

Travel insurance

Travel insurance information document
AS LHV Kindlustus, registered in the Republic of Estonia



The information document provides a general overview of travel insurance. This document does not contain all the conditions of insurance interest and requirements. For full information and conditions, see the conditions of travel insurance.

What type of insurance is it?

Travel medical assistance insurance mainly involves sudden and unavoidable medical expenses incurred during a trip. The cover is provided for a person's health to reimburse the cost of a health injury or bodily injury suffered abroad. Travel interruption insurance covers damage caused by the cancellation or interruption of a trip, and baggage cover involves damage caused by loss, theft, delay or damage to baggage on your trip.



What is insured?

Medical assistance (including accident) insurance

The cover is provided for a sudden deterioration in health for which the insured person needs urgent medical treatment, or for death during a trip.

Medical assistance insurance covers the following:

- ✓ the cost of medical treatment, prescription medicines, dental care, and medical equipment;
- ✓ the transport costs for medical care abroad or repatriation;
- ✓ the transport and accommodation costs of a travelling companion staying with the sick person;
- ✓ the cost of pregnancy complications for expectant mothers up to 35 (inclusive) weeks;
- ✓ the funeral expenses abroad or the cost of bringing the deceased home.

Baggage cover

The insured luggage is the personal items accompanying the Insured Person during the trip.

- ✓ An insured event in the event of baggage cover is the theft, robbery, loss, damage, destruction or delay of the insured object to its destination by the transport company or its loss under its supervision.

Travel interruption insurance

Travel interruption insurance covers missed trips, delayed or non-departure of the means of transport, and interrupted journeys;

- ✓ sudden illness, serious bodily injury or death;
- ✓ life-threatening condition, serious bodily injury or death of a close person;
- ✓ sudden illness, serious bodily injury or death of a travelling companion;
- ✓ any sudden damage to property located in Estonia, due to which the presence of the insured person is essential.

Liability and legal protection insurance involves the following:

- ✓ personal injuries and damage to property caused to third parties, as well as legal aid and bail costs.

Rental car deductible insurance involves the following:

- ✓ any damage to or destruction of a rental car, theft and robbery, traffic accident.

Event cancellation cover involves the following:

- ✓ travel expenses in the event of cancellation of the event for which the trip was intended.

Strike, natural disaster and insolvency cover involves the following:

- ✓ the compensation for unexpected events such as damage caused by a strike or insolvency of a transport company, damage caused by a natural disaster, loss of travel, etc.

Sports cover:

- ✓ insurance cover for active travel activities.



What is not insured?

The following is not covered (the list is not exhaustive):

- ✗ the medical assistance expenses incurred in Estonia;
- ✗ the cost of medicines bought without a prescription for routine treatment, rehabilitation, and alternative treatment;
- ✗ tattooing, its removal or any complication;
- ✗ the diagnosis and treatment of psychiatric and behavioural disorders, including depression;
- ✗ the damage caused by overdosing on alcohol, medicines or other substances, or the use of drugs;
- ✗ the damage caused by acts of public authorities;
- ✗ the loss or damage caused by the insured person's unlawful act, knowingly putting themselves at risk;
- ✗ the loss or damage caused intentionally or through gross negligence on the part of the customer;
- ✗ the non-material damage or loss of income.

Damage caused is not covered:

- ✗ when items came into contact with liquids contained in the luggage;
- ✗ when leaving the luggage unattended, losing the luggage or leaving it behind;
- ✗ in the case of breakage of an item made of glass, porcelain, ceramics or similar fragile materials, including damage caused to the items;
- ✗ the damage caused by dirt or scratches.

The following are not insured as luggage:

- ✗ tickets, money, securities, bank cards, delicate articles, reading glasses, sunglasses and contact lenses, tools and equipment, sailboards and sailboards sails, articles hired, rented or lent during the trip, foodstuffs and beverages, goods offered for sale and samples thereof, manuscripts, drawings, photographs, advertising and training material and other such documents, software and databases, motor vehicles, trailers, watercraft, aircraft, their parts and accessories, plants, including seeds, bulbs, and rhizomes, animals, birds, insects, amphibians, and reptiles, articles, the acquisition or importation of which is illegal.

Physical work cover:

- ✓ carrying out insured physical work while travelling.

Covid-19 cover:

- ✓ in the event of coronavirus infection, the cost of medical assistance during the trip and the cost of travel interruption both before and during the trip.



Are there any restrictions on insurance cover?

The compensation restrictions are established for the following:

- ! dental expenses and medical equipment;
- ! cancellation of the event, purchase of essential items, electronic equipment and delayed baggage;
- ! death and permanent disability;
- ! damage to sports equipment, room, flat or building in the possession or use of the insured person;
- ! bail;
- ! excess of rental car;
- ! liability and legal protection;
- ! physical employment and sports, where the conditions of travel insurance apply;
- ! pregnancy complications, where the insurance cover applies until the 35th week of pregnancy;
- ! in the event of an insured event of medical assistance insurance, LHV will arrange for the hospital treatment, repatriation to their home country, burial or cremation of the insured person abroad. LHV only reimburses the costs of the aforementioned services, if coordinated with LHV in advance.

The full list and limits of cover are established in the terms and conditions of insurance.



Where am I insured?

- ✓ The insurance cover is valid for the territory indicated on the policy. You can choose the territory of validity at the time of conclusion of the contract:
- ✓ Europe (countries geographically located in Europe, except for Russia);
- ✓ Europe + geographically located European countries + the Canary Islands, Madeira, Azores, Israel, Turkey, Egypt, Tunisia, Morocco, Georgia, Armenia, Azerbaijan, European part of Russia;
- ✓ the world, except for the USA, Australia, Canada;
- ✓ the whole world.



What are my responsibilities?

- To pay the insurance premium.
- To inform LHV of risk situations and changes in them.
- To comply with the safety requirements established in the insurance contract.
- To consult a doctor in the event of illness or injury and, if possible, to inform LHV before you are admitted to hospital.
- To contact your service provider immediately in the event of an insured event for baggage cover or travel interruption insurance to obtain the necessary documentation.
- To implement measures in order to prevent and reduce further damage.
- To notify LHV without delay of an insured event.
- To provide LHV with complete and correct information in relation to the insured event and allow the investigation of all the facts.



When do I pay and how?

The premium must be paid in the amount and by the due date indicated on the policy by bank transfer on the basis of an invoice.



When does the insurance cover start and end?

The insurance cover starts on the starting date of the insurance period and ends at the end of the insurance period. Travel interruption insurance cover starts 72 h after the insurance contract is signed.



How can I terminate my insurance contract?

If you have concluded an insurance contract by means of communication, you have the right to withdraw from the contract within 14 days of concluding it. To this end, please submit a written application to LHV in a format that can be reproduced in writing by email to kindlustus@lhv.ee.

If you withdraw from the insurance contract, LHV will refund the premium you have paid. If LHV has provided you with immediate insurance cover, you have no right of withdrawal.

By agreement between the parties, the insurance contract may be terminated at any time before the end of the insurance period. To this end, please submit a statement in a format that can be reproduced in writing, stating the name of the recipient of the insurance premium and their current account number, to LHV by email to kindlustus@lhv.ee. If you have not indicated the expiry date of the insurance contract on the application, LHV will terminate the contract on the day following the day on which the application is delivered.