly related to the trip and the irrecoverable costs of travel services incurred before the occurrence of the insured event.

Insured events related to trip cancellation:
- sudden acute illness, accident or death of the insured person, his/her spouse/life partner, child or only travel companion;
- life-threatening situation, bodily injury or death of the insured person’s parents, grandparents, sister, brother, mother-in-law or father-in-law;
- unexpected and significant damage that is caused to the property of the insured person within seven days prior to setting off on the trip that requires that the Insured Person remain in his/her home country.

Trip interruptions
Trip interruption is defined as the premature return from the trip due to an insured event. We shall compensate reasonable additional travel and accommodation costs related to returning to the home country, which are not subject to compensation in another manner. We shall also compensate the prepaid and non-refundable costs of services that were not used due to the interruption of the trip (e.g. excursions, accommodations). Additional costs related to the interruption of the trip must be coordinated with us beforehand.

Insured events related to interrupted trips:
- sudden acute illness, accident or death of the insured person, his/her spouse/life partner, child or only travel companion;
- life-threatening situation, bodily injury or death of the insured person’s parents, grandparents, sister, brother, mother-in-law or father-in-law;
- sudden and significant damage which is caused to the property of the insured during the trip that requires that the insured person return in his/her home country;
- accident with or theft of the vehicle used for travelling which makes it impossible to continue the trip;
- a natural disaster or an act of terrorism that occurs at the destination, which the authorities have declared to be a catastrophe, and due to which remaining at the destination has been prohibited by the authorities or the provision of tourism services has been interrupted. The maximum compensation is 1,000 euros per insured person.

We shall not compensate the costs if the reason for the trip cancellation or interruption is caused by the following:
- pregnancy, complications related thereto, childbirth;
- chronic illness or worsening thereof;
- psychiatric or psycho-neurological illness, incl. depression;
- deliberate bodily harm to him- or herself, causing illness or property damage by the insured person.

Cancelled departures
A cancelled departure is defined as missing the transportation vehicle or the failed departure of the transportation, or a deviation from the initial timetable if it is caused by:
- insured events related to trip cancellations and interruptions in cases where the trip was ultimately not cancelled or interrupted;
- technical failure or traffic accident related to the transportation vehicle travelling a regular route, or weather conditions;
- traffic accident with the vehicle.

We shall not compensate the costs if tickets were bought or booked after the circumstances causing the cancellation of the departure has become apparent.

- costs of treatment received in Estonia;
- costs related to a psychiatric or psycho-neurological illness, incl. costs related to depression;
- cost of cosmetic and plastic surgery;
- costs related to pregnancy and childbirth as of the 28th week of pregnancy, except for emergency care in case of an accident;
- medical costs related to an abortions;
- costs related to the treatment of sexually transmitted diseases, AIDS or illnesses caused by HIV;
- costs related to physical injuries or disabilities, or costs related to the state of health or chronic illnesses that existed prior to the trip;
- scheduled medical treatment costs;
- costs that are subject to compensation under the law, international agreement or other legislation, or under compulsory or mandatory insurance;
- vaccination costs;
- the cost of using non-medical assistance or alternative medicine.
We shall compensate a reasonable increase in travel and accommodation costs that are necessary for continuing the initially planned trip to the extent of the sum insured for travel interruption. We shall also compensate the prepaid and non-refundable costs of services that were not used due to the cancellation of the departing transportation vehicle.

**We shall not compensate damages or costs:**
- that could have been avoided through reasonable activity;
- that are subject to compensation by the transportation company or a third party.

**Delayed flight departures**
If the flight departure is postponed for more than 4 hours due to delays or overbooking, we shall compensate necessary subsistence and accommodation costs totaling up to 150 euros. If the departing flight is postponed for more than 24 hours, we shall compensate necessary subsistence and accommodation costs totaling up to 300 euros. We shall pay the compensation provided that the insured person presents written confirmation from the airline or tour operator regarding the delayed departure, the reasons thereof, and the trip booking.

**We shall not compensate the costs incurred if:**
- the flight was not a regular charter or scheduled flight;
- the insured person failed to check in for the flight on time;
- the departure was delayed due to a strike or a work stoppage, a flight ban established by aviation officials or other authorities, or other activities of which the insured person was aware prior to setting off on the trip.

**Exchange of plane tickets**
We shall compensate the plane ticket exchange fee and the cost of new tickets that are higher due to the exchange totaling up to 150 euros.

**Insured event:**
- plane ticket change caused by a change in the travel plan for unexpected and unforeseen reasons, if the ticket exchange has been made before check-in.

We shall pay the compensation if the costs have been certified by documents (e.g., letter, e-mail, fax).

**Luggage insurance**

**Luggage** is defined personal items taken along on the trip and the bags, suitcases, etc. used in order to transport them.

