

# Travel insurance

## Insurance product informational document



**Company:**  
ADB "Gjensidige"

**Product:**  
Travel insurance

This document contains general information about an insurance product - travel insurance. This document does not reflect the conditions of a specific insurance agreement and is not a part of an insurance contract. Detailed pre-contractual and insurance-related information can be found in the following documents: ADB „Gjensidige“ Insurance type rules (Travel insurance terms and conditions No. 061, valid edition of 11 August 2020, General insurance terms and conditions, effective as of 11 May 2021), the insurance policy, insurance contract, insurance policy and their annexes.

### What is this type of this insurance?

**Travel insurance** covers events that happen during your trip abroad and / or during your trip and cause you to incur unexpected expenses. The following risks can be covered according to your choice (you can choose them individually, a part of them, or all together): medical expenses insurance, accident insurance, personal civil liability insurance, baggage insurance, sport activities and equipment insurance, travel document insurance, failed or interrupted travel insurance, travel delay or cancellation insurance, travel connection insurance.



#### What is included in insurance coverage?

Insurance coverage applies to the following events (only if you have selected specific events in the contract):

- ✓ **Medical expense insurance** - referral to a health care facility due to accidental bodily injury or an acute medical condition requiring emergency medical care. In addition, when immediate medical attention is needed in the event of an exacerbation of chronic illnesses, when they are life-threatening. In case of emergency medical care due to pregnancy complication, we indemnify up to 300 Eur. In cases of removal of toothache and its source, we indemnify up to 200 Eur. In cases of purchase of necessary medicines and medical supplies prescribed by a doctor, in cases when there is no prescription from a doctor - we indemnify up to 25 Eur. We indemnify expenses for transportation to and from the medical institution, medical repatriation, travel of an accompanying person, transportation of unaccompanied minor children under 16 years of age.
- ✓ **Accident insurance** - bodily injury, disability or death resulting from an accident abroad
- ✓ **Personal civil liability insurance** - unintentional actions that have caused damage to the life, health or property of another person
- ✓ **Baggage insurance** - loss, damage or delayed delivery of baggage. Baggage transported by a car or air transport is insured  
Baggage carried by air shall be insured only if it is checked in and has been delivered to the carrier's luggage department. Insurance coverage applies when luggage is more than 6 hours late, damaged or not delivered within 21 days  
Baggage carried by a car is insured against damage, loss due to the, third party malicious actions, natural disasters, traffic accidents and re. Damages shall be reimbursed subject to the approval of the competent authorities. The from car insurance coverage is only valid if the baggage has been left in the locked trunk of a car and was stolen after third party broke into it
- ✓ **Sports activities and equipment insurance** - direct financial loss due to illness or injury that prevented you from engaging in sports activities abroad, or the late delivery, loss or damage of your rented and / or own sports equipment abroad
- ✓ **Travel document insurance** - losses incurred due to the loss and acquisition of new travel documents abroad (passport, identity card, driver's license, vehicle registration certificate) including loss, replacement or purchase of named (registered) travel tickets abroad
- ✓ **Failed, interrupted travel insurance** - in the event of failure to engage in a scheduled and pre-paid travel or interruption of the travel due to an insured event. We will pay for the travel expenses which were prepaid to the organizers or service providers according to the travel or service provision contract (i.e. transportation, accommodation) whenever you fail to travel or expenses incurred in the first airport towards the final destination of the travel



#### What is not included in insurance coverage?

Unless specified otherwise in the insurance contract, medical expenses insurance does not cover:

- ✗ Events caused by activities or sports, physical work that is dangerous to life
- ✗ Diagnosis and treatment of medical conditions that were (or may have been) known to you
- ✗ Medical assistance, which was destination of your travel or course of treatment started before the insurance contract entered into legal force
- ✗ Treatment in excess of the immediate necessary medical care, medical rehabilitation and restorative treatment, physiotherapy
- ✗ Costs of medical repatriation to the country whose nationality you have or which is the state of your permanent residence, if no further treatment is required
- ✗ Oncological diseases

