

# Terms and conditions for IIZI Travel insurance

## Valid from February 7, 2023

*These insurance conditions apply to travel insurance contracts concluded through IIZI Kindlustusmaakler AS. Matters not regulated in the insurance contract are regulated by the Law of Obligations Act and other legislation.*

### 1. DEFINITIONS

- 1.1. The details of **the insurer** are provided in the insurance contract documents (an offer, a certificate).
- 1.2. **The policyholder** is a person who has concluded an insurance contract with the insurer.
- 1.3. **The insured person** is a natural person whose related risk is insured and who is a permanent resident of Estonia.
- 1.4. **The insurance broker** is IIZI Kindlustusmaakler AS, which mediates the insurance contract for the policyholder as an insurance broker.
- 1.5. **The insurance contract** is an agreement concluded between the insurer and the policyholder (hereafter collectively referred to as the parties) in writing or in a form that enables written reproduction, according to which the policyholder undertakes to pay the insurance premium specified in the insurance contract, and the insurer undertakes to pay insurance compensation in the case of an insured event.
- 1.6. **The certificate** is a document that proves the conclusion of an insurance contract and records everything essential that the parties have agreed upon.
- 1.7. **Insurable interest** is the policyholder's interest in insuring themselves against a specific insurance risk.
- 1.8. **The insurance risk** is the risk that is insured against.
- 1.9. **The insured event** is an unexpected and unforeseeable event agreed upon in the insurance contract, in the case of which the insurer must fulfil its obligation arising from the insurance contract.
- 1.10. **The trip** is a temporary stay of the insured person outside of Estonia.
  - 1.10.1. The starting point of the trip is in Estonia.
  - 1.10.2. There is no limit to the number of trips for an annual recurring travel insurance contract, but the length of one trip can be up to 90 days. One trip is considered traveling from the starting point of the trip in Estonia to the end point of the trip in Estonia.
  - 1.10.3. If the insured person has already left Estonia before the conclusion of the insurance contract and the beginning of the insurance period, i.e. they are already on a trip, the policyholder must report this when concluding the insurance contract.
- 1.11. **The sum insured** is the maximum possible compensation for each insured event and insured person. The compensation limit is the maximum possible compensation different from the sum insured defined in the insurance contract.
  - 1.11.1. The sum insured and the compensation limit are applied for each insured person and for each trip separately unless otherwise stated in the contract.
  - 1.11.2. Compensation limits are included in the sum insured, compensation limits are not added to the sum insured.
- 1.12. **The insurance period** is the period of time indicated on the certificate during which the insurance coverage is valid. If the trip is extended due to an insured event occurring for a reason beyond the control of the insured person, the insurance coverage is automatically extended by 48 hours.

- 1.13. **The area of validity** is the territory indicated on the certificate, where the insurance coverage is valid.
- 1.14. **The insurance compensation** is financial compensation paid according to the insurance contract for the loss caused due to an insured event.
- 1.15. **A chronic disease** is a medical condition of recurring or continuous nature that the insured person has at the time of signing the insurance contract.
- 1.16. **Multiple insurance** is a situation where the policyholder insures the same insurance risk at several insurers. In the case of multiple insurance, each insurer has an obligation according to its insurance contract, but the insured person cannot demand more compensation in total from all insurers than the actual amount of the loss.



## INSURED EVENTS

**The insured events for which the insurer and the policyholder may agree on compensation are listed below. The types of insured events covered, and the limit of their compensation are indicated on the certificate.**

### 2. Medical assistance

The insured event of medical assistance is an accident, sudden illness, sudden exacerbation of a chronic disease, or the death of the insured person on the trip.

### 3. Compensation for medical assistance

In the case of an insured event of medical assistance the following expenses incurred abroad are reimbursed:

#### 3.1. Medical expenses

3.1.1. Costs abroad for treatment prescribed by a doctor, fees for bed days in the hospital, examinations, and medication.

3.1.1.1. Expenses related to the unexpected exacerbation of a chronic disease abroad with a compensation limit of up to 5,000 euros.

3.1.1.2. Costs related to pregnancy complications abroad that occur before the 28th week of pregnancy with a compensation limit of up to 10,000 euros.

3.1.2. The compensation limit for the cost of dental first aid in a foreign country is 200 euros per one trip for one insured person.

3.1.3. Costs for necessary medical aids prescribed by a doctor in a foreign country.

#### 3.2. Transport and accommodation costs

3.2.1. The cost of transporting the insured person to a treatment facility and back are reimbursed.

3.2.2. In the case of medical indication, the costs for transportation and accommodation needed to return the insured person to Estonia are reimbursed.

