

**Travel insurance additional conditions No.12.2.1.****THIRD PARTY LIABILITY**

Is valid only if the particular additional risk is specified in the policy

**1. General conditions**

The present Conditions are integral part of Travel Insurance Regulations.

**2. Insured accident**

2.1. The Insurer indemnifies losses caused to the Third person or harm to the health of the Third person originated from General Third Party Liability of the Insured person occurred during travel when the present insurance is valid if the loss or harm was determined by the court decision. Limit of liability of the Insurer is EUR 10,000.- (ten thousand).

**3. Insurance indemnity**

3.1. Total insurance indemnity to be paid for one or several insured accidents during the validity of the Insurance Contract shall not exceed EUR 10,000.- (ten thousand).

**4. Exclusions**

4.1. General exclusions mentioned in Section II of Travel Insurance Regulations.

4.2. The Insurer bears no responsibility for the expenses which were indemnified by any other Third person.

4.3. The following losses are not indemnified:

- 1) losses or harm to the Third person's health caused by use of land-based transport;
- 2) losses or harm to the Third person's health caused in case of activity or inactivity of the Insured person where malicious intent or gross negligence could be discerned;
- 3) the first EUR 500.- any one Third person's claim.

**5. Order of receipt of insurance indemnity**

Indemnity applicant has to present the Insurer the following documents within 30 (thirty) days after the expire of the Insurance Contract:

- 1) application for the receipt of insurance indemnity;
- 2) insurance policy;
- 3) court's decision affirming the fault of the Insured person in causing of losses or harm to the Third person's health;
- 4) documents certifying indemnity payment to the Third person;
- 5) other documents required by the Insurer necessary for clarification of the insured accident.

**Travel insurance additional conditions No.12.2.2.****LUGGAGE DELAY INSURANCE**

Is valid only if the particular additional risk is specified in the policy

**1. General conditions**

The present Conditions are integral part of Travel Insurance Regulations.

**2. Insured accident**

2.1. Luggage delay:

If during validity of the present insurance the Insured person's accompanied checked-in luggage is not delivered to the Insured person within 12 (twelve) hours of the Insured person's arrival at the scheduled destination point of his/her flight.

2.2. Luggage loss:

If during validity of the present insurance the Insured person's accompanied checked-in luggage is not delivered to the Insured person within 72 (seventy two) hours of the Insured person's arrival at the scheduled destination point of his/her flight.

**3. Insurance indemnity**

3.1. In case of the luggage delay the Company will indemnify the Insured person caused inconvenience up to EUR 15.- per hour, maximum per 12 hours (totally up to EUR 180.-).

3.2. In case of the luggage loss the Company will indemnify the Insured person caused inconvenience up to EUR 360.-

3.3. In case of the occurrence of the insured accidents mentioned in the Items 3.1. and 3.2. (that is if the both accidents occurred) insurance indemnity is not summed up. Only one indemnity is paid.

3.4. Insurance indemnity is paid only once during one flight irrespective of the luggage units number.

**4. Exclusions**

4.1. General exclusions mentioned in Section II of Travel Insurance Regulations.

4.2. The following losses are not indemnified:

- 1) if luggage delay or loss occurred while Insured person returned to the Republic of Latvia;
  - 2) if the luggage was confiscated or requisitioned by customs or other state institutions;
  - 3) if the Insured person has not strived to retrieve lost luggage in ordinary way with reasonable measures;
  - 4) if the Insured person has not notified the relevant airport authorities of missing luggage at the destination point and has not obtained a Property Irregularity Report;
  - 5) if the loss was covered from another source;
  - 6) if the Insured or the Insured person has presented loss application knowing that it is false in regards of loss or other information;
  - 7) losses occurred flying with charter flights or connected flights.
- 4.3. The Insurer is not liable for the loss of particular items from the luggage during the validity of the present insurance that is while the luggage was at the air company disposal.
- 4.4. Luggage risk is not valid if the luggage:
- 1) was not registered in the name of the Insured person;
  - 2) is registered and passed at the Conveyor disposal before insurance policy has come into force.

**5. Order of receipt of insurance indemnity**

Indemnity applicant has to present the Insurer the following documents within 30 (thirty) days after the expire of the Insurance Contract:

- 1) application for the receipt of insurance indemnity;
- 2) insurance policy;
- 3) documents certifying the Insured person's going outside the territory of the Republic of Latvia;
- 4) Conveyor's written notice with specification of the delay time;
- 5) other documents required by the Insurer necessary for clarification of the insured accident.

**Travel insurance additional conditions No.12.2.3.****FLIGHT DELAY INSURANCE**

Is valid only if the particular additional risk is specified in the policy

**1. General conditions**

The present Conditions are integral part of Travel Insurance Regulations.

**2. Insured accident**

2.1. Flight delay - if during validity of travel departure of the Insured person confirmed Scheduled Flight delays for 6 (six) hours or more or is cancelled and no alternative transport is made available to the Insured person within six hours of the scheduled departure time of such flight.

**3. Insurance indemnity**

3.1. The Insurer indemnifies the Insured person caused inconvenience up to EUR 12.- per hour, maximum per 12 hours (totally up to EUR 144.-).

3.2. The Insurer pays insurance indemnity if the delay or cancellation of flight was caused by:

- unfavorable weather conditions;
- transport mechanical damage;
- repair works.

**4. Exclusions**

4.1. First 5 hours of delay.

4.2. Connected flights and charter flights.

4.3. General exclusions mentioned in Section II of Travel Insurance Regulations.

4.4. The Insurer does not indemnify the losses:

- 1) if the Insured person has not registered the flight or trip in advance;
- 2) covered from another source;
- 3) if the Insured or the Insured person has presented loss application knowing that it is false in regards of loss or other information.

**5. Order of receipt of insurance indemnity**

Indemnity applicant has to present the Insurer the following documents within 30 (thirty) days after the expire of the Insurance Contract:

- 1) application for the receipt of insurance indemnity;
- 2) insurance policy;
- 3) documents certifying the Insured person's going outside the territory of the Republic of Latvia;
- 4) Conveyor's written notice with specification of the delay time and reason;
- 5) other documents required by the Insurer necessary for clarification of the insured accident.