

Travel insurance terms and conditions for banking plan „Unlimited“, Coop Pank AS 1/2026

Valid from 01.06.2026

COOP PANK AS Banking plan „Unlimited“	
Insured persons	Owner of the banking plan
Maximum length of one trip	90 days
Limits per trip and banking plan	
Medical assistance	1,000,000 €
including dental care	500 €
including costs for purchasing medicines and medical aids	200 €
Luggage insurance	€1,000 (deductible 15%, but not less than €50)
including mobile phones and tablets up to 2 years old and laptops up to 4 years old in case of theft	750 € (deductible 200 €)
including luggage delay (over 4 hours)	300 €
including replacing of documents	200 €
Travel interruption	€1,000 (deductible 15%, but not less than €50)
including unavoidable costs for services	100 € (over 4 hours)
Liability insurance	10,000 €
including damage to sports equipment, premises, apartment or building in the possession or use of the insured person	1,000 €
Legal aid	1,000 €
Bail	3,000 €
Accident insurance	10,000 €
In case of permanent disability	10,000 €
In the event of death (person over 16 years of age)	10,000 €
In the event of death (person up to 16 years of age)	2,000 €
Permanent disability due to an accident during domestic travel	10,000 €

1. DEFINITIONS

- 1.1. The insurer is Compensa Vienna Insurance Group, ADB Estonian branch, whose trademark in Estonia is Seesam (hereinafter Seesam).
- 1.2. The policyholder is Coop Pank AS, which has entered into the insurance contract on the basis of its insurance interest and for the benefit of the insured.
- 1.3. The insured is a natural person who has a valid banking plan „Unlimited“ in Coop Pank.
- 1.4. An insured event is the scope of liability agreed in the contract, within which the insurer bears the insurance risk and is obliged to pay compensation in case of an insured event.
- 1.5. Insurance coverage is the insurer’s obligation to pay insurance compensation to the insured or beneficiary in case of an insured event specified in the insurance conditions.
- 1.6. The sum insured is the maximum possible compensation according to the table. The sum insured varies by insurance coverage and is specified in the table.
- 1.7. The compensation limit is the maximum possible compensation that differs from the sum insured indicated in the contract. The limits of compensation are included in the sum insured; these are not added to the sum insured.
- 1.8. Insurance indemnity (compensation) is the amount of money that the insurer pays out to compensate for damage caused by an insured event.
- 1.9. Deductible is an agreed part of the damage by which the compensation paid by the insurer is reduced. Deductible is applied according to the amounts given in the table.
- 1.10. Sports competition is participation in official sports competitions and training camps and preparation for competitions.
- 1.11. Trip is a temporary stay of the insured outside Estonia or the country of their permanent residence.
- 1.12. The start and end point of the trip is Estonia or the country of permanent residence of the insured.
- 1.13. The country of permanent residence is the country of citizenship of the insured and/or the country that has issued the insured a permanent residence permit and where the insured lives permanently for more than 183 days a year.
- 1.14. The European Health Insurance Card (EHIC) is a common document of the European Union member states and Norway, Iceland, Liechtenstein and Switzerland, which certifies the right of citizens of these countries to receive necessary medical assistance on equal terms with insured people living in these countries.
- 1.15. The medical claims center is the insurance company’s cooperation partner that processes medical emergency insurance claims outside Estonia.
- 1.16. Domestic travel is a trip by the insured person within the Republic of Estonia, provided that the travel destination is further than 50 km from the insured person’s permanent residence and the insured person stays in a hotel for at least one night. The hotel must be booked and/or paid for 24 hours before the insured event occurred. Domestic travel insurance coverage only applies to accident insurance.

2. VALIDITY OF THE INSURANCE COVERAGE

- 2.1. The insurance coverage is valid together with the banking plan „Unlimited“ of Coop Pank.
 - 2.1.1. The insurance coverage begins on the day following the conclusion of the banking plan agreement, except for the insurance coverage for travel disruption due to illness, which begins after 72 hours from the day following the conclusion of the banking plan.
 - 2.1.2. Insurance coverage is valid until the end of the banking plan agreement.
 - 2.1.3. The insurance coverage is valid during the insurance period 24/7 worldwide, except Russian Federation and Belarus. Insurance coverage is not valid in the Republic of Estonia and the country of permanent residence of the insured, except for trip cancellation coverage. Accident insurance coverage is also valid for domestic travel.