**Delayed luggage**
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 shall compensate the costs incurred in acquiring essential articles and items necessary considering the purpose of the trip totalling up to 150 euros. If the arrival of luggage is delayed more than 24 hours, we shall compensate the costs incurred in acquiring essential articles considering the purpose of the trip totalling up to 300 euros.

**We shall compensate the costs provided that:**
- it is not cabin luggage;
- the insured person has made a reasonable effort to retrieve his/her luggage;
- the relevant transportation company was immediately notified of the delayed luggage and a certificate has been issued certifying the delay in the transport of the luggage indicating the time of receipt.

**Lost and damaged luggage**

**Insured events includes luggage:**
- that is damaged in the course of transportation;
- that is lost in the course of transportation;
- that is stolen or robbed.

**The following are not insured events:**
- damage or destruction of an item unsuitable for transportation;
- normal wear and tear of luggage in the course of normal use;
- damage to things that have come in contact with caustic or staining substances in the luggage;
- theft of items left unattended, lost or forgotten items.

**Principles of the compensation of luggage**
The insured person is obliged to inform the local police of the theft or robbery of luggage. If this is not possible, please inform the tour operator of the loss of luggage within 24 hours of the loss of your luggage. If the damaged item can be repaired, we shall compensate the repair costs. If it is impossible to repair the item or the item is lost, we shall compensate the repurchase cost. If, at the time of the insured event, the item was less than one year old, we shall compensate its repurchase cost. If the item is older, we shall reduce the repurchase cost by 20% per year.

**We can request that the damaged item be transferred to our ownership:**
- upon payment of monetary compensation for the damaged item;
Claims are defined as legitimate claims for the compensation of damages filed against the insured person or an intention to file such a claim expressed in written form.

The injured party is defined as a third party who has suffered the damages for which the insured person is liable pursuant to law.

Indemnified losses means reasoned claims filed against the insured person. The maximum compensation amount for damages is the value of the property; costs for restoring or replacing the items. If it is impossible to restore or replace the items, we shall compensate the market value of the property; damages caused by the destruction of the items.

If the insured person regains possession of the lost item, they shall immediately return the insurance compensation that has been paid.

In the case of theft of a passport, other identification document, driver’s license, technical passport of a car or a bank card, we shall compensate reasonable costs incurred in a foreign country in order to receive a replacement document or bank card.

The lost luggage insurance does not cover the following items:

- antiques, works of art, or collections;
- musical instruments;
- items containing precious metals, precious stones, semi-precious stones, and furs;
- cash, cash derivatives, securities, tickets, and documents (except for passports);
- tools, work equipment, goods, and samples of goods or products;
- drawings, manuscripts, and advertising or training materials;
- eyeglasses, sun glasses, contact lenses, dentures and medical aids;
- motor vehicles, trailers, caravans, boats and ancillary equipment;
- foodstuffs and beverages;
- plants and animals.

Safety regulations

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

- in lodgings and transportation vehicles, luggage must be kept in a room specified for this purpose or in a locked hotel room;
- the luggage must not be left unattended in public places or kept in unlocked motor vehicles, caravans, ski boxes or luggage boxes. Luggage kept in locked vehicles must be placed so that it does not attract special attention;
- fragile items must be transported in cabin luggage. In the event of violation of the safety rules, we shall be entitled to reduce the insurance compensation or refuse to pay compensation. In addition to the insured person, his/her family members and other persons using the luggage are also responsible for observing the safety requirements.

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Liability and legal aid insurance

Liability Insurance

Liability insurance contracts cover the compensation of the property damage and personal injury that the insured person has caused to third parties and for which the insured person bears civil liability.

Claims are defined as legitimate claims for the compensation of damages filed against the insured person or an intention to file such a claim expressed in written form.

The injured party is defined as a third party who has suffered the damages for which the insured person is liable pursuant to law.

Indemnified losses means reasoned claims filed against the insured person. The maximum compensation amount for damages is the sum insured by the liability insurance policy.

Personal injury is defined as damages arising from a person’s death or bodily injury.

We shall compensate the following:

- medical costs;
- the reduction in income caused by temporary or permanent incapacity for work;
- funeral costs;
- maintenance benefits.

Damage to property is defined as illegal damages caused to an item or the damages that result from the destruction of an item.

We shall compensate the following:

- costs for restoring or replacing the items. If it is impossible to restore or replace the items, we shall compensate the market value of the property;
- damages caused by the destruction of the items.