3.2.3. Unavoidable and justified transport costs (round trip) and accommodation expenses for one person accompanying the insured person are reimbursed up to 1,000 euros.

3.2.4. Additionally, reasonable accommodation costs and transport costs for returning children to Estonia, up to 16 years of age, of the sick, insured, or dead insured person are reimbursed if it is necessary because the child has been left without the supervision of a close adult (e.g. parent, guardian) due to the insured event. Reasonable transportation costs for a close adult from and back to Estonia to bring the child back to Estonia, are reimbursed up to 1,000 euros.

The costs described in clauses 3.2.2 - 3.2.4 must be agreed upon with the insurer in advance.

#### 3.3. Death

If the insured person dies during a trip in a foreign country, the costs of bringing the remains of the insured person to Estonia or the funeral costs abroad (except for the funeral reception and travel expenses of the persons participating in the funeral) are reimbursed up to 10,000 euros.

#### **4. Medical assistance limitations and exclusions**

##### **4.1. Terrorism, natural disasters, crisis areas**

Medical assistance insurance only covers incidents caused by terrorism, natural disasters, riots, and other crises if the said event began after the start of the trip, and the insured person has taken all reasonable measures to avoid the loss.

##### **4.2. Physical work**

If the insured person is engaged in physical work while on the trip, the medical assistance insurance only provides coverage if this has been agreed upon with the insurer, and there is a notice of "Physical work" on the insurance certificate.

Physical work is work that generally requires physical effort, including work as a car or bus driver, forestry, agricultural or construction worker, catering worker, hotel attendant, or cleaner.

##### **4.3. Dangerous activities**

If the insured person is engaged in the activities listed below while on the trip, the medical assistance insurance only provides coverage if this has been agreed upon with the insurer, and there is a notice of "Dangerous activities" on the insurance certificate.

**The following activities are considered dangerous:**

- 4.3.1. snowboarding, alpine skiing on the marked trails of winter sports centres;
- 4.3.2. riding an ATV or snowmobile;
- 4.3.3. surfing, kitesurfing, and windsurfing;
- 4.3.4. weightlifting, powerlifting, ice hockey;
- 4.3.5. participation as a competitive athlete in competitions or at a training camp;
- 4.3.6. participation in hikes lasting longer than three days in uninhabited areas not exceeding 5,000 m above sea level. Such hikes must be conducted by a professional guide;
- 4.3.7. participation in military exercises, provided these do not take place in an area where combat, military actions, or any other armed conflicts are taking place.

##### **4.4. Medical assistance insurance exclusions**

###### **4.4.1. Costs that are not reimbursed under the insurance contract:**

- 4.4.1.1. for planned treatments;
- 4.4.1.2. for complications that occur after the 28th week of pregnancy or that are related to childbirth, abortion, artificial insemination, the prevention of pregnancy, or a newborn child;
- 4.4.1.3. which are not necessary or unavoidable emergency aid (for example, physiotherapy).  
Emergency aid is unavoidable aid that the delay of which may cause permanent harm to the insured person's health;
- 4.4.1.4. for alternative treatments or scientifically unproven treatment methods;
- 4.4.1.5. for preventive procedures, e.g. vaccines, unless it is due to an insured event of medical assistance;
- 4.4.1.6. if related to an oncological disease, with the exception of costs up to the initial diagnosis if the initial diagnosis was given during the trip;
- 4.4.1.7. if related to a sexually transmitted disease (including AIDS, HIV), with the exception of costs up to the initial diagnosis if the initial diagnosis was given during the trip;
- 4.4.1.8. for the treatment of illnesses caused by mental disorders (e.g. depression, phobias), excluding costs up to the initial diagnosis if the initial diagnosis was given during the trip;
- 4.4.1.9. if resulting from chemical, biological, or nuclear weapons or attacks;
- 4.4.1.10. if arising from participation in military activities;
- 4.4.1.11. related to general exclusions (clause 36).

#### 4.4.2. **Medical assistance insurance does not cover the following activities:**

- 4.4.2.1. mountain climbing, motor sports, air sports, contact and combat sports (boxing, judo, etc.), extreme sports (skateboard, bicycle stunts, etc.), alpine skiing or snowboarding outside marked trails, diving to a depth of more than 40 metres, parachute and bungee jumping, sailing on the open sea if a port is not reached at least every seven (7) days;
- 4.4.2.2. working while traveling as a police officer, security guard, rescue worker, deminer, miner, diver, stuntperson or flight crew member.