Unless specified otherwise in the insurance contract, accident insurance does not cover the following events:

- ✗ Which are a result of life-threatening activities or sports, physical work
- ✗ Not supported by medical documentation and / or results of diagnostic tests performed at a foreign medical institution

Unless specified otherwise in the insurance contract, civil liability insurance does not cover the following events:

- ✗ Experienced by you, your family members, people travelling with you, or your employer
- ✗ That took place in the context of professional, employment activities or participating in competitions
- ✗ Related to items rented, entrusted, borrowed or taken for safekeeping
- ✗ Related to the storage or use of motor and non-motor vehicles
- ✗ Non-pecuniary damage

Unless specified otherwise in the insurance contract, baggage insurance does not cover the following events:

- ✗ In cases you did not contact the carrier within 6 hours and did not receive written confirmation of the incident
- ✗ Baggage was delayed on the way back from your trip
- ✗ Baggage external visual changes that did not result in changes in the functions
- ✗ Losses caused by the transporting the following in the baggage: money, securities, documents, tickets, computer equipment, mobile phones
- ✗ Items damaged were intended for professional or commercial use



- ✓ **Travel delay, cancellation insurance** - direct financial loss caused by the delay, change of the first means of transportation, flight time change or cancellation by the initiative of the carrier when going to or returning from a trip. Insurance coverage is limited to air travel on international routes
- ✓ **Travel connection insurance** - direct financial loss due to the delay of the non-first means of transportation (whenever travelling with a transfer) due to the delay or cancellation of the previous aircraft due to the responsibility of the carrier and / or weather that is inappropriate

**The sum insured per insured person shall be determined for each insured risk separately and shall be specified in the insurance contract**



**Unless specified otherwise in the insurance contract, sports activities and equipment insurance does not cover the following events:**

- ✗ When you did not report the theft to the police within 24 hours and did not receive an official certificate
- ✗ Exterior image changes to the sports inventory that do not result in a change in function
- ✗ Inventory theft occurred from unattended transport (with the exception of cases of burglary) or when leaving inventory unattended in a public place
- ✗ Sporting equipment delayed on returning from a trip

**Unless specified otherwise in the insurance contract, travel documents insurance does not cover the following events:**

- ✗ In case the event was not confirmed by law enforcement, travel organizer or other competent authority
- ✗ Financial losses incurred are covered by the travel organizer
- ✗ You have lost your unnamed tickets

**Unless specified otherwise in the insurance contract, failed, interrupted travel insurance does not cover the following events:**

- ✗ You have failed to travel due to your reluctance to travel or other personal circumstances
- ✗ You have not traveled due to health problems that you or your relatives have experienced and / or underwent planned surgery in the last 6 months before the effective date of the contract
- ✗ On the date of the conclusion of the insurance contract you were or should have been aware of the state of health of you, your relatives or another person insured under the insurance contract or his / her relatives, which may have been recognized as the cause of the insured event

**Unless specified otherwise in the insurance contract, travel delay, cancellation insurance does not cover the following events:**

- ✗ You were late to arrive at the point of departure and / or check-in at the airport in accordance with the scheduled time
- ✗ Alternative transport departing no later than in 6 hours from the scheduled departure time has been provided
- ✗ You have become aware of the change in the schedule of the departure of the vehicle earlier than 24 hours to the scheduled time of departure
- ✗ The event happened within 72 hours after the conclusion of the insurance contract

**Unless specified otherwise in the insurance contract, travel connection insurance does not cover the following events:**

- ✗ You were late for checking in at the airport according to the travel schedule time due to your fault
- ✗ An alternative departure option was provided within 6 hours from the scheduled transfer time
- ✗ You have known of a change or delay in your departure schedule less than 24 hours in advance
- ✗ The primary means of transportation was late to arrive for less than 1 hour
- ✗ Selected time between the arrival and departure of means of transportation was less than 1.5 hours
- ✗ The event happened within 72 hours after the conclusion of the insurance contract



