

Seesam travel insurance terms and conditions 1/2022

Effective as of 01.09.2022

These terms and conditions of travel insurance (hereinafter the Terms and Conditions) are a part of the travel insurance contract entered into between Compensa Vienna Insurance Group, ADB Estonia branch, whose brand in Estonia is Seesam (hereinafter Seesam), and the policyholder.

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MEDICAL CARE

1 Medical care claims

An insured event under medical care insurance is when the insured suffers an accident, unexpected acute illness, or death during their travels.

2 Medical care benefits

The following expenses shall be covered in the event of a medical care insurance claim during foreign travel:

2.1 Treatment expenses

- 2.1.1 Doctor-prescribed treatment expenses during foreign travel, hospital stay fees, tests, and medication.
- 2.1.2 Cost of doctor-prescribed essential medical supplies during foreign travel.
- 2.1.3 Cost of emergency dental care in a foreign country in the amount of up to 200 euros per trip per insured.

2.2 Chronic illness

- 2.2.1 Costs of treating the unexpected worsening of a chronic illness, up to 5,000 Euros.
- 2.2.2 A chronic disease shall be understood as a state of health which is by its nature recurrent, constant or long-term.

2.3 Pregnancy

- 2.3.1 Costs of treating unexpected complications of a pregnancy, up to 5,000 Euros.
- 2.3.2 Damage shall not be covered which occurs after the 28th week of pregnancy or which is associated with delivery, abortion, IVF, birth control, or a delivered child.

2.4 Transportation and lodging expenses

- 2.4.1 Expenses for transporting the patient to the medical facility (incl. by helicopter) and back shall be covered.
- 2.4.2 In the event of medical necessity, the transportation and lodging costs of returning the covered traveller home shall be covered.
- 2.4.3 If the covered traveller requires assistance in returning home as a result of medical care provided during an insured incident, Seesam will cover the travel and lodging expenses of an accompanying individual up to 1,000 Euros.
- 2.4.4 Expenses under points 2.4.2 and 2.4.3 must have prior approval from Seesam.

2.5 Disability

An insured traveller whose accident results in a partial or complete disability which is legally defined within one year of the accident shall receive a partial disability benefit of 5,000 Euros or a complete disability benefit of 10,000 Euros.

2.6 Death

In the event of the insured individual's death while travelling in a foreign country, the expense of repatriating the remains to Estonia or the cost of burial services in the foreign country shall be covered up to 10,000 Euros. The benefit shall be paid to the individual who bears the expense.

3 Medical care limitations and exclusions

3.1 Validity of medical care coverage

If the insured person is engaged in the activities listed in points 3.2 or 3.3 in a foreign country, the medical care coverage shall apply only if the policy has an additional coverage rider for the specified activity. Point 3.5.2 contains activities during which the insurance coverage does not apply.

3.2 Dangerous hobbies

If the insured person is engaged in a foreign country in the activities listed below, the policy shall contain the indication "Dangerous hobby" in order for the medical care coverage to apply. These activities are:

- 3.2.1 alpine skiing or snowboarding or at winter sports centres on marked trails;
- 3.2.2 weightlifting, powerlifting, ice hockey, riding ATV-s or snowmobiles;
- 3.2.3 participation as a competitive athlete in a tournament or training camp;
- 3.2.4 participation in hikes though uninhabited land up to an altitude of 5,000 meters lasting for more than three consecutive days. Such hikes must be conducted by a professional guide;
- 3.2.5 participation in military training activities, assuming that such activities do not occur in an active war or battle zone or in proximity to any armed conflict.

3.3 Dangerous work

Dangerous work is to be understood as employment in a physically demanding occupation (construction, agriculture, forestry, manufacturing, long-distance driving, etc.).

3.4 Terrorism, natural disasters, crisis zones

Medical care coverage shall be valid in the event of terrorism, natural disasters, unrest, and other crisis situations only if the event in question began after the travel was underway and if the insured person has taken all reasonable measures to avoid harm.