### 5. **Instructions in the case of an insured event of medical assistance**

- 5.1. In the case of an insured event, the insured person must contact a qualified doctor and obtain a treatment certificate stating the time of the onset of the symptoms and the diagnosis.
- 5.2. The insured person can pay the bills themselves. In such cases, all documents must be kept for later submission to the insurer. The insured person may also contact the insurer or the insurer's claims-handling partner for direct bill payments.
- 5.3. The insurer or the claims-handling partner must be immediately informed about the need for transport to the country of origin, surgery, or hospitalisation and the corresponding costs.

### 6. **TRAVEL INTERRUPTION**

- 6.1. A travel interruption insurance event is the cancellation, interruption, or delay of the trip caused by:
  - 6.1.1. illness, accident, or death of the insured person, their only travel companion, host, or family member (a parent, child, sister, brother, spouse, life partner, or grandparent);
  - 6.1.2. life-threatening condition or death of the insured person's parent, grandparent, uncle, aunt, mother-in-law, father-in-law, sister, brother, child, grandchild, partner's child, daughter-in-law, son-in-law or any other close person;
  - 6.1.3. technical failure of the means of transport used for the trip, theft, traffic accident, or bad weather preventing travel, overbooking, or airspace congestion;
  - 6.1.4. the non-departure of a regular means of transport due to a traffic accident, technical failure, or weather conditions;
  - 6.1.5. damage or destruction of the insured person's property located in the country of their permanent residence, due to which their presence is needed;
  - 6.1.6. theft of the insured person's luggage (including identity documents) in a foreign country or becoming the victim of another crime as a result of which the initial travel plan cannot be adhered to;
  - 6.1.7. staying alone for further travel;
  - 6.1.8. unexpected traffic jam. A loss caused by expected traffic jams during peak hours (clause 8.4.2.) is not reimbursed.

#### 6.2. **A travel interruption insurance event with extended coverage is:**

Travel interruption extended coverage is only valid if the certificate has a notice of "Extended coverage".

- 6.2.1. a change in the departure time of an airplane or other means of transport;
- 6.2.2. a volcanic eruption, hurricane, flood, earthquake, or other natural disasters that occurs during the trip or within a week before the trip in the region that the insured person intended to pass on the trip and that may directly affect their travel plans or pose a threat to their life or health;
- 6.2.3. an act of terrorism on the route of the trip, which occurs during the trip or within a week before the trip, in a region that the insured person intended to pass on the trip, and that may directly affect their travel plans or pose a threat to their life or health;
- 6.2.4. evacuation due to a natural disaster, war, or war-like situation if that situation emerged

- after going on the trip. The insurer does not organise the evacuation, but reimburses the costs;
- 6.2.5. cancellation of the event or business meeting that was the purpose of the trip;
  - 6.2.6. travel interruption due to a work stoppage or strike of the transport company (including the company serving it) or the insolvency of the service provider included in the travel package, except for a travel interruption due to the insolvency or work stoppage of the travel organiser or agency.

### 6.3. Voluntary cancellation of the trip

Insurance coverage is only valid if the certificate has a notice "Voluntary cancellation of the trip".

- 6.3.1. Voluntary cancellation is the cancellation of the trip by the insured person for any reason before or during the trip.
- 6.3.2. In the case of voluntary cancellation, 70% of the cost of the unused part of the travel package, which is not returned by the tour operator or the service provider, is reimbursed, up to the travel interruption compensation limit specified in the policy. Costs incurred after the cancellation of the trip (for example, new return tickets, etc.) are not reimbursed.
- 6.3.3. Voluntary cancellation insurance coverage is valid if the insurance contract is concluded within two weeks of booking the trip or concluding a travel agreement, and 100% of the trip cost is insured.

## 7. Compensation for travel interruption

- 7.1. In the case of the insured event of travel interruption, the costs for unused services or added costs related to the insured person are reimbursed. If it is not possible to prove the size of the loss related to the insured person, the loss is reimbursed proportionally to the share of the insured person in relation to the number of users of this service (including children).
- 7.2. If the trip is cancelled, the cost of the services that were missed due to the insured event and were purchased in advance, and what the insured person could not get back from the service providers by cancelling the service, including costs for transportation, accommodation, entertainment (e.g. concert tickets, excursions, conferences) are reimbursed.
- 7.3. If the trip was interrupted or delayed, the reasonable and justified accommodation and transportation costs incurred for continuing the trip or returning to the starting point in addition to the initial travel package due to the insured event are reimbursed. Such additional costs are not reimbursed if the return trip was not paid before the insured event occurred.
- 7.4. If the insured person returns to Estonia within 24 hours from the beginning of the insurance period due to an insured event of travel interruption, the cost of the unused services and the added cost related to the insured person are reimbursed.
- 7.5. In the case of a delay with the start of the trip due to an insured event, the insured person's unavoidable accommodation costs are reimbursed if the insured person lives more than 50 km from the starting point of the trip.