2.2. Insurance coverage is valid for up to 90 consecutive days during one trip. If the trip is longer than 90 days, insurance coverage is not valid after 90 days. The number of trips per year is not limited.

3. MEDICAL ASSISTANCE

3.1. **The insured event of medical assistance** is an accident, sudden illness, or the death of the insured person during the trip.

3.2. In case of an insured event of medical assistance, the following will be compensated:

- 3.2.1. Reasonable and unavoidable medical expenses determined by a doctor in a foreign country, including bed fees, examinations and medicines in a foreign country;
- 3.2.2. Expenses for necessary medical aids determined by a doctor in a foreign country with a compensation limit of 200 euros;
- 3.2.3. Expenses for dental first aid with a compensation limit of 500 euros;
- 3.2.4. Expenses for unavoidable first aid related to the initial diagnosis of an oncological disease;
- 3.2.5. Expenses for justified and unavoidable first aid related to an unexpected exacerbation of a chronic disease. A chronic disease is a disease that is recurrent or continuous in nature;
- 3.2.6. Expenses for pregnancy-related complications up to the 35th week of pregnancy;
- 3.2.7. Cases of medical assistance caused by terrorism, natural disasters, unrest, war or other crises, if the event broke out after the beginning of the trip;
- 3.2.8. Necessary costs for the injured person getting to a treatment facility and back to the accommodation;
- 3.2.9. Costs for transportation and accommodation needed to return the insured person to Estonia, if due to medical indications it is not possible to continue the trip and these have been previously agreed upon with the insurer;
- 3.2.10. Justified transport and accommodation costs of one accompanying person, if due to an insured event of medical assistance the insured person needs assistance to return to Estonia. The costs must be previously agreed upon with the insurer;
- 3.2.11. Burial/cremation costs or costs of transporting the body/urn to Estonia with a compensation limit of up to 10,000 euros, if the insured person dies during the trip abroad.

3.3. Obligations of the insured person in case of an insured event.

- 3.3.1. In case of insured event of medical assistance, the insured person must contact a local national health care institution, or, in its absence, a licensed doctor, and obtain a certificate of the treatment provided, stating the time of onset of the symptoms of the disease and the diagnosis. For medicines and medical aids prescribed by a doctor, a copy of the prescription and a purchase receipt must be submitted.
- 3.3.2. If the insured person seeks medical assistance at a health institution in any member state of the European Union or in Norway, Iceland, Liechtenstein or Switzerland, the European Health Insurance Card, if available, must be presented to the health institution.
- 3.3.3. In the event of death, a certificate of the cause of death must be presented.

3.4. Medical assistance limitations in case of hazardous activities and physical work.

- 3.4.1. Medical assistance insurance applies when engaging in recreational and health sports, except for the following sports:
 - Any competitive sport and preparation for it and participation in training camps;
 - Alpine skiing or snowboarding outside marked trails, slalom, speed and downhill skiing, freestyle skiing, heliskiing, snowboarding (Freestyle), ski jumping, bobsleighbing, ice hockey;
 - Extreme sports, including skateboarding and cycling tricks, BMX, downhill, acrobatics, gymnastics and trampoline, parkour, American football;
 - Contact sports (wrestling, karate, boxing, judo, MMA, etc.);

- Weightlifting, powerlifting;
- Diving deeper than 20 m, windsurfing or eFoil riding, surfing, kitesurfing, jet skiing, sailing on the open sea, boating on rapid rivers, kayaking, waterfall abseiling;
- Rock, wall and mountain climbing, alpinism and other areas requiring the use of special equipment, mountain hiking above 4500 m above sea level;
- Hiking and expeditions to uninhabited areas without a professional guide, hiking in the desert, jungle, arctic areas, virgin forests;
- Skydiving and bungee jumping, hot air ballooning;
- Flying sports, including hang gliding, gliding, paragliding.