3.5 Medical care exclusions

- 3.5.1 The following expenses shall not be covered by the insurance contract:
 - 3.5.1.1 planned treatment;
 - 3.5.1.2 treatment above and beyond that which is unavoidable (i.e. physical therapy). Unavoidable care is that care whose delay may cause permanent damage to the health of the insured person;
 - 3.5.1.3 alternative medicine and scientifically unproven treatment methods;
 - 3.5.1.4 preventative procedures, i.e. vaccines, except in the course of medical care.
 - 3.5.1.5 expenses related to oncological illness, except costs up to an initial diagnosis, if such a diagnosis was made for the first time during travel;
 - 3.5.1.6 expenses related to sexually transmitted diseases (incl. AIDS, HIV), except costs up to an initial diagnosis, if such a diagnosis was made for the first time during travel;
 - 3.5.1.7 treatment of illnesses arising from psychiatric disorders (i.e. depression, phobias);
 - 3.5.1.8 attack by or contact with chemical, biological, or nuclear weapons;
 - 3.5.1.9 participation in military action;
 - 3.5.1.10 activities related to general exclusions (point 17).
- 3.5.2 Medical care insurance does not cover the following activities:
 - 3.5.2.1 mountain climbing, motor sports, flying sports, contact sports (boxing, judo, etc.) extreme sports (skateboard and bicycle tricks, etc.) downhill skiing or snowboarding outside of marked trails, diving below 40 meters, wakeboarding or surfboarding, skydiving or bungee jumping, sailing on the open sea if not returning to port at least once every seven days;
 - 3.5.2.2 working as a peace officer, security guard, rescue worker, demolitions technician, excavator, diver, stuntman, or on a flight crew.

4 How to act in the event of a medical care claim

- 4.1 In the event that medical care is needed, the insured must turn to a licensed doctor and receive a written record of the administered treatment, including a description of the symptoms, the time at which they appeared, and the diagnosis.
- 4.2 The insured may pay their own medical bills. In that event, they must retain a receipt for later presentation to Seesam. The insured may turn directly to Seesam or to one of Seesam's loss adjustment partners to pay a bill.

- 4.3 Seesam or Seesam's loss adjustment partner must be immediately informed of repatriation, need for surgery or hospital care and to have the corresponding costs approved.
- 4.4 If needing treatment in Europe, the insured must present a European insurance card.

TRAVEL INTERRUPTION

5 Travel interruption insurance claims

The different travel interruption insurance options are basic coverage (5.1), expanded coverage(5.2), and optional cancellation (5.3). An insured event under travel interruption insurance depends on the options marked on the policy. The loss incurred shall only be covered if the appropriate coverage option is marked on the policy.

5.1 An insured event under travel interruption insurance is

- 5.1.1 illness, accident, or death (as limited by point 19.3.4) involving the insured, their travelling companions, host, or family member (parent, child, sister, brother, spouse or life partner);
- 5.1.2 critical condition or death of the insured's parent, grandparent, uncle, aunt, father-in-law, mother-in-law, sister, brother, child, grandchild, stepchild, daughter-in-law, son-in-law, or other loved one.
- 5.1.3 breakdown of a vehicle used for travel, theft, traffic accident, weather conditions which prevent travelling, overbooking or overcrowded airways;
- 5.1.4 changes made to the insured's itinerary which are beyond their control and were announced during travel or within 24 hours of the beginning of travel and were not caused by events listed in point 5.2;
- 5.1.5 damage or destruction of the insured's property in the country of their permanent residence, necessitating their presence.
- 5.1.6 theft of the insured's luggage, (incl. identification) or otherwise falling victim to a crime which makes following the original travel plans impossible;
- 5.1.7 becoming the only remaining traveller;
- 5.1.8 unexpected traffic jams. Loss stemming from normal traffic congestion at peak travel hours (7.4.3) will not be covered.

5.2 An insured event under expanded coverage is

- 5.2.1 volcanic eruption, hurricane, flood, earthquake or other natural disaster;
- 5.2.2 an act of terrorism which occurs along the travel route during travel or in the preceding week;
- 5.2.3 evacuation due to natural disaster, war, or military-type situation, when the circumstance arose after the travel began. Seesam shall not organise the evacuation, but shall cover the expenses;
- 5.2.4 a strike of service providers (excl. travel agents), interruption of work or inability to pay;
- 5.2.5 cancellation of an event which was the goal of the travel or of a business-related meeting;
- 5.2.6 rescheduling of the flight or other means of transportation earlier than 24 hrs. before the beginning of the trip.