## 8. Travel interruption limitations and exclusions

- 8.1. If the symptoms of an illness appear earlier than on the third calendar day after the travel insurance certificate is issued, it is not considered an insured event of travel interruption.
- 8.2. A loss caused by incomplete or non-compliant documentation (e.g. expired document, lack of visa, non-compliant medical test and/or vaccination certificate) is not reimbursed.
- 8.3. A loss caused by the prohibition of authorities to the insured person to cross a state border, or by the service provider to enter the means of transport is not reimbursed.
- 8.4. A loss caused by the incorrect planning of the travel schedule is not reimbursed. The time margin is insufficient, if:
  - 8.4.1. the gap between connecting flights is less than two hours in Europe and less than three hours in the case of border crossing that includes border controls outside Europe, except for connecting

flights covered by a single ticket;

- 8.4.2. Not enough time was reserved to complete the route, i.e. the local traffic conditions, weather conditions, etc., were not taken into account.
- 8.5. If the accommodation or transport company or tour operator offers a replacement service instead of the unused service, the insurer considers the cost of the replacement service to be equal to the unused service, and this part of the loss is not subject to compensation under the insurance contract.
- 8.6. The loss for the voluntary cancellation of the trip is not reimbursed if the client has signed the insurance contract later than two weeks after booking the trip or signing any other travel agreement.
- 8.7. The loss caused by travel interruption due to the insolvency or interruption of work of the tour operator or travel agency is not reimbursed.
- 8.8. The loss is not reimbursed if it is related to general exclusions (clause 36).

## **9. Instructions in the case of an insured event of travel interruption**

- 9.1. In the case of travel interruption, the insured person must inform the tour operator, accommodation provider, transport company and other service providers, so that the travel interruption will incur the lowest possible costs and fines.
- 9.2. In the case of travel interruption caused by health problems, the insured person must immediately consult a qualified doctor and provide the insurer with a certificate stating the time of the onset of symptoms and diagnosis.
- 9.3. In the case the insured event was related to the host, the insured person must prove that visiting the host was an essential part of the trip.
- 9.4. In the case the insured event was related to a means of transport, the insured person must submit to the insurer a certificate from the transport company about the occurrence of the incident, its circumstances, and the amounts reimbursed to the insured person (e.g. unused airport fees).
- 9.5. To prove a traffic jam, a photo of the traffic jam must be taken, on which the location and time of the photo can be identified.
- 9.6. In all cases, the insured person must prove the occurrence of the event and the amount of loss.

## **10. LUGGAGE**

- 10.1. Luggage means the items the insured person has with them on the trip, except goods, product samples, motor vehicles, trailers, money, precious metals and stones (including jewellery), illegal items, and irreplaceable items (for example, works of art).

### **11. A luggage-related insured event is:**

- 11.1. theft or robbery of the luggage in a foreign country;
- 11.2. the delay of the luggage being handed over to the transport company and arriving in a foreign country more than four hours later, or another situation where the insured person did not have access to their luggage in a foreign country within four hours from the moment they should have had that access;
- 11.3. the damage or loss of the luggage handed over to the service provider under its supervision;
- 11.4. the damage or destruction of the luggage due to a traffic accident in a foreign country. A traffic accident in the context of these conditions is a collision between a motor vehicle and another road user.

### **12. Compensation for luggage**

- 12.1. If the luggage is delayed, the cost of purchasing or renting necessary basic goods (clothing, washing supplies, etc.) is reimbursed in the amount indicated on the certificate for each day of delay, up to a maximum of five (5) days.
- 12.2. If the delay of the luggage significantly prevents the fulfilment of the purpose of the trip, additional compensation will be provided in clause 12.1



reasonable and justified costs of buying or renting the items necessary for the purpose of the trip (sports equipment and clothing, musical instruments, official clothing) up to 50% of the sum insured of the luggage insurance.

12.3. If the damaged item can be repaired, the repair costs will be reimbursed.

12.4. If repair of the damaged item is not possible or economically reasonable, the luggage is stolen, robbed, or lost under the supervision of the service provider, the market value of an equivalent item at the time of the loss is reimbursed.

12.5. If it is not possible to find out the market value of the damaged, stolen, or lost item, compensation is determined based on the item's purchase price, from which 15% annual wear and tear is deducted for items over one-year-old. Maximum wear and tear is 70%.

12.6. In the case of events involving suitcases and bags, the insured person may receive compensation of 35 euros in the case of damage or 70 euros in the case it becomes unusable without proving the financial amount of the loss.

12.7. In the case of the theft or destruction of identity documents in a foreign country, costs of up to 120 euros will be reimbursed for re-application.