3.4.2. Insured event of medical assistance does not apply for:

- Performing physical work;
- Working in construction, agriculture, forestry, manufacturing, as a long-distance truck driver;
- Working as a police officer, rescuer, security guard, deminer, diver, fisherman, stuntman, member of ship or aircraft crew;
- Working in a mine, on oil and gas platforms;
- Any work, profession or activity where weapons or explosives are used;
- Participating in military service or military operations.

3.5. Medical assistance insurance does not cover damages or expenses:

- For planned treatment and treatment not prescribed by a doctor;
- More than necessary for emergency aid (for example, physiotherapy or outpatient visits to a specialist with a referral). Emergency aid is an aid wherein the delay may cause permanent harm to the insured person's health;
- For the treatment of chronic diseases, except for emergency aid in the event of an exacerbation of the disease;
- If these occurred after the 35th week of pregnancy;
- Related to childbirth, artificial insemination, termination of pregnancy, prevention of pregnancy, or the newborn;
- For the treatment of a disease, the symptoms of which occurred or which was diagnosed before the beginning of the trip;
- For alternative treatments or scientifically unproven treatment methods;
- For preventive procedures, e.g., vaccines, unless it is due to an insured event of medical assistance;
- Related to oncological disease, with the exception of costs up to the initial diagnosis, if the initial diagnosis was given during the trip;
- Related to sexually transmitted disease (including AIDS, HIV), with the exception of costs up to the initial diagnosis, if the initial diagnosis was given during the trip;
- For the treatment of illnesses resulting from mental disorders (including depression, phobias, stress, burnout, anxiety disorders, etc.);
- Caused by chemical, biological or nuclear weapons or attacks;
- Occurred due to participation in military activities;
- That has lasted more than 90 days;
- That are related to general exclusions (section 9).

4. LUGGAGE INSURANCE

- 4.1. **Luggage** is the items of clothing and utility items that accompany the insured person on their trip and are intended for their personal use, except for the items specified in clause 4.7.
- 4.2. An insured luggage event is:
- 4.2.1. Delay of luggage handed over to a transport company for more than four (4) hours, except in case of a delay in arriving in Estonia, the insured person's permanent residence or the final destination of the trip;
 - 4.2.2. Damage or loss of luggage given under the control of the transport company;
 - 4.2.3. Theft of luggage abroad.
- 4.3. In case of insured luggage event, the following will be compensated:
- 4.3.1. Expenses for purchasing essential clothing and hygiene products abroad up to 300 euros based on expense documents, if the baggage handed over to the transport company is delayed at its destination by more than four hours;
 - 4.3.2. If the item is damaged, the cost of repair, or if repairing the damaged item is not possible or economically reasonable, the compensation will be equal to the market price of the item at the time of the damage. If the market price of a damaged, lost or stolen item cannot be found, the amount of compensation is the cost of the item at the time of purchase, minus depreciation of 15% per year, starting from the date of purchase. Luggage is considered lost if it has not reached the insured person within 21 days from the initial delivery date;
 - 4.3.3. The difference between the actual costs and the compensation paid by the transport company, if the transport company pays compensation to the insured person in case of an insured event;
 - 4.3.4. In case of theft of mobile phones and tablets up to two years old and laptops up to four years old, up to 750 euros, less a deductible of 200 euros;
 - 4.3.5. In case of theft of identity documents, the costs for replacing documents abroad up to 200 euros based on expense documents.
- 4.4. Instructions in the case of an insured luggage event.
- 4.4.1. If the luggage handed over to a transport company is delayed or damaged, the transport company must be notified of the incident within seven (7) days, proof of the incident must be received.
 - 4.4.2. In case of theft, the police must be contacted, and proof of the theft must be received.
 - 4.4.3. In case of damage to the luggage, photographs must be taken of the damaged items, showing the damage and the item as a whole.
 - 4.4.4. In case of theft, damage, destruction, or loss of luggage, the purchase documents must be submitted to the insurer, and the market value of the items must be proved.
 - 4.4.5. For mobile phones, tablets and laptops, the age of the item must be proved.
- 4.5. Luggage storage requirements.
- 4.5.1. Luggage must be reasonably guarded.
 - 4.5.2. Electronic devices, including computers and mobile phones, must be under the constant supervision of the insured or in a locked room (e.g., a hotel room) that is inaccessible to unauthorised persons.
 - 4.5.3. Electronics must not be left in the checked luggage unless the transport company prohibits taking them with you.
 - 4.5.4. If leaving luggage in a public place is unavoidable, all reasonable measures must be taken to prevent damage.
 - 4.5.5. When leaving the car, it must be locked and the luggage must be kept out of sight;

