

Insurance Product Information Document

Company: ERGO Insurance SE Lithuanian branch, whose founder is the insurance company ERGO Insurance SE, license no. 4.1-1/67
Product: foreigners travel insurance

This document does not reflect the terms and conditions of the foreigners travel insurance contract for any specific travel and does not form part of the insurance contract. All detailed pre-contractual and contract-specific information can be found in other documents: the ERGO Foreigners Travel Insurance Terms and Conditions No. 043 (valid from 01.08.2023), the insurance offer, the policy, the contract of insurance and their annexes.

What is this type of insurance?

Foreigners travel insurance is a voluntary type of insurance. A person having a foreigners travel insurance is compensated for financial damages incurred while being in Lithuania and related to the beneficiary's health disturbance and sudden and unexpected or any other events in relation to health disturbance.



What is insured?

- ✓ The object of insurance is property interests related to the beneficiary's health disturbance.
- ✓ An insured event shall mean events (except for non-insured events and non-compensated costs) where during the validity of the insurance contract and while being present in the territory of insurance beyond his/her will, suddenly and unexpectedly a beneficiary incurs health disturbance due to which a beneficiary suffers damage specified in this section of the rules.
- ✓ Insurance amount shall mean the maximum amount specified in the insurance policy which can be paid by the insurer in the event of an insured event.



What is not insured?

Travel insurance costs are not compensated for the following reasons:

- ✗ oncological or sexually transmitted diseases (including HIV) and health disturbance caused by the aforementioned diseases;
- ✗ examination, treatment due to pregnancy, abortion, delivery, post-delivery period diseases, except for the costs for the basic medical care due to pregnancy complications that could not be previewed by the beneficiary and could not be foreseen before the date of signing of the insurance contract or the moment of departure to a foreign country, if the date of departure is later than the date of signing of the insurance contract;
- ✗ purchase of all types of medical aids (spectacles, prostheses, hearing aids, crutches, splints, etc.);
- ✗ psychoanalytical treatment or psychotherapy;
- ✗ chronic, congenital diseases, their complications and diseases that started before the start of effect of insurance coverage regardless of whether any treatment was applied before the event or not, diagnostics and treatment.



Are there any restrictions on cover?

No insurance benefit is paid, if:

- ! an event occurred due to direct or indirect nuclear energy effect and damages to health due to any radiation (radioactive, electromagnetic, thermal, light, etc.), also damage caused by use of chemical or biological agents for non-peaceful purposes;
- ! an event occurred due to deliberate injury, suicide or attempt to suicide, also due to an accident suffered by the beneficiary when committing or preparing to commit a crime.



Where am I covered?

- ✓ ERGO foreigner travel insurance coverage is effective only in the territory of insurance specified in the insurance policy.



What are my obligations?

- Before signing an insurance contract – the insurer has the right to request that the person intending to sign an insurance contract submit information required for its conclusion, as well as documents proving the person's health condition. Before signing an insurance contract, the policyholder shall provide correct details to the insurer for calculation of insurance premiums. The policyholder must provide the insurer with all information that is known to the policyholder and that might have major effect on the risk of insurance. The policyholder shall also specify the purpose of his/her or the beneficiary's arrival: temporary residence, holiday, physical work, sports, etc. The insurer has the right to refuse to conclude an insurance contract without pointing out the reasons.
- During the effect of the insurance contract – the policyholder must notify the insurer of any increase in the risk, also of any insurance contracts already concluded or planned to be concluded with regard to the same risks. Timely payment of premiums.
- In case of an insured event, the policyholder must take all available reasonable measures to avoid any potential damage or reduce it by following the insurer's instructions, if any. The policyholder or the beneficiary must assist the insurer in finding out the circumstances of an insured event and provide all information and documents that, in the opinion of the insurer, might be significant for the investigation and assessment of an insured event and for determining the amount of insurance benefit and for paying it. In case of an insured event – notify the insurer by calling 1887. If in the case of an insured event the insurer requests, the policyholder must deliver documents to support the beginning and the end of the travel to Lithuania or any state of the Schengen Area.



When and how do I pay?

The amount of an insurance premium, its payment schedule and terms and conditions are laid down in the insurance policy.



When does the cover start and end?

- An insurance contract is concluded for the insurance period agreed by the policyholder and the insurer and specified in the insurance policy.
- The entry into force is linked to the payment of the insurance premium. An insurance contract comes into force from the date and hour of the insurance period specified in the contract.
- The insurance contract expires on the date specified in the certificate of insurance, unless it was terminated in the cases and within the deadlines provided for in the terms and conditions of insurance.



How do I cancel the contract?

An insurance contract can be terminated before its expiry date – on the policyholder's initiative, by mutual agreement between the insurer and the policyholder, or when the risk for an insured event to occur disappears.