### **13. Damage to sports equipment of the insured person during intended use.**

Insurance coverage is only valid if there is a notice of "Damage to sports equipment" on the certificate.

The insured event of the damage to sports equipment (for example, skis, bicycles) is the theft of sports equipment, as well as its unexpected and sudden destruction or damage, including damage to sports equipment in the possession or use of the insured person.

### **14. Compensation for sports equipment**

14.1. In the case of the theft, unexpected destruction, or damage of sports equipment, the insurer reimburses either the cost of repairing the item or, if it is not economically reasonable or possible to repair, the market value of the item, but not more than the amount indicated on the certificate for "Damage to sports equipment".

14.2. The market value of the item is considered to be the market value in Estonia, except in the case of a rented or leased item, the market value of which is the amount claimed by the lessor.

14.3. If it is not possible to find the market value of the item, compensation is determined based on the item's purchase price, from which 15% annual wear and tear is deducted for items over one-year-old.

### **15. Luggage restrictions, safety requirements, and exclusions**

#### **15.1. Storage requirements**

15.1.1. Electronic devices, such as a computer, mobile phone, photo, video and multimedia devices, their accessories, etc., must be kept under the constant supervision of the insured person or locked in a safe or, in the absence of one, in another locked room (e.g. a hotel room) that cannot be accessed by outsiders.

15.1.2. In the means of transport, electronic devices may not be kept in the checked luggage or put into the luggage compartment, unless the transport company has forbidden the item in the passenger cabin.

15.1.3. If leaving the luggage in a public place is unavoidable, all reasonable measures must be taken to prevent damage.

15.1.4. It is only allowed to leave luggage in the car during daytime hours (6:00 a.m. to 10:00 p.m.). At the same time, the car must be locked and the luggage not placed in plain sight. Electronic devices must not be left in a vehicle without supervision.

15.1.5. If these storage requirements are not met, the insurer may reduce the compensation by up to 50%

of the amount of the loss if there is a causal connection between non-compliance with the requirements and the occurrence of the insured event and/or the amount of the loss resulting from it.

## **15.2. Luggage insurance exclusions**

15.2.1. Luggage insurance does not cover damage caused by the loss, forgetting, natural wear and tear, scratches, damage to decorative details, actions of the authorities, or damage related to general exclusions (clause 36).

## **16. Instructions in the case of an insured event of luggage insurance**

16.1. In the event of delay or damage to the luggage handed over to the transport company, the transport company must be informed of the incident within seven (7) days, and a certificate of the incident requested and submitted to the insurer.

16.2. In the case of the theft or robbery of the luggage, you must contact the police, ask for proof of the theft, and submit it to the insurer.

16.3. If the luggage is damaged, photos must be taken of the damaged items, showing the location of the damage and the item as a whole.

16.4. Damaged electronic devices (e.g. computer, phone, camera) must be kept and handed over to the insurer if the insurer wishes to inspect them to assess the extent of the damage.

16.5. If the insured person gets the lost luggage or part of it back after receiving insurance compensation, they must immediately return it to the insurer, in whole or the corresponding part of the insurance compensation. Essential goods purchased due to the luggage delay must be handed over to the insurer after receiving compensation if required by the insurer.

## **17. LIABILITY INSURANCE**

### **18. The insured event of the liability insurance**

The insured event of the liability insurance is damage caused by the insured person to a third party illegally in a foreign country, which the insured person must compensate due to being guilty of causing the damage or being responsible for such according to the law.

### **19. Compensation for liability insurance**

19.1. In the event of liability insurance, the injured third party is compensated for damage caused to their property or health (including medical expenses, incapacity for work, funeral expenses).

19.2. If necessary, the legal expenses of the insured person for their defense will be reimbursed if this has been previously agreed with the insurer.

### **20. Liability insurance limitations and exclusions**

20.1. If several persons caused the damage to the third party, only the damage caused by the insured person will be compensated.

20.2. Damages are not compensated, if:

20.2.1. caused to the insured person themselves or their family member;

20.2.2. caused by a motor vehicle;

20.2.3. related to the deductible of a rental vehicle;

20.2.4. caused in the performance of official duties or in the course of economic activities;

20.2.5. caused during sports competitions or preparatory training;

20.2.6. indemnified by the insured person or agreed to be indemnified without involving the insurer;

20.2.7. related to general exclusions (clause 36).

## **21. Instructions in the case of an insured event of liability insurance**

21.1. The insured person may not agree to compensate the damage until it has been agreed with the insurer in a form that allows reproduction in writing.

21.2. In the case of the insured event of the liability insurance, the insured person must submit a claim by the injured person, their own explanation about the incident, and other documents proving the compensation claim and the amount of damage.

