

Travel Insurance

Insurance service information document

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The information document provides a general overview of Travel insurance. It does not reflect the terms and conditions of the insurance contract based on your insurable interests and demands. The terms and conditions of the contract are included in other documents, such as the offer, the terms and conditions of insurance, and the policy.

What type of insurance is it?

Travel insurance primarily covers unexpected and urgent medical expenses during an overseas trip. It insures a person's health to reimburse the costs of treating a health issue or injury that occurs while abroad.



What is insured?

The health of the person specified in the policy is insured. An insured event includes the following situations for the insured:

- ✓ Sudden illness
- ✓ Exacerbation of a chronic illness
- ✓ Accident or health injury occurring during the trip
- ✓ In the event of death due to the aforementioned circumstances, funeral expenses abroad or repatriation of the remains.

H Reasonable costs incurred in the insured region for necessary:

- ✓ Outpatient medical care
- ✓ Inpatient medical care
- ✓ Medical transportation
- ✓ Laboratory tests
- ✓ Medications prescribed by a doctor

The insured sum is indicated on the policy. The minimum offered insured sum for contracts in Europe, Russia, and Ukraine is €30,000, and for contracts in Belarus, it is €10,000. The recommended insured sum for travel is at least €50,000.



What is not insured?

The insured is not a person whose residence is outside of Estonia. Additionally, the following are not covered:

- ✗ Damage that was not unforeseen (e.g., treatment of a condition that started before the trip).
- ✗ Damage resulting from failure to comply with safety requirements, or due to the policyholder's intent or gross negligence.
- ✗ Damage related to the treatment of psychiatric conditions.
- ✗ Damage from alcohol, drug, or other substance overdoses, or from the use of narcotic substances.
- ✗ Treatment of oncological diseases.
- ✗ Pregnancy-related treatment, except for emergency medical care provided during the first 20 weeks of pregnancy.
- ✗ Costs related to alternative medicine, over-the-counter medications, rehabilitation, dental care (except for emergency dental care).



Are there any restrictions on insurance cover?

Unless otherwise agreed upon at the time of entering the contract, the following are not covered:

- ! Health damage resulting from high-risk activities, unless specifically agreed upon in the contract.

Certain expenses are covered only to the extent specified in the policy (the reimbursable expenses and the compensation limit are indicated on the policy). For example, the following may be reimbursed to a limited extent:

- ! Funeral costs for the insured person abroad or transportation costs related to repatriation;
- ! Costs for an escort for the insured person;
- ! Necessary medical transportation costs.



Where am I covered?

The insurance is valid within the territory specified in the policy. When signing the contract, the insurer usually offers the option to choose from at least the following areas of coverage:

- ✓ Europe: Coverage applies within the geographical boundaries of Europe (excluding Turkey). In countries whose territories span both within and outside the geographical boundaries of Europe, the insurance usually only covers the European part;
- ✓ Russia, Ukraine, Belarus: Coverage extends specifically to these countries.



What are my obligations?

- Your primary obligation is to pay the insurance premium.
- The insurer must be informed of any risk factors and changes to those factors.
- You must comply with the safety requirements specified in the insurance contract, including:
 - The insured person must consider their condition, circumstances, and usual behavior norms in their actions.
 - You must follow the instructions of doctors, travel organizers, police, and others.
 - You must adhere to relevant recommendations, such as health authority advice regarding vaccinations.
- The insurer must be notified immediately in the event of an insured incident, and their instructions must be followed.



When and how do I pay?

The amount of the premium and the due date are stated in the policy. Payment is usually made by bank transfer on the basis of an invoice. If the contract is deemed to have been concluded upon payment, the offer shall specify the period within which payment is due.



When does the insurance cover start and end?

The insurance coverage begins on the start date of the insurance period, after the insurance premium has been paid. The coverage ends when the insurance period expires. Travel insurance can usually be taken out for a single specific trip or for an entire year, covering all trips during that period—this is known as multi-trip insurance. In the case of multi-trip insurance, it is important to note that coverage applies for the number of days specified in the contract, starting from the beginning of the trip. The coverage may end before the insurance period stated in the contract. For example, the insurer may terminate the contract if the insurance premium is unpaid.



How can I terminate the insurance contract?

To terminate the contract, a request shall be submitted to the insurer. Normally, the contract can only be terminated early by agreement between the policy-holder and the insurer.