- 4.5.6. If the storage requirements are not met, the insurer has the right to reduce the amount of compensation or refuse to pay it.
- 4.6. Damage or expenses are not covered, if:
- 4.6.1. Caused by the loss, neglect or forgetting of the item, except when the loss occurred while the luggage was in the possession of the transport company;
 - 4.6.2. Caused by natural wear and tear, scratches, and damage to the decorative details of the items;
 - 4.6.3. Caused by contact with liquids and food in the luggage;
 - 4.6.4. These arose from a change or delay of the flight in a situation where the insured had no access to the luggage (for example, in case of a connecting flight);
 - 4.6.5. The luggage was transported in a vehicle that the insured did not use for travel (for example, the luggage is brought by land transport);
 - 4.6.6. Related to the delay of the luggage to Estonia, the place of permanent residence or the end point of the trip;
 - 4.6.7. related to general exclusions (section 9)
- 4.7. The following items carried by the insured are not subject to compensation:
- 4.7.1. Goods, product samples;
 - 4.7.2. Tools;
 - 4.7.3. Weapons;
 - 4.7.4. Motor vehicles, including trailers, boats, and their parts;
 - 4.7.5. Money, jewellery, precious stones, perfumes, cosmetics, glasses (incl sunglasses), furs;
 - 4.7.6. Plants, animals;
 - 4.7.7. Food, drinks;
 - 4.7.8. Illegal items and irreplaceable items (such as works of art, antiques, easily breakable porcelain, glass and earthenware, etc.);
 - 4.7.9. Mobile phones, tablets and laptops and their devices, except for clause 4.3.4. in case of theft.

5. TRAVEL INTERRUPTION INSURANCE

- 5.1. Insured event of travel interruption is a cancellation or disruption of the trip or a change in travel plan.
- 5.2. **An insured event of cancelled trip** is the cancellation of the insured person's trip due to the following reasons:
- 5.2.1. Illness, accident, or death of the insured, their travel companion, family member (parent, grandparent, child, sister, brother, spouse, life partner);
 - 5.2.2. Life-threatening condition or death of the insured's parent, grandparent, uncle, aunt, mother-in-law, father-in-law, sister, brother, child, grandchild, life partner's child, daughter-in-law or son-in-law;
 - 5.2.3. Damage or destruction of the insured person's property located in the country of their permanent residence, due to which their presence is needed.
- 5.3. In case of an insured event of cancelled trip, the following will be compensated:
- 5.3.1. Costs of services that were purchased in advance and the insured was unable to get back from the service providers. Such costs include expenses for transportation, accommodation, car rental or entertainment (e.g. concert tickets, sports event participation fees, excursions).
- 5.4. **An insured event of trip disruption** is unexpected disruption of a trip and return to insurer's home country for the following reasons:
- 5.4.1. Illness, accident, or death of the insured, their travel companion, family member (parent, grandparent, child, sister, brother, spouse, life partner);