We shall not compensate the following:

- claims caused by the deliberate act or gross negligence of the insured person;
- claims based on the loss of income or non-financial claims;
- claims arising from the economic activities of the insured person;
- claims based on events that caused the damages and of which the insured person was aware prior to the beginning of the insurance cover;
- the insured person’s contractual liability and obligations assumed under a contract (incl. warranties granted in writing and otherwise, etc.);
- mutual claims between the insured person and his/her family members and persons closest to them;
- claims arising from insults or defamation;
- claims arising from disputes pertaining to employment, public service or family law;
- claims related to land vehicle, water craft or aircraft which belong to the insured person or which the insured person has borrowed, leased and/or driven, or claims arising from the use of the land vehicle, water craft or aircraft;
- claims arising from the damages caused to sports equipment being used by the insured person;
• claims arising from legal penalties, interest, late penalties and other punishments added to the damages and imposed on the insured person or the injured party;
• claims arising from AIDS, infections, medications and infectious diseases.

Actions in case of a liability insurance event

When an event takes place that may create a claim for the compensation of damages, the insured person shall:
• immediately inform us of any possible claims and forward to us all the information related to the insured event (incl. information on civil, administrative, criminal or misdemeanor proceedings related to the insured event);
• immediately deliver to us a written claim if this has been presented to the insured person;
• if necessary, provide explanations regarding the insured event and the claim;
• take the necessary measures to prevent or reduce damages;
• admit their guilt or error related to the occurrence the damages only after obtaining our written consent (except to the police or in court);
• at our request, grant written authorization to the insurer to enable them to represent the insured person in connection with the insured event;
• submit an offer regarding compensation of damages or promise to compensate damages only after obtaining our written consent.

Principles of compensation related to liability insurance

If a claim is filed, we shall verify the circumstances that establish the grounds for such a claim, reject unfounded claims, and if the claim is subject to compensation, we shall compensate the damages caused. If several injured parties have filed a claim against the insured person and the total amount of their claims exceeds the sum insured with regard to liability insurance, we shall satisfy the claims to the extent of the sum insured in proportion to the amounts of the claims. If several persons are liable for the same damages, we shall only compensate the part of the damages corresponding to the insured person’s liability, but not more than the sum insured by liability insurance. We shall compensate legal costs in the same proportion.

Legal aid insurance

If the insured person, due to negligence, commits an illegal act in a foreign country, we shall compensate the accompanying necessary and reasonable legal costs and, if necessary, pay bail to the extent of the sum insured.

Legal costs insurance cover shall not ensure release on bail or the refund of the bail by a court or authorities.

The insured person must refund the bail within 12 months of the payment thereof by us. If the court or other authorities return the bail, it must be handed over to us immediately. If the bail is not refunded due to the insured person’s behaviour, the insured person must still refund the bail to us within 12 months.

We shall not compensate the following:
• costs we have not approved beforehand;
• penalties and other obligations of a sanctioning nature;
• costs related to an act which the insured person committed prior to the beginning of insurance cover or of which we were notified 90 days after the act has been committed.

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 damages as soon as possible or, if necessary, ask someone else to do this no later than within 14 days of returning from the trip.

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

The Swedbank P&C Insurance AS loss adjuster shall accept the notice of damages, provide advice and describe the next steps you must take.

Documents required when applying for insurance compensation

In the case of an insured event, the insured person is obligated to provide the insurer with true and complete information about the insured event, the related circumstances, size of the damages, and the persons that are possibly responsible for the event. Based on the declaration of damages and documents attached thereto, it must be possible to check on the circumstances of the insured event and the size of the costs. The insured person is obligated to present the 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 shall be entitled to request the original documents.

In order to make a decision regarding the compensation of damages, various information needs to be gathered and the circumstances of the insured event need to be clarified.

Therefore, we may demand the following:
• explanatory information and necessary certification;
• cost receipts;
• medical certificates;
• medical examination of the insured person and information regarding the results. The examination shall be conducted at
our expense, unless it is covered by the Health Insurance Funds. In the case of disputes, we shall base our decisions on the
evaluation of the expert appointed by us;
• a copy of the death certificate or other documents that prove the cause of death;
• information on the insured person:
  - from other insurers and financial institutions (incl. Swedbank and companies belonging to the same group as
    Swedbank);
  - from the Health Insurance Fund;
  - from other persons and state agencies that have 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 shall 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 review of the decision. Send us a written application explaining your position regarding the decision we made. We shall
respond within 10 days of the application being submitted. You have the right to appeal to the Consumer Protection Board with
complaints concerning our activities. If you need more detailed information for drawing up your complaint, we shall be happy to help
you. You also have the right to go to court in order to dispute the decision we have made regarding the compensation of your
damages.

Visa/MasterCard Gold charge credit cards are issued by Swedbank AS.

Travel insurance is provided by Swedbank P&C Insurance AS.

Read the terms and conditions of credit cards and insurance, and consult an insurance specialist if necessary. For further information
call our Customer Service on 888 1513 or see www.swedbank.ee/kindlustus.

The Travel Insurance Conditions 12 of Swedbank P&C Insurance AS for the Visa/MasterCard Gold charge credit cards issued by
Swedbank AS are valid as of 1 July 2016.