

## APPENDIX NR. 5

### THE 19 APRIL 2017 CONCLUDED CONTRACT FOR TRAVEL INSURANCE NR. CTR 4.2.15

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. In addition to medical expenses the insurer, not exceeding the Insured sum of medical expenses in the Policy and the Insurance limit for each particular Insured risk, compensates for justified and documentary proven certain expenses for the following risks:

**1.1. Emergency dentistry:** the Insurer covers expenses for emergency, palliative stomatological aid which is opening of abscesses (oral cavity abscesses), X-ray diagnostics, commencement of tooth root treatment, temporary filling insertion or tooth extraction during the first appointment..

The maximum insured sum per person is set at EUR 500.

**1.2. Medical transport:** the Insurer covers transportation expenses in the territory of the foreign country by road emergency transport or private transport to a medical establishment upon condition that Emergency medical care is provided there.

The maximum insured sum per person is set at EUR 75 000.

**1.3. Patient's repatriation:** the Insurer covers medically justified transportation costs of the Insured person approved by the Insurer to his or her Home country if:

**1.3.1.** After hospitalisation or treatment, the Insured person is not physically capable of returning to the Home country independently;

**1.3.2.** After hospitalisation or treatment, transportation of the Insured person to the Home country due to his or her physical condition requires specialised transport;

**1.3.3.** Health condition of the Insured patient or the suffering person allows transportation, and medical services of the foreign country are more expensive than in the Home country of the Insured person;

**1.3.4.** The Insurer compensates for all necessary public transport (price of the economic class return ticket) for the accompanying person – a qualified medical specialist or one Relative for permanent presence during transportation of the Insured person to his or her Home country, if according to opinion of the attending doctor, such is required and coordinated with the Insurer.

**1.3.5.** Only medical specialists, authorised by the Insurer and/or Help service in cooperation with the attending doctor of the Insured person shall have the right to take a decision regarding the most appropriate means of transport to transport the Insured person, having regard to the health condition of the Insured person.

The maximum insured sum per person is set at EUR 75 000.

**1.4. Repatriation in case of death:** the Insurer covers costs of transportation of remains the Insured person to the Home country, coordinated with the Insurer and/or organised by the Help service, including:

**1.4.1.** Processing and receipt of documents for repatriation of remains of the Insured person;

**1.4.2.** Cremation abroad or burying abroad, not exceeding 15% of the Insurance limit, set for the Insured risk in case of Medical expenses.

**1.4.3.** In addition to medical expenses, the Insurer covers expenses, yet not exceeding EUR 50, incurred by the Insured person upon contacting the Insurer and/or the Help service. Phone calls made and costs are proved by a phone call printout. If no such printout is presented to the

Insurer, the Indemnity for contacting the Insurer and/or the Help service is not paid.

**1.5.** The Parties agree that the Insurer does not cover losses related to medical expenses related to medical risks of the Insured person according to COMPENSA TRAVEL INSURANCE REGULATIONS CTR 4.2.15, Clause No 2.8.

The maximum insured sum per person is set at EUR 75 000.

**2. 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:

**2.1.** 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;

**2.2. 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.

**2.3. 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.**

**2.4.** 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;

**2.5.** Fraud, misappropriation and extortion shall not be deemed as theft.

**2.6.** 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 insured sum per person is set at EUR 500. own risk per one insured event is set at EUR 50.

**3. Wallet insurance:** the insurer compensates for expenses related to theft during Travel of the personal wallet of the Insured person and belongings, documents and payment cards in it.

**3.1.** If the Insured person has stated theft of the wallet, it shall be the obligation of the Insured person to immediately, as soon as possible, after statement of the fact to report this to law enforcement authorities of the particular state and receive from them a written confirmation of what happened.

**3.2.** The Insurer covers documentary proven expenses incurred by the Insured person in the Home country in relation to renewal of belongings, documents and payment cards of the Insured person, being:



- Personal identity documents;
- Bank payment cards;
- Internet bank authorisation code cards;
- Vehicle registration certificate;
- Driver’s licence;
- Petrol station cards;
- Customer cards at shops.

**3.3.** While the policy is in force, theft of no more than five wallets is compensated for; the limit per theft of one wallet is EUR 150.

**3.4.** The Insurer does not cover expenses, foreseen under Clause 3.2 of these terms and conditions, if the Insured person failed to report the theft of the wallet immediately, as soon as possible, to law enforcement authorities of the particular country and did not receive from them a written confirmation of what happened.

**4.** The Insurance policy includes free of charge coverage for the Insured person doing high-risk sports for leisure.

The following sports are included:

**4.1.** Summer sports - rowing, motor sports, baseball, sailing, martial arts, frisbee, handball, sports for the disabled, carting, kitesurfing (kiteboard), hiking in the mountains (not using special equipment and not being higher than 2500 metres above sea level), marathon, diving up to 10 metres in depth, fencing, rugby, sandboarding, surfing, windsurfing, kayaking, softball, trekking, triathlon, water polo, water skiing, track-and-field, gymnastics (doing these sports for leisure)

**4.2.** Winter sports – speed skating, biathlon, bobsleigh, figure skating, cross-country skiing, hockey, mountain skiing (except for freeriding), luge, field hockey, skeleton, slalom, snowmobile riding, snowboard (except for freeriding and heli boarding), short track (doing these sports for leisure)

**4.3.** The Insurer does not compensate for expenses for losses, as well as the policy coverage is not effective, if the Insured person participated in competition or training in one of the sports under Clauses 4.1 and 4.2.

**5.** The insurance coverage of the payment card “Platinum Mastercard” automatically includes the following family members of the payment card “Platinum Mastercard” user:

**5.1.** Spouse.

**5.2.** Children (biological and adopted) to 18 (eighteen) years of age (inclusive).

**6.** The following insured sum and the occurred insured event limits are set for family members included in the payment card “Platinum Mastercard” coverage:

**6.1.** For each included family member the insured sum limit is set at 50% per each risk of the risks indicated in the policy of the payment card “Platinum Mastercard” user.

**6.2.** Expenses are compensated for not more than 2 (two) insured events, occurred in the period of the policy of the payment card “Platinum Mastercard” user, irrespective of the insured event and the insured risk.

**6.3.** The family members applies for the insurance coverage on the condition that they travel together with the Insured, that is, the Insured and his family members have the same trip dates, route, mode of transport and accommodation. The family members are also subject to all the conditions, limitations and exclusions set out to the Insured person.

Hereby the representative of the Insurer confirms that other terms and conditions of the COMPENSA TRAVEL INSURANCE TERMS AND CONDITIONS NO. CTR 4.2.15 remain effective unchanged.