- 5.4.2. Life-threatening condition or death of the insured's parent, grandparent, uncle, aunt, mother-in-law, father-in-law, sister, brother, child, grandchild, partner's child, daughter-in-law, son-in-law, or other close person;
- 5.4.3. Damage or destruction of the insured person's property located in the country of their permanent residence, due to which their presence is needed;
- 5.4.4. Theft or damage of the insured person's luggage (including identity documents) abroad or becoming a victim of another crime, as a result of which the original travel plan cannot be adhered to;
- 5.4.5. Evacuation due to a natural disaster, war, or war-like situation, if this situation broke out after the beginning of the trip. Seesam does not organise evacuation, but will compensate reasonable and necessary expenses for returning to the country of residence;
- 5.4.6. Strike of airport or ground transport workers.
- 5.5. In case of an insured event of trip disruption, the following will be compensated:
 - 5.5.1. Costs of missed and pre-purchased transportation, accommodation, car rental, entertainment (e.g. concert tickets, sports event participation fees, excursions) that the insured was unable to recover from the service provider, or additional costs for transportation and accommodation to return home. The additional cost will not be compensated if the return trip was not paid before the insured event occurred.
- 5.6. **5.6. A change in travel plan** is a deviation from the original travel plan for the following reasons:
 - 5.6.1. Change in the departure time of an aircraft or other means of transport after purchasing tickets;
 - 5.6.2. Technical breakdown, theft or traffic accident of the personal means of transport used for the trip;
 - 5.6.3. Technical breakdown, theft or traffic accident of the public transport vehicle used for the trip or bad weather conditions overbooking or airspace congestion preventing its movement;
 - 5.6.4. Traffic accident of the vehicle used to get to the starting point of the trip;
 - 5.6.5. Strike of airport or ground transport workers.
- 5.7. In case of a change in travel plan insured event, the following will be compensated:
 - 5.7.1. Costs of unused services or additional costs that the insured person was unable to recover from the service provider. These include costs of pre-purchased and missed transportation, accommodation, car rental, entertainment (e.g. concert tickets, sports event participation fees, excursions) or additional costs for transportation and accommodation to return home. The additional cost will not be compensated if the return trip was not paid before the insured event occurred.
 - 5.7.2. In the event of a flight delay of more than four hours, expenses incurred in a foreign country for services (meals, drinks, etc.) will be reimbursed up to 100 euros based on an expense document.
- 5.8. Instructions in the case of travel interruption
 - 5.8.1. In case of travel interruption, the insured must inform the accommodation and transport companies and submit a request for reimbursement of prepaid expenses.
 - 5.8.2. In case of travel interruption caused by health problems, the insured must submit to Seesam a medical history or a certificate issued by a doctor stating the time of onset of symptoms and diagnosis.
 - 5.8.3. If the event is related to the means of transport, the insured must request proof from the transport company of the occurrence of the incident, the reason for it, and the amounts refunded to the insured.
 - 5.8.4. In all cases, the insured must prove the occurrence and amount of the damage.
 - 5.8.5. If the accommodation or transport company, or tour operator offers a replacement service instead of the unused service, Seesam considers the cost of the replacement service to be equal to the unused service, and this amount of the damage is not subject to compensation.

5.9. Limitations and exclusions of travel interruption insurance

- 5.9.1. Illness, the symptoms of which appear within 72 hours from the day following the conclusion of banking plan agreement, is not considered an insured event of travel interruption.
- 5.9.2. No compensation will be paid if the injury, symptoms of the disease or illness (including exacerbation of a chronic disease) occurred before the insurance coverage began.
- 5.9.3. No compensation will be paid for damage caused by incomplete and improper documentation (e.g. expired document, lack of visa, failure to comply with the vaccination obligation, etc.) or airport security check queues, etc.
- 5.9.4. No compensation will be paid for damage caused by the authorities' ban on the insured person crossing the state border or the service provider's ban on allowing the insured person to board the means of transport, if the reason for not allowing the insured person to board is the insured person's action or inaction. For example, aggressive behavior of the insured person, violation of the service provider's rules, etc.
- 5.9.5. No compensation will be paid for damage caused by insufficient time. If the connecting flights have been purchased separately and there is less than two hours between the two flights, it is considered insufficient.
- 5.9.6. No compensation will be paid, if arrival at the airport does not take into account the size and work organisation of the specific airport. Arrival at the airport must be at least two hours before the departure.
- 5.9.7. No compensation will be paid if it is related to the general exclusions (section 9).

