

What to do if an event occurs?

In the case of an event, if you have fully settled for the services, please report it to us <https://www.gjensidige.lt/english/report-a-claim>. In the online request form, it will also be possible to attach all available damage-related documents.



Have you incurred costs related to the treatment of an acute disease or injury abroad?

Medical expense and repatriation insurance

If you have suffered an injury or fallen ill when abroad, please do not hesitate to visit the nearest healthcare facility. This is the only way you will be able to obtain healthcare facility documents proving the insured event.

If emergency medical assistance is provided abroad:

1 in an out-patient healthcare facility (out-patient treatment). You can immediately contact the Assisting Company or you can pay for the provided medical services yourself. In this case, you need to obtain a medical certificate from the healthcare facility, indicating the diagnosis determined, tests performed, and treatment prescribed, as well as the originals of the invoices and receipts confirming payment for the medical services provided. Request a document from the healthcare facility stating the following: the patient's forename and surname, the date of the insured event, the date of the healthcare facility visit, the duration of treatment, the diagnosis, the tests performed, and the treatment prescribed. Make sure to request payment documents (invoices, receipts) confirming the amount and currency of payment for the services provided.

2 in an in-patient healthcare facility (in-patient treatment (in hospital)). **This must be reported to our assisting company within 24 hours by phone.**

The assisting company, OPS LT, UAB (+370 5 203 4440; gjensidige@ops24.eu), is available 24/7. During working hours, general consultations are also provided by phone on 1626 (if calling from abroad, on +370 5 272 1626).

When reporting an event, specify the following:

- 1 the forename and surname of the insured person;
- 2 the insurance policy number;
- 3 the country where you are;
- 4 the circumstances of the event;
- 5 the name, phone number, and e-mail address of the healthcare facility;
- 6 the contact details to get in touch with you.



Please be reminded that in cases of medical events, you will always need the following documents:

- 1 the completed request form (to be completed <https://www.gjensidige.lt/english/report-a-claim>.)
- 2 the insurance policy number;
- 3 medical documents (written extracts, certificates) issued by the foreign healthcare facility, specifying the diagnosis of the disease/injury, the complaints, and a description of the medical services provided;
- 4 the payment documents (invoices, receipts) relating to the services provided.



Important for foreigners: If your insurance contract specifies Lithuania or the Schengen area/Lithuania as the territory of validity of the contract, you can only apply to state-owned Lithuanian healthcare facilities, unless the contract provides otherwise.

If your insurance contract provides for other insurance risks, we briefly review the initial mandatory steps you should take immediately after an event.

Accident insurance

A bodily injury (trauma) must be registered abroad and certified by documents issued by a foreign healthcare facility.

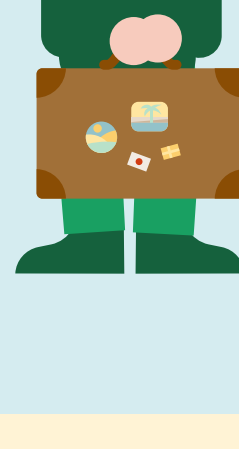
- 1 If you suffer a bodily injury (trauma) during a trip, immediately contact a healthcare facility abroad, where emergency medical assistance will be provided. In such a case, you will be able to obtain documents from the healthcare facility confirming the fact of the insured event, which will allow our experts to make a decision on the payment of an insurance benefit.
- 2 Obtain a certificate from the foreign healthcare facility attested by the doctor's signature and stamp. The certificate must state the patient's forename and surname, the duration of treatment, the date of the event, the date of application to the healthcare facility, the tests performed, and the diagnosis determined.
- 3 Contact us with a request to pay an insurance benefit and provide the certificate issued by the healthcare facility abroad (complete the request form <https://www.gjensidige.lt/english/report-a-claim>.)



Could you not go on your planned trip?

Travel cancellation/interruption insurance

- 1 After learning about non-departure or trip interruption, it is necessary to inform the tour operators, travel service providers, in writing within 2 working days.
- 2 It is also necessary to collect the amount of money due according to the trip contract, cancelled tickets, and hotel booking.
- 3 Obtain a certificate/letter from the tour operators or travel service providers about the repayable amount of money or refusal to provide compensation.
- 4 In the case of a flight delay/cancellation, when it no longer makes sense to go on the planned trip, an official letter from the airline with an indication of the cause, or an e-mail from their official e-mail address is required.
- 5 Contact us with a request to pay an insurance benefit and provide the certificates/letters issued by the tour operator/travel service providers (complete the request form <https://www.gjensidige.lt/english/report-a-claim>.)



Has your luggage been delayed, lost, or damaged?