## **22. Rental car deductible insurance**

Insurance coverage is only valid if there is a notice of "Rental car deductible" on the certificate.

## **23. The insured event of the rental car deductible is:**

Theft, robbery, destruction, or damage of a car rented by the insured person during the trip, as a result of which the insured person becomes liable to the rental company to pay the deductible arising from the rental agreement. A rental company is a legal entity whose official field of activity is the short-term rental of vehicles.

## **24. Rental car deductible compensation**

In the case of the insured event, the insurer compensates the damage caused to the rental car of the insured person to the extent of the deductible specified in the rental agreement, but not more than the amount of the deductible for the rental car stated on the travel insurance certificate.

## **25. Instructions in the case of an insured event of the rental car deductible**

25.1. In order to detect possible damage, the insured person must inspect the rental car upon receiving it and handing it over and document any damage found. Identified defects and damage must be recorded in the rental agreement with video recordings or photos.

25.2. Damage to the rental car must be documented with the rental company and it is necessary to submit the rental company's confirmation of the deductible of the comprehensive insurance taken by the rental company.

25.3. In order to receive compensation, the insured person must submit the rental agreement to the insurer and the claim submitted by the rental company for the payment of the deductible and proof that the insured person has paid the deductible to the rental company.

## **26. Rental car deductible insurance exclusions**

The insurer does not reimburse the cost or damage:

26.1. if the rental car has been used in conflict with the terms of the rental agreement or was driven by a person who is not mentioned in the rental agreement;

26.2. if it occurred to the rental car due to driving in an unsuitable place or road (for example, on terrain, forest, field, marsh, water, coastal area, forest road, unofficial ice road, etc.);

26.3. if the incident took place during a race, competition, or training;

26.4. related to general exclusions (clause 36).

## **27. Medical assistance insurance for COVID-19**

Insurance coverage is only valid if there is a notice of "COVID-19 medical assistance" on the certificate.

**28. The insured event of the medical assistance related to COVID-19 is:**

the insured person falling ill with COVID-19 in a foreign country.

**29. Compensation for medical assistance related to COVID-19**

Costs abroad for treatment related to COVID-19, prescribed by a doctor, fees for bed days in hospital, examinations, and medication are reimbursed up to the sum insured in the medical assistance stated on the certificate.

**30. Limitations and exclusions for medical assistance for COVID-19:**

30.1. Medical assistance insurance does not cover expenses related to COVID-19 quarantine or other restrictions, including additional accommodation and transportation costs.

30.2. related to general exclusions (clause 36).

**31. Travel interruption insurance related to COVID-19**

Insurance coverage is only valid if there is a notice of "COVID-19 travel interruption" <sup>11</sup> on the certificate.

**32. The insured event of the travel interruption related to COVID-19 is:**

32.1. the insured person, their family member, or their only travel companion falling ill with COVID-19 before the start of the trip;

32.2. the insured person, their family members travelling with them or their only travel companion falling ill with COVID-19 during the trip;

**33. The insurance event of the extended coverage of travel interruption related to COVID-19 is:**

The extended coverage of travel interruption related to COVID-19 is only valid if the certificate has a notice "Extended coverage related to COVID-19".

33.1. The cancellation of the event that was the purpose of the trip (i.e. conference, seminar, fair, concert, theatre performance, sports competition) due to COVID-19.

**34. Compensation for the travel interruption related to COVID-19:**

34.1. The costs of the services that were missed due to the insured event and were purchased in advance, and what the insured person could not get back from the service providers by cancelling the service, including costs for transportation, accommodation, and entertainment (e.g. concert tickets, excursions, conferences) are reimbursed.

34.2. Reasonable and justified additional costs for accommodation and transportation for returning to Estonia and staying in quarantine during the trip due to the illness of COVID-19, will be reimbursed for a maximum of 14 days up to the sum insured for the travel interruption stated on the certificate.

**35. Limitations and exclusions of the travel interruption insurance related to COVID-19**

35.1. The cost of the COVID-19 testing required for travelling is not reimbursed.

35.2. Any other cases of travel interruption that are impacted by COVID-19 (e.g. restrictions on border crossing of the destination or transit country, quarantine requirements in these countries, bans on entering certain areas, changes in flight times/flight cancellations, etc.) and any additional costs caused by such are not reimbursed.

35.3. Reimbursement of losses related to falling ill with COVID-19 is provided on the condition that the insured person, their family member, or the only travel companion has been diagnosed with COVID-19 by a qualified doctor.

#### 35.4. Expenses related to the fact that the insured person's travel documents do not match

the current requirements established in any country due to the COVID-19 pandemic or any other travel arrangement issues are not reimbursed.