6. ACCIDENT INSURANCE

- 6.1. An insured event is an unexpected and unforeseen injury that occurred during a trip (including domestic travel), independent of the will of the insured and caused by an external power, due to which the insured has received health damage requiring urgent medical attention, or died or got permanent disability.
- 6.2. Permanent disability is irreversible damage to the health of the insured person due to an accident during a trip (including domestic travel), in which the function of a part of the person's body or sensory organ has not recovered within one year from the occurrence of the insured event and which has been medically proven.
- 6.3. Death means the death of the insured person, which has occurred as a result of an accident during a trip within one year.
- 6.4. In the event of permanent disability, the following will be compensated:
 - 6.4.1. 50% of the insured amount of the permanent disability benefit, if the insured person regains partial capacity for work one year after the occurrence of the insured event;
 - 6.4.2. 100% of the insured amount of the permanent disability benefit, if the insured person has been diagnosed with complete incapacity for work one year after the occurrence of the insured event.
- 6.5. When determining the incapacity for work or disability, a decision of the relevant authority on the reduction of capacity for work and its extent or disability must be submitted.
- 6.6. In the event of death, compensation will be paid:
 - 6.6.1. 100% of the accident insurance sum insured, if the insured person dies due to an accident during trip within one year of the accident.
 - 6.6.2. In the event of death, a medical certificate of the cause of death and a certificate of inheritance must be submitted.
- 6.7. Following events are not considered an accident insurance event:
 - 6.7.1. If occurred while engaging in work or recreational sports listed in clauses 3.4.1. and 3.4.2.;

- 6.7.2. If related to the cases specified in clause 3.5.;
- 6.7.3. If permanent disability appears later than within one year;
- 6.7.4. If related to the insured person's illness;
- 6.7.5. if related to the general exclusions (section 9).

7. LIABILITY INSURANCE

- 7.1. The insured event of liability is damage caused by the insured to a third party in a foreign country.
- 7.2. In case of liability insurance event, the third party will be compensated for damage to their property or health in a foreign country.
- 7.3. In the event of damage to sports equipment, an apartment, a building or a room in the possession or use of the insured person, in case of a claim by a third party, the limit of the sum insured is up to 1,000 euros.
- 7.4. Liability insurance does not cover damage that is:
 - 7.4.1 Caused to the insured themselves or a member of their family;
 - 7.4.2 Caused by a source of greater danger, including a motor vehicle;
 - 7.4.3 Related to the deductible of a rental vehicle;
 - 7.4.4 Caused in the performance of official duties or the course of economic activities;
 - 7.4.5 Caused in sports competitions or the course of preparation for such;
 - 7.4.6 Paid or promised to pay by the insured without Seesam's approval;
 - 7.4.7 Caused to the property in the insured's possession (rented, lent, or otherwise made available to the insured), except in cases listed in clause 7.3.;
 - 7.4.8 Caused by vibration, heat, smell, radiation, light, smoke, soot, dust, steam, humidity, gas, or other similar long-term factors;
 - 7.4.9 Caused by the promise of a reward, slander, unauthorized dealing, unjust enrichment, and similar activities;
 - 7.4.10 Related to the general exclusion (section 9).
- 7.5. In the case of an insured event of liability, the insured must submit the injured party's claim for compensation, their own explanatory letter about the occurrence of the event, and other documents proving the claim for compensation and the amount of the damage.
- 7.6. The insured must not agree to compensate for damage before it has been approved by Seesam in a form that can be reproduced in writing.

8. LEGAL AID

- 8.1. An insured event of legal aid is an unlawful act committed unintentionally during a trip.
- 8.2. In case of insured event of legal aid, the insurer will compensate the insured for expenses incurred during the trip for obtaining legal aid abroad.
- 8.3. Only legal aid expenses previously agreed with Seesam are eligible for compensation.
- 8.4. If the insurer pays bail, the insured must return the bail amount to the insurer within 12 months after the insurer paid the bail. If the bail is returned to the insured earlier, it must be returned to the insurer immediately. The bail amount must be returned within 12 months even if the court or other authorities do not return the bail amount to the insured.

8.5. Legal aid expenses are not compensated if:

- 8.5.1. It concerns a fine, a violation of traffic regulations, or a vehicle rental;
- 8.5.2. The unlawful act was committed intentionally.