5.3. Optional cancellation

- 5.3.1 An insured event under optional cancellation is the cancellation of the trip by the insured for any reason, either before or during the trip.
- 5.3.2 In the event of an optional cancellation, 70% of the expense of the trip which the insured did not use and which the service provider was not able to refund will be compensated. Expenses incurred after the cancellation of the trip (i.e. tickets for a return journey) shall not be covered.
- 5.3.3 Optional cancellation insurance shall be in effect if the contract is made within two weeks of booking the travel or otherwise chartering the trip.

6 Travel interruption policy benefits

In the event of a covered interruption of travel, the cost of the unused services(6.1) or additional expenses incurred (6.2) which are associated with the policy shall be reimbursed. In the event that the insured has a claim for expenses from both point 6.1 and 6.2 simultaneously, reimbursement on the basis of the insurance contract shall be granted on the point of either 6.1 or 6.2, at the option of the insured.

- 6.1 The costs of services that were paid for and unused due to an interruption of travel which the insured was unable to have refunded by the service provider shall be covered. This includes expenses for transportation, lodging, entertainment (i.e. concert tickets, excursions, conferences).
- 6.2 Costs of transport and accommodation that were added to the initial travel package in order to continue on or return from the trip. Additional costs shall not be reimbursed if the return travel expense was not incurred before the insured event.
- 6.3 If the covered trip interruption occurred within 24 hours of leaving Estonia, Seesam shall cover expenses from both points 6.1 and 6.2.

7 Travel interruption limitations and exclusions

- 7.1 An illness whose symptoms present earlier than the third calendar day after making the insurance contract shall not be considered an insured travel interruption event. (19.3.4)
- 7.2 A loss shall not be covered, if incurred due to inadequately formalized travel documentation (i.e. an expired document, missing visa).
- 7.3 A loss shall not be covered if incurred due to a state official's refusal to allow the insured to cross a border or a service provider's refusal to allow the insured onto a vehicle.
- 7.4 A loss shall not be covered if incurred due to inadequately planned scheduling. A schedule is inadequately planned if:
 - 7.4.1 connecting flight tickets were bought separately and the time between flights is less than 2 hours;
 - 7.4.2 arrival at the airport was planned without regard for the size and operation of the given airport. Arrival at the airport must occur at least 2 hours before departure of the flight;
 - 7.4.3 the time planned to complete a route was less than suggested by a map application (i.e. Google Maps), reckoning, among other things, the time of day when it was to be travelled.
- 7.5 Optional cancellation losses shall not be covered if the client has made the contract later than two weeks after booking the travel or otherwise chartering the trip;
- 7.6 A loss shall not be covered if connected with general exclusions(point 17).

8 How to act in the event of a travel interruption claim

- 8.1 When a travel interruption arises, the insured must inform the lodging provider, transportation company, and other service providers.
- 8.2 In the event of an interruption due to health issues, the insured must secure a written statement of the time that symptoms first presented and a diagnosis from the doctor and present such to Seesam.
- 8.3 If an issue arises with a host, the insured must demonstrate that visiting that host was an important part of the trip and present a written statement from the host regarding the issue.
- 8.4 In the event of an issue with a means of transportation, the insured must secure documentation of the event from the transportation company as well as a receipt for any reimbursement received (i.e. unused airport fees) and present such to Seesam.
- 8.5 In the event of any issue, the insured must prove the scope and cost of the loss (18.1.3)
- 8.6 If a lodging enterprise, transportation company, or travel agency offers replacement services in exchange of a refund, Seesam shall deem the cost of the replacement service as equal with the unused service and that part of the loss shall not be valid for reimbursement under the terms of the contract.

LUGGAGE

9 Luggage insurance claims

Insured events under luggage(11.1) insurance include:

- 9.1 theft of luggage in a foreign country;
- 9.2 arrival of luggage entrusted to a transportation company at least four hours later than scheduled, or some other situation where the insured did not have access to their luggage for at least four hours after they should have had access to it;
- 9.3 loss of or damage to luggage entrusted to a service provider;
- 9.4 a traffic accident in a foreign country. A traffic accident in the document at hand is understood as a collision between a motor vehicle and another road user;
- 9.5 damage inflicted to the insured's sporting equipment (i.e. skis) which occurs in the course of its intended use.