35.5. related to general exclusions (clause 36).

## **36. GENERAL EXCLUSIONS**

Any damage or cost is not reimbursed if:

- 36.1. it is related to a fact known to the insured person, foreseeable or generally known at the time of concluding the contract or booking the trip;
- 36.2. the event happened before the insurance premium was paid;
- 36.3. it did not arise as a result of an insured event;
- 36.4. it is not listed as compensation (for example, non-pecuniary damage, per diem, lost income, indirect costs);
- 36.5. there is no notice on the certificate about the corresponding insurance cover;
- 36.6. it occurred outside the validity area or validity period of the insurance;
- 36.7. it exceeds the sum insured or the compensation limit;
- 36.8. it is not proven;
- 36.9. it has been compensated by another person;
- 36.10. the insured would have had to bear such cost even if the insured event had not occurred;
- 36.11. food and drink expenses;
- 36.12. it is intentionally caused by the insured person;
- 36.13. it is caused or contributed to by the insured person being drunk, under the influence of narcotics or behaviour-affecting drugs or other such substances;
- 36.14. It is related to the insured person's suicide, suicide attempt, or self-harm;
- 36.15. it is caused directly or indirectly by: war, civil war, *coup d'état*, military or usurping power, insurrection, civil unrest, revolution, terrorism, political armed conflict, invasion, military conflict, hostilities or war-like activities, nationalization or confiscation or requisition of assets, or any other event similar to the above, or any measures taken to control, prevent or stop any of the above or any way relate to any of the above.
- 36.16. it has occurred to the insured person in connection with the use of nuclear energy for any purpose or the loss of the control of this energy;
- 36.17. it is related to the activities of the authorities;
- 36.18. it is related to an epidemic or pandemic. This exclusion does not apply to the coverage of "Medical assistance related to COVID-19", "Travel interruption related to COVID-19" and "Extended coverage of travel interruption related to COVID-19";
- 36.19. if an international sanction is imposed by the Government of the Republic of Estonia, the United Nations, the European Union, Great Britain, or the United States to the receiver of the payment or a person related to them.

## **37. Conclusion, entry into force and validity of the insurance contract**

- 37.1. By paying the insurance payment, the policyholder confirms that they agree to conclude the contract under the agreed conditions, has familiarised themselves and agrees with insurance conditions, and undertakes to fulfil them.
- 37.2. The insurance contract comes into force when the policyholder has paid the insurance payment to IIZI Kindlustusmaakler AS.
- 37.3. The conclusion of the contract is proven by a certificate, and the date of the conclusion of the contract is the date indicated on the certificate.

- 37.4. The contract ends at the end of the insurance period by agreement of the parties, or in other cases stipulated by law or the contract.
- 37.5. In the case of an insured event, either party may terminate the contract with one month's notice, no later than one month after the insurer has made a decision on compensating or refusing to compensate.
- 37.6. If the data indicated on the certificate changes, it must be reported to the insurer or IIZI Kindlustusmaakler as soon as possible, but within three working days at the latest. The notice must be given in writing or in a form reproducible in writing. The insurance contract is considered changed when the insurance broker has issued a new certificate about the change and the policyholder has fulfilled the condition specified in the certificate for the enforcement of the change. Until a new certificate is issued, the data indicated on the last certificate is considered correct.
- 37.7. The execution and interpretation of the insurance contract are based on all the documents attached to the insurance contract as a whole. In the case of contradictions, the interpretation is based first on the certificate, then on the insurance offer, and then on the conditions of the insurance product.

## **38. Rights and obligations of the parties**

### **38.1. Obligations of the insured person and the policyholder**

- 38.1.1. When concluding the contract, the policyholder must provide true and complete information about all important circumstances that may affect the conclusion of the contract. The obligation to notify also applies if the policyholder assumes that the insurer is already aware of the relevant fact.
- 38.1.2. The policyholder must introduce and explain the obligations arising from the insurance contract to the insured persons. It is assumed that the policyholder has introduced and explained the obligations arising from the contract to the insured persons.
- 38.1.3. In the case of an insured event, the insured person must take all possible measures to further limit the damage, prevent possible additional losses, and find out the circumstances and causes of the insured event, the extent of the damage, the cause of the damage, and the witnesses.
- 38.1.4. The insured person must notify the insurer of the insured event as soon as possible after it occurred or became known to them.
- 38.1.5. It is the responsibility of the insured person to prove the occurrence of the insured event and the amount of the damage with documents reproducible in writing (e.g. certificates, e-mails, payment documents, photos, screenshots, explanatory letters from witnesses).
- 38.1.6. The policyholder and the insured person must provide the insurer with correct and complete information.
- 38.1.7. The insured person is obliged to immediately return the insurance compensation to the insurer if the circumstances precluding compensation have appeared after the loss has been compensated, or if the loss has been compensated by a third party.
- 38.1.8. The insured person is obliged to enable the insurer to get access to special types of personal data if it is needed to determine the insurer's obligation. In the case of a breach of the aforementioned obligation, the insurer has the right to refuse compensation.

