Travel Insurance
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. It does not reflect all the terms and conditions of the insurance contract and specific conditions concerning your insurance interest and requirements. Pre-contractual information and the terms and conditions of the contract are provided in other documents, e.g. the Travel Insurance Terms and Conditions, and the policy.

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 insurance contract covers:

- expenses of medical care and transport an abroad and repatriation related to accidents and illnesses. Accident insurance will be added automatically if you have selected medical assistance cover.

You can also select such 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);
- expenses arising from travel failure (trip cancellation, change of itinerary, delay in the means of transport, etc.);
- liability and legal assistance insurance will be added automatically if you have selected luggage, personal items and travel failure insurance.
- dangerous activities covers damage related to increased-risk activities/extreme sport (such as off-piste skiing/snowboarding, diving to depths of more than 10 m, mountain hiking at altitudes of 4500 m to 5500 m above sea level, etc.).
- working abroad covers damage caused while working or undergoing practical training abroad.

The additional cover for a sports trip extends the insurance cover “Travel disruption insurance” and “Property insurance”. Example: the additional cover will insure sports equipment (including rented sports equipment) with an additional sum insured of up to 3000 €. In addition you will have closed runs (track closing) insurance.

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 insurance policy.
- A maximum indemnity limit may apply for certain

What is not insured?
The following expenses, 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, or 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 an 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 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.;
risks or expenses in the cases provided in the Travel Insurance Terms and Conditions.

- If a single insurance contract covers several persons, the sums insured apply to each insured person individually.

- 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?

You can choose one of two insurance territories. Your choice is stated in the policy:

- Whole world (all countries of the world).
- Europe+ (geographical part of Europe, incl. the European part of Russia, the United Arab Emirates, Armenia, Azerbaijan, Egypt, Georgia, Israel, the Canary Islands, Cyprus, Morocco, Tunisia, and Turkey).

In Estonia, the 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 and notify us if the information you have provided changes during the insurance period.
- You should pay insurance premium in the amount and by the due date specified in the policy.
- 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?

Insurance premium is payable as a one-time payment upon conclusion of the insurance contract by money transfer to our account through Swedbank Internet Banking.

When does the cover start and end?

The insurance contract is considered to have been concluded and enters into force on the first day of the insurance contract validity period specified in the policy upon payment of the insurance premium. The trip cancellation and exchange of plane ticket cover enters into force on the third calendar day after the day insurance contract is concluded.

The insurance contract and the insurance cover are valid during the insurance period stated in the policy.

How do I cancel the contract?

If the insurance contract validity period is longer than one month, then you can withdraw from the insurance contract within 14 days of conclusion of it. You may terminate the insurance contract early at any time. You need to submit an application for withdrawal or early termination of the contract. The insurance contract will be terminated and the insurance cover will be end on the date specified in the application, but not earlier than on the date of submission of the application to the insurer.