10 Luggage policy benefits

- 10.1 The benefit for delayed luggage is 40 Euros per day. The benefit limit per unit (i.e. suitcase) is 200 Euros.
- 10.2 If the delay of the luggage significantly hinders the goal of the trip, then in addition to the benefit listed in point 10.1 the cost of buying or renting the needful articles (i.e. sporting equipment, business attire, musical instruments) shall be covered up to 30% of the insured value of the luggage.
- 10.3 If the damaged items can be repaired, the cost of the repair shall be covered.
- 10.4 If the repair of the damaged item is not possible or financially feasible, the market value of the item at the time it was damaged shall be covered.
- 10.5 If the market value of the damaged item cannot be ascertained, then the retail price of the item shall be covered minus 15% depreciation per year starting from the date of purchase. Maximum depreciation 70%.
- 10.6 In an event concerning suitcases and bags, the insured may opt not to document the cost of the damage and receive a benefit of 30 euros for damage or 60 Euros for destruction.
- 10.7 In the event of lost or damaged identification, 100 euros shall be paid toward the application for replacement documents.

11 Luggage policy limitations and exclusions

11.1 Luggage definition

Luggage means all items brought along by the insured while traveling excluding commercial goods, product samples, motor vehicles, trailers, money, jewellery, precious stones, illegal items and irreplaceable items (i.e. works of art).

11.2 Requirements for storing luggage

- 11.2.1 Luggage must be reasonably secured.
- 11.2.2 Electronics such as computers, telephones, or cameras must be under the insured's constant supervision or in a locked room (i.e. a hotel room) which is not accessible to unauthorized persons.
- 11.2.3 Electronics must not be stowed in the baggage area of a means of transportation, unless the transportation company has prohibited bringing it into the vehicle.
- 11.2.4 If leaving the luggage in a public place is unavoidable, all reasonable measures must be taken to prevent loss.
- 11.2.5 Luggage may only be left in an automobile during the day (6:00 AM- 10:00 PM). The automobile must also be locked and the luggage stowed out of sight.
- 11.2.6 If the requirements of storage are not adhered to, Seesam shall reduce the benefit by 50% of the amount of the loss.

11.3 Luggage insurance coverage exclusions

Damage to luggage caused by misplacing or forgetting the object, natural wear and tear, scratching, damage to decorative elements, the activity of officials, or related to general exclusions (point 17) shall not be covered under luggage insurance.

12 How to act in the event of a luggage policy claim

- 12.1 In the event of damage or delay regarding luggage given to a transportation company, the company must be notified within 7 days and a written record of the damage must be acquired from the company and submitted to Seesam.
- 12.2 In the event of theft, the insured must turn to the police, request a written report of the incident and present it to Seesam.
- 12.3 If luggage is damaged, the damaged item must be photographed, showing both the damage and the entire object itself.
- 12.4 In the event of damage, theft, loss or destruction of luggage, the purchase documents for that item must be submitted to Seesam as well as proof of the item's market value (such as an internet link to a similar item).
- 12.5 Damaged electronics (i.e. telephone, computer, camera) must be retained and given to Seesam if Seesam wishes to inspect them to assess the damage.

LIABILITY

13 Liability insurance claims

An insured event under liability coverage is understood to be loss caused unlawfully by the insured to a third party in a foreign country.

14 Liability policy benefits

In the case of a liability insurance event, the damage caused to a third party's property or health (incl. treatment costs, disability) shall be covered. If necessary, legal aid for the defence of the insured shall be covered.

15 Liability policy limitations and exclusion

- 15.1 If several persons are liable for causing the same loss, only the portion of the total loss which corresponds to the liability of the insured shall be covered.
- 15.2 On the basis of the contract, no liability shall be covered where the loss is:
 - 15.2.1 caused to the insured or the insured's family member;
 - 15.2.2 caused by a motor vehicle;
 - 15.2.3 connected to the insured's own responsibility for a rental vehicle;
 - 15.2.4 caused in the course of official activities or housekeeping activities;
 - 15.2.5 caused during a sporting event or in preparation for such;
 - 15.2.6 covered by the insured or the insured has agreed to cover without consulting with Seesam;
 - 15.2.7 connected to general exclusions (point 17).

16 How to act in the event of a liability policy claim

- 16.1 In the event of a liability insurance claim, the insured must present the aggrieved party's demand for compensation, a statement from the insured about the event, and any other documentation regarding the extent of the loss and demand for compensation.
- 16.2 The insured may not agree to compensate the loss before Seesam has approved of it in a form that is reproducible in writing (15.2.6).