### **38.2. OBLIGATIONS OF THE INSURER**

- 38.2.1. To enable the policyholder to familiarise themselves with the documents related to the insurance contract before concluding the insurance contract;
- 38.2.2. To keep confidential any information that has become known to them in connection with the insurance contract;
- 38.2.3. To register a damage report;
- 38.2.4. To immediately start handling the insured event after receiving the notice about the loss and

determine the amount of loss to be compensated;

38.2.5. To inform the insured person as soon as possible of the documents needed to determine the cause and amount of the loss due to the insured event;

38.2.6. The insurer is obliged to fulfil the obligations arising from the contract and the law in good faith;

38.2.7. The insurer is obliged to complete the claim proceedings as soon as possible, but no later than 10 days after receiving the necessary data and documents.

### **38.3. The rights of the insured person and the policyholder**

38.3.1. In order to compensate the justified administrative expenses (e.g. phone calls, translation, data communication) incurred as a result of the insured event, the insured person has the right to demand compensation from the insurer within the limits of 100 euros.

38.3.2. The policyholder and the insured person have the right to receive a decision on compensation for the loss or refusal to do so.

### **38.4. Rights of the insurer**

38.4.1. With paying compensation, the ownership of the destroyed property and the right of claim against the person who caused the damage are transferred to the insurer.

38.4.2. In the event that sanctions imposed by the Government of the Republic of Estonia, the United Nations, the European Union, the United Kingdom, or the United States directly or indirectly prevent the provision of insurance services based on the relevant insurance contract, Seesam has the right to unilaterally and without notice cancel the insurance contract.

## **39. Reduction of insurance compensation and refusal to pay**

The insurer is partially or completely released from the obligation to fulfil the insurance contract if:

39.1. The insured person has violated at least one of the obligations stipulated in the insurance contract and this violation has an impact on the occurrence of damage or its extent, or on determining the extent;

39.2. If the insured person does not hand over the destroyed property to the insurer, the insurer has the right to reduce the compensation by the value of the destroyed property;

39.3. If the insured event has occurred due to the intention or gross negligence of the insured person;

39.4. False information has been willingly provided about the circumstances of the damage or its extent;

39.5. The insured event is caused by the activities of the insured person under the influence of alcohol, drugs, or psychotropic substances.

## **40. Return of insurance compensation**

40.1. The insured person is obliged to return the insurance compensation to the insurer as soon as possible if, after receiving compensation for the loss, circumstances precluding compensation have appeared, or if the loss has been compensated by a third party.

40.2. If the insured person regains the stolen or robbed property after the payment of the insurance compensation, the regained item must be handed over to the insurer or the insurance compensation must be returned.

## **41. Expiration of claims**

The expiration period for claims arising from the insurance contract is three years, and the calculation starts from the end of the calendar year the claim becomes collectible.



#### **42. Termination of the insurance contract**

- 42.1. The insurance contract ends at the end of the insurance period, on cancellation of the insurance contract, withdrawal from the insurance contract, by mutual agreement of the parties, or on any other grounds prescribed by law.
- 42.2. Any party of the insurance contract may cancel the insurance contract and withdraw from it by making a statement to the other party.
- 42.3. After the occurrence of an insured event, either party may cancel the insurance contract within one month after learning of the insurer's decision on compensation, by notifying the other party one month in advance.

#### **43. Settlement of disputes**

- 43.1. Disputes arising from the insurance contract are to be attempted to be resolved by negotiations. If an agreement is not reached, the parties have the right to appeal to the Harju County Court or to the insurance conciliation body operating at the Estonian Insurance Association. Before applying to the insurance conciliation body, a claim must be submitted to the insurer, and the insurer must be given the chance to respond to the claim. More information is available on the website of the Estonian Insurance Association [www.eksl.ee](http://www.eksl.ee).
- 43.2. The policyholder has the right to file a complaint about the insurer's activities at the Estonian Financial Supervision and Resolution Authority (Sakala 4, 15030 Tallinn).

#### **44. Form of notices**

All notifications between the parties necessary for the fulfilment of the insurance contract must be submitted in a form that allows for written reproduction.

#### **45. Contradictions**

If there are contradictions in the documents of the insurance contract, the interpretation is based first on the certificate, then on the insurance offer, and then on the conditions of the insurance product.