**Are there any restrictions on insurance coverage?**

**The insurance benefit shall not be paid or may be reduced if:**

- ! You or other insured persons have provided us with false information, misrepresented circumstances, causes and / or damages, or otherwise attempted to mislead us
- ! You have not fulfilled your obligations under the insurance contract

The insurance benefit may not exceed the sum insured indicated in the insurance policy

In case of each insured event, the amount of indemnified losses shall be reduced by the amount of deduction specified in the insurance contract

Legislation may also provide for other cases of exemption from the insurance benefit payment



**Where do I have insurance coverage?**

- ✓ Insurance cover applies to the territory specified in the insurance contract (only abroad), except for the country of the insured person's permanent residence, the country he is a citizen of or the country in which he has a permanent residence permit



## What are my responsibilities?

- Provide all requested information about the insurance object
- If you notice any incorrect or incomplete information, correct it immediately
- In the payment order, enter all the requisites required by us in the payment documents
- Inform the insured and / or the beneficiary about the insurance contract and its terms
- Inform us immediately of any increased risk
- Follow risk mitigation and safety measures
- Immediately notify the relevant services of the event
- Take measures to prevent the occurrence or increase of damage
- If you have suffered an injury or fallen ill when abroad and you need urgent medical assistance abroad, before attending a medical institution, be sure to contact our Assistance Company UAB „OPS International“ (+370 5 203 4440; gjensidige@ops24.eu). Available 24/7. In case the medical assistance is provided in an in-patient healthcare facility (in hospital), this must be reported to our Assistance company within 24 hours. Upon returning from your travel, register any event that may be recognized as insured under the terms of the insurance contract on our website [www.gjensidige.lt](http://www.gjensidige.lt) within 30 calendar days at the latest and submit the supporting documents (faster and easier to do this by logging in to the self-service)
- Help us determine the amount and cause of the damage, provide documentation and information about the event and the loss, as well as about the person responsible for the event



## When and how do I pay?

The insurance premium must be paid in full immediately before the insurance contract takes effect, you can pay your premium in the following ways:

- by wire transfer
- self-service website [www.gjensidige.lt](http://www.gjensidige.lt)
- in the e-bank, by ordering an e-invoice and concluding an automatic payment contract
- after submitting a payment notice:
  - at the cash register of the „Maxima“ stores
  - at the cash register of „Lietuvos paštas“ departments

- at „Perlas“ terminals
- at the „Lietuvos spauda“, „Narvesen“ and „Vaskota“ branches
- by a bank card at the ADB „Gjensidige“ branches

Payment can be made by bank card or cash only at some of our or our affiliate offices

The insurance premium and its payment terms and conditions are specified in the insurance contract



## When does the insurance cover come into effect and end?

- The insurance contract shall be concluded for the term agreed by the parties and specified in the insurance policy
- The insurance contract comes into force from 00:00 on the day specified in the insurance policy (Lithuanian time) if the policy does not specify another time and if the insurance premium is paid in time. Exceptions and consequences arising from failure to pay the insurance premium in due time are specified in the insurance rules
- The term of the insurance contract expires at 24:00 on the day specified in the insurance policy (Lithuanian time) if no other time is specified in the insurance policy. Insurance cover also expires before the term provided for in some cases, specified in the insurance rules, including, but not limited to, cases where we pay all the benefits specified in the insurance contract



## How can I terminate the contract?

By notifying us of the termination of the insurance contract at least 15 days prior to the desired date of termination in writing:

- by ordinary mail
- by e-mail
- using courier services
- through the self-service website [www.gjensidige.lt](http://www.gjensidige.lt)

The request for termination of the insurance contract must be signed by you or your authorized person

If you, as a natural person, have used means of remote communications (internet, telephone, e-mail) to conclude an insurance contract not related to business or profession, you have the right to terminate the insurance contract (with a term longer than one year) in 14 calendar days after its conclusion, with the exception of cases, specified in insurance rules