OTHER

17 General exclusions

Regardless of the insurance coverage options chosen, no loss or expense shall be covered which:

- 17.1 is connected with facts or conditions known or foreseeable to the insured or within general knowledge at the time of entering into the contract or booking the travel;
- 17.2 occurs before paying for the policy;
- 17.3 has not occurred as a result of an insured incident;
- 17.4 is not listed as a benefit (i.e. non-material damage, per diem, secondary expenses);
- 17.5 lacks a corresponding note for coverage in the policy;
- 17.6 occurs outside the region or period of validity;
- 17.7 exceeds the sum insured or benefit limit;
- 17.8 lacks the necessary documentation or proof;
- 17.9 the insured should have borne even if the insured event had not occurred;
- 17.10 has been intentionally caused by the insured;
- 17.11 has been caused or exacerbated by the insured's state of intoxication, use of drugs, or being under the influence of medication or other substances;
- 17.12 has been caused or exacerbated by the insured's psychological disorders, incl. depression or anxiety disorders;
- 17.13 if the payee or a related party is subject to an international sanction established by the Government of the Republic of Estonia, the United Nations, the European Union, Great Britain or the United States of America.

18 Rights and responsibilities of the parties, loss adjustment

18.1 Responsibilities of the policyholder and the insured

- 18.1.1 When entering into an insurance contract, the policyholder must convey to Seesam complete and truthful information on all pertinent facts that might affect the contract. The responsibility to inform is also in effect if the policyholder assumes that the information is already known to Seesam.
- 18.1.2 The policyholder must introduce and explain the responsibilities derived from the insurance contract to the insured individuals. It is assumed that the policyholder has introduced and explained the responsibilities derived from the insurance contract to the insured individuals. The policyholder is deemed to be identified with the insured individual.
- 18.1.3 It is the responsibility of the insured to document the occurrence of the insured event and the extent of the damage in a form that is reproducible in writing (i.e. certifications, e-mails, receipts, photos, screenshots, witness statements).
- 18.1.4 The insured must provide Seesam with accurate and complete information.
- 18.1.5 The insured and/or policyholder is/are obligated to return benefit compensation to Seesam if factors negating the compensation come to light after it has been disbursed or if the loss has been covered by a third party.
- 18.1.6 The insured is obligated to permit Seesam to receive information regarding all types of personal information in the event that such is necessary to determine the fulfilment of Seesam's responsibilities. If the aforementioned responsibility is not fulfilled, Seesam has the right to deny the claim.

18.2 Seesam's responsibilities

- 18.2.1 Seesam is obligated to fulfil the responsibilities derived from the law and the contract in good faith.
- 18.2.2 Seesam is obligated to resolve claims as quickly as possible, but not later than one month after receiving the necessary data and documents.

18.3 Rights of the insured and the policyholder

- 18.3.1 In order to defray administrative costs arising from the insured event (i.e. telephone calls, translation, data transmission), the insured has the right to demand compensation from Seesam up to 100 Euros.

18.3.2 The policyholder and the insured have the right to receive a decision regarding the approval or denial of the claim.

18.4 Seesam's rights

18.4.1 Seesam has the right to direct the insured to seek compensation from the Estonian Health Insurance Fund or other party which has caused loss or damage.

18.4.2 When a claim regarding damaged property is approved, the ownership rights to the damaged property transfer to Seesam as well as claims on the party that caused the damage. If the insured does not surrender the damaged property to Seesam, then Seesam has the right to deduct the value of the damaged property from the compensation.

18.4.3 Seesam has the right to reduce the compensation, deny the claim, or demand the return of the compensation if it comes to light that the insured was in breach of requirements of the contract or did not present accurate information to Seesam.

18.4.4 Seesam has the right to hold negotiations with third parties on behalf of the insured.

18.4.5 Seesam has the right to collect on loss adjustment expenses which are not justified or not associated with the insured event.

18.4.6 If the sanctions established by the Republic of Estonia, the United Nations, the European Union, Great Britain or the United States of America directly or indirectly inhibit the provision of the insurance service based on the respective insurance contract, Seesam has the right to cancel the insurance contract unilaterally and without prior notice.

18.5 Loss adjustment

18.5.1 A damage claim must be filed with Seesam along with all documents that Seesam needs for handling the claim no later than one month after the end of the trip.