Luggage insurance

If your luggage is lost, damaged, or is delayed for more than 6 hours in an airport abroad:

- 1 You must immediately contact the carrier (tour operator, airline, or airport representative) and obtain a document confirming your application (PIR form).
- 2 Obtain a letter issued by the carrier (tour operator, airline, or airport representative), stating the luggage delivery schedule, the actual delivery time, the cause of the luggage delay or loss, the amount of compensation payable by the carrier, or the refusal to provide such compensation.
- 3 Keep the payment documents confirming the losses/costs incurred.
- 4 Take photographs of the damaged luggage.
- 5 Contact us with a request to pay an insurance benefit and provide the aforementioned documents/letters/photographs (complete the request form <https://www.gjensidige.lt/english/report-a-claim>.)



Have you lost your travel documents abroad?

Travel documents insurance

If you lose your travel documents:

- 1 Immediately contact the law enforcement agencies, tour operators, or other competent authorities (such as embassies, consular offices, migration services, etc.) and obtain a letter confirming the event.
- 2 Keep documents confirming reasonable costs of obtaining the lost documents or their duplicates abroad.
- 3 Contact us with a request to pay an insurance benefit (complete the request form <https://www.gjensidige.lt/english/report-a-claim>.)



Has your flight been delayed or cancelled?

Travel delay insurance

Travel connection insurance

- 1 If your trip has been postponed or cancelled, or if you are late to the transfer airport, you must immediately contact the carrier (tour operator, airline, or airport representative) and obtain a letter stating the arrival/departure schedule, the actual arrival/departure time, the cause of non-departure/delay, the alternative transport provided, the amount of payable compensation, or the refusal to provide such compensation.
- 2 Contact us with a request to pay an insurance benefit and provide the letters from the carrier (complete the request form <https://www.gjensidige.lt/english/report-a-claim>.)



Have you caused damage to third parties or their property?

Personal liability insurance

If you caused damage to third parties (movable or immovable property, health, or life) during a trip, you must:

- 1 Immediately contact the special emergency services (if the circumstances require it).
- 2 Collect documents confirming the fact of the event.
- 3 If possible, take photographs of the property proving the damage.
- 4 Provide the affected person with the number of your insurance policy and contacts for our company and instruct them to apply to us directly for compensation.
- 5 Inform us about the event by phone no later than within 48 hours.
- 6 Provide us with all documents/photographs related to the event (complete the request form <https://www.gjensidige.lt/english/report-a-claim>.)

You are not allowed to admit, either fully or partially, your liability without our written approval (except for damage of up to EUR 200).



Can you no longer pursue sporting activities, or has sports equipment been lost, damaged, or delayed abroad?

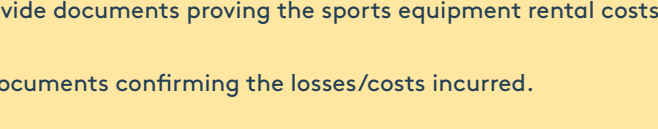
Sporting activity and sports equipment insurance

If you cannot pursue sporting activities during a trip due to an acute disease or injury:

- 1 You must immediately contact a foreign healthcare facility abroad, where emergency medical aid will be provided.
- 2 A bodily injury (trauma) must be registered abroad and certified by documents issued by a foreign healthcare facility.
- 3 Obtain a certificate from the foreign healthcare facility attested by the doctor's signature and stamp. The certificate must state the patient's forename and surname, the duration of treatment, the date of the event, the date of application to the healthcare facility, the tests performed, and the diagnosis determined.
- 4 Keep the payment documents confirming the losses/costs you incurred (such as a copy of your ski pass, sports equipment rental agreement, payment receipts, etc.).

If sports equipment is delayed or lost when being transported as checked baggage by air:

- 1 You must immediately contact the carrier (tour operator, airline, or airport representative) and obtain a document confirming your application (PIR form).
- 2 Obtain a letter issued by the carrier (tour operator, airline, or airport representative), stating the luggage (sports equipment) delivery schedule, the actual delivery time, the causes of luggage delay or loss, the amount of compensation payable by the carrier, or the refusal to provide such compensation.
- 3 It is necessary to provide documents proving the sports equipment rental costs, a sports equipment rental agreement.
- 4 Keep the payment documents confirming the losses/costs incurred.



If sports equipment has been stolen abroad, immediately contact the law enforcement agencies (such as police) and obtain a letter confirming the event.

In the case of damage to sports equipment, take photographs proving the damage.

In all cases:

- 1 Keep documents confirming reasonable costs (such as, in the case of theft, damage, or loss of sports equipment, documents proving the value of the sports equipment, etc.);
- 2 Keep documents confirming the repair costs incurred abroad or in Lithuania.
- 3 Contact us with a request to pay an insurance benefit and provide the aforementioned documents (complete the request form <https://www.gjensidige.lt/english/report-a-claim>.)

