
Appendix
to COMPENSA travel insurance terms and conditions No. CTR 4.2.15
for holders of “Mastercard® 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 is in force for unlimited trips and total number of trips' days abroad during the year, within 30 (thirty) consecutive days for each individual journey.
2. Insurance cover is in force for trips with the purpose of office work or recreational trips.
3. Insurance cover applies to Insured Persons - holders of “Mastercard® Gold” bank payment cards up to 71 (seventy one) 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 750 EUR, own risk (deductible) per one insured event is set at 35 EUR
5. The Insurance policy includes coverage for the Insured person doing sports for leisure.

The following sports are included:

 - 5.1. 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);
 - 5.2. 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)
 - 5.3. 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 5.1 and 5.2.

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6. The insurance coverage of the Platinum card automatically includes the following family members of the Platinum card user:
 - 6.1. Spouse or life partner.
 - 6.2. Children (biological and adopted) to 18 (eighteen) years of age (inclusive) or to 24 (twenty four) years, if they are full-time non-working students.

7. The following insured sum and the occurred insured event limits are set for family members included in the card coverage:
 - 7.1. 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 Platinum card user.
 - 7.2. Expenses are compensated for not more than 2 (two) insured events, occurred in the period of the policy of the card user, irrespective of the insured event and the insured risk.
 - 7.3. 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.
 - 7.4. Within a single trip, a maximum of 4 (four) persons are insured.

8. The territory of the insurance policy is Worldwide (except the country of residence of the insured, USA, Canada, Japan).