18.5.2 If it is not possible to ascertain the portion of the loss is connected to the insured, then compensation shall be paid in proportion to the insured's share among the number of the service's users (incl. children).

18.5.3 In order to resolve conflicts, the parties have the right to turn to the arbitration department of the Estonian Insurance Association or to the courts in accordance with the appropriate laws and conditions. The Financial Supervision Authority does not resolve contract-based conflicts between the insurer and the policyholder.

19 Glossary

19.1 Insurance contract

An insurance contract means a contract between the insurer Compensa Vienna Insurance Group, ADB Estonian branch (hereinafter Seesam) and the policyholder which is reproducible in written form on the basis of which the policyholder undertakes to pay insurance premiums on time and Seesam undertakes, upon an insured event, to compensate for loss in accordance with the insurance contract.

19.1.1 The insurance contract shall consist of an insurance policy and these terms and conditions. All information regarding this contract shall be transmitted in a form which is reproducible in writing.

19.1.2 The insurance contract shall be deemed as entered into if the parties have reached an agreement on the essential terms and conditions of the contract. The entry into the contract shall be certified by a policy and the date of entry into the contract shall be deemed to be the date of issue of the policy as indicated in the policy.

19.1.3 The contract shall expire upon expiry of the insurance period, by agreement between the parties or in other cases provided for in law or in the contract.

19.1.4 Upon the occurrence of an insured event, either party may cancel the contract by notifying thereof no later than one month in advance after Seesam has made a decision concerning the compensation for the loss or the denial thereof.

19.2 Trip

A trip means the temporary stay of the insured person outside the Republic of Estonia.

19.2.1 The trip begins on the date of departure from Estonia and ends on the date of the return to Estonia.

19.2.2 In the case of recurring travel insurance effective for one year there is no limit on the number of trips, but the length of one trip may only be up to 60 days.

19.3 Insurance coverage

Insurance coverage means Seesam's obligation limited by the terms and conditions of the contract to pay insurance compensation upon an insured event.

19.3.1 Insurance coverage options include medical treatment, trip cancellation, luggage, and liability insurance.

19.3.2 The insurance coverage options chosen by the policyholder shall be indicated in the policy.

19.3.3 Medical treatment, luggage and liability insurance coverage begins on the date of issue of the policy.

19.3.4 Travel interruption insurance coverage begins immediately upon entering into the contract, except for instances of illness as defined in point 5.1.1. In the event of such illness, coverage begins on the third day after the contract comes into force, and the corresponding date shall be marked separately on the policy.

19.4 Insurance period

The insurance period is the duration of time noted on the policy during which the the insurance coverage is valid.

19.4.1 The insurance period shall include the period of time from the beginning to the end of the trip; in other words, from leaving Estonia until returning to Estonia.

19.4.2 If the insurance period does not include the duration of the trip from beginning to end, the policyholder must inform Seesam of that fact before entering into the contract.

19.4.3 If the policyholder does not inform Seesam on the facts outlined in point 19.4.2, Seesam has the right to impose a fee of up to 20% upon any disbursement for a covered loss by withholding that amount of the benefit.

19.4.4 If the trip is extended due to reasons outside the insured's control, the insurance period shall be extended by two days.

19.5 Coverage territory

The coverage territory is the part of the world which is marked on the policy where the insurance coverage is valid.

19.5.1 Medical care, luggage, and liability insurance are not valid within the Republic of Estonia.

19.5.2 Estonia is included in the travel interruption coverage territory, but does not cove domestic travel.

19.6 Insured event

An insured event means an event defined in the contract and occurring within the insurance period.

19.7 The insured

The insured means a natural person whose risk is insured. The insured person shall be indicated by name in the policy

19.8 Loss

Loss is the financial cost defined by the contract suffered by the insured or the policyholder as a result of an insured event which would not have been inflicted without the insured event.

19.9 Benefit

The insurance benefit is a sum of money which is to be disbursed to cover the loss resulting from an insured event.

19.10 Sum insured, benefit limit

19.10.1 Sum insured is the maximum possible benefit. Insured amounts vary according to the type of coverage and are marked on the policy.

19.10.2 A benefit limit is an insurance amount defined in the contract which is different from the maximum possible benefit.

19.10.3 The benefit limit and sum insured apply to every insured and every trip separately, unless otherwise noted in the contract.

19.10.4 Benefit limits are included in the insured amount, they are not in addition to it.