9. GENERAL EXCLUSIONS

9.1. Seesam does not compensate for damage or expenses, which:

- 9.1.1. Involve circumstances known, foreseeable, or generally known to the insured at the time of concluding the contract or booking the trip;
- 9.1.2. Have not emerged as a result of an insured event;
- 9.1.3. Are not listed as eligible for compensation (for example, non-pecuniary damage, daily allowance, indirect costs);
- 9.1.4. Occur outside the area or period of validity;
- 9.1.5. Exceed the sum insured or the compensation limit;
- 9.1.6. Are not documented;
- 9.1.7. The insured would have had to bear even if the insured event had not occurred;
- 9.1.8. Are intentionally caused by the insured;
- 9.1.9. Have been caused or contributed to by the insured's state of intoxication, drugs, or behaviour-altering medicines or other substances;
- 9.1.10. Have been caused or contributed to by the insured's psychological disorders, including depression, anxiety disorders, burnout, stress reaction, etc.;
- 9.1.11. Have been directly or indirectly caused by war, civil war, coup d'état;
- 9.1.12. Have been caused by insolvency or bankruptcy or the action, inaction, insolvency or bankruptcy of a third party (including a transport company, tour operator or agency or other intermediary for travel-related services);
- 9.1.13. Have been caused by a strike, work stoppage or insolvency of the service provider, transport company, tour operator, except for damage resulting from a strike of airport and ground transport workers (clauses 5.4.6 and 5.6.5);
- 9.1.14. Have been caused by a natural disaster (e.g. volcanic eruption, earthquake, flood, hurricane, etc.);
- 9.1.15. Have been caused by an epidemic, pandemic, quarantine, etc.;
- 9.1.16. Are related to the actions of the authorities (e.g. baggage security check);
- 9.1.17. Are related to an international sanction imposed to the insured, the beneficiary or a person related to them by the Government of the Republic of Estonia, the United Nations, the European Union, the United Kingdom or the United States of America.

10. RIGHTS AND OBLIGATIONS OF THE INSURED

- 10.1. The insured is obliged to prove the occurrence of the insured event and the amount of the damage incurred with documents that allow written reproduction (e.g. certificates, e-mails, payment documents, photographs, screenshots, witness statements).
- 10.2. The insured is obliged to immediately return the insurance compensation to Seesam, if circumstances excluding compensation have emerged after the compensation for the damage has been paid, or if the damage has been compensated by a third party, including another insurance company.

10.3. The insured is obliged to allow Seesam to obtain information about special categories of personal data in cases where this is necessary to determine Seesam's obligation. In the event of a breach of the aforementioned obligation, Seesam has the right to refuse to compensate for the claim. The principles of personal data processing can be found at <https://seesam.ee/en/information/processing-of-personal-data>.

11. RIGHTS AND OBLIGATIONS OF THE INSURER

- 11.1. The insurer is obliged to finalise the processing of claim as soon as possible, but no later than one month after receiving the necessary data and documents.
- 11.2. The insurer has the right to direct the insured to claim compensation from the Estonian Health Insurance Fund or from the person who caused the damage.
- 11.3. Seesam has the right to reduce the compensation, refuse to pay compensation or reclaim the compensation already paid, if it turns out that the insured violated the requirements arising from the contract or did not provide Seesam with truthful information.
- 11.4. Seesam has the right to negotiate with third parties on behalf of the insured.
- 11.5. If sanctions imposed by the Government of the Republic of Estonia, the United Nations, the European Union, Great Britain or the United States of America directly or indirectly prevent the provision of insurance services under the relevant insurance contract, Seesam has the right to cancel the insurance contract unilaterally and without prior notice.

12. PROCESSING OF A CLAIM

- 12.1. A claim for damages must be submitted to Seesam as soon as possible, but no later than one month after the end of the trip, with all documents that Seesam needs to process the claim.
- 12.2. If it is not possible to prove what share of the damage is related to the insured person, the damage will be compensated in proportion to the insured person's share in relation to the number of users of this service (including children).
- 12.3. The claim must be submitted on the website of the claims handling partner www.ops24.eu.
- 12.4. If the insured person develops an acute health problem and needs hospital treatment during the trip, the 24-hour medical claim center OPS EST OÜ must be immediately notified at the e-mail coop@ops24.eu or by phone +372 634 7363
- 12.5. To resolve the dispute, the parties to the contract have the right to turn to the conciliation body operating at the Estonian Insurance Association or to the court according to the conditions and procedure provided for in legislation.