

Appendix

to COMPENSA travel insurance terms and conditions No. CTR 4.2.15 for holders of “Mastercard® Business Gold” cards

This translation of the special terms and conditions is for information purposes only. Special terms and conditions only in Latvian language are in force for Insurance agreement.

1. Insurance cover covers unlimited trips and total number of trips' days abroad during the year, within 30 (thirty) consecutive days for each individual journey.
2. Insurance cover covers travel, trips for the purpose of office work or recreational trips.
3. Insurance cover applies to Insured Persons - holders of “Mastercard® Business Gold” bank payment cards up to 70 (seventy) years old (inclusive).
4. Additionally in Insurance coverage is included - Theft and robbery of personal belongings of the Insured person. The Insurer compensates for expenses related to theft and robbery of personal belongings of the Insured person during a Travel:
 - 4.1. The Insurance Company compensates only for expenses related to such personal belongings only:
 - clothes, glasses, watch;
 - technical appliances (mobile phone, navigation system, computer, small household appliances, electronic equipment);
 - personal hygiene items;
 - bag and/or suitcase;
 - 4.2. Burglary – intentional, unlawful taking property of another by unlawfully entering the vehicle where property of the Insured person is. Unlawful entry has taken place if a third person has used adjusted keys, jemmy or other ancillary appliances to remove locks or delimitations or has unlawfully entered the locked vehicle.
 - 4.3. Robbery – attack on Insured person, related to violence or threat of violence and poses danger to life or health in order to obtain insured property.
 - 4.4. In case the vehicle is left unattended by its driver or employees of the carrier performing carriage, all windows and other opening devices or built-in systems, through which it is possible to enter the vehicle, shall be in proper technical condition and locked by a key;
- 4.5. Fraud, misappropriation and extortion shall not be deemed as theft.
- 4.6. The person who claims Indemnity for the risk of theft of property shall additionally submit to the Insurer the following documents:
 - reference of a competent law enforcement authority of the particular country stating the fact of property theft;
 - list of stolen property and its actual value;
 - financial document proving acquisition of property that is equivalent to the stolen property.The maximum Sum Insured per person is set at 500 EUR, own risk (deductible) per one insured event is set at 50 EUR.
5. Additionally in Insurance coverage is included risk – Wallet insurance. While the policy is in force, theft of no more than five wallets is compensated for; the limit per theft of one wallet is 150 EUR.
6. Sum Insured for risk Flight delay is 1000 EUR.
7. In risk of Insurance coverage Medical transport - The Insurer shall cover transportation costs in the territory of a Foreign country by an any kind of ambulatory transport, taxi, or private transport to a medical establishment given that Emergency medical care is provided therein.
8. In risk of Insurance coverage Arrival of a family member – in addition travel expenses for travel from the hotel to the hospital are refunded up to a maximum of 50 EUR per day, but not more than 10 days.