

Coop Pank AS Terms and conditions of Platinum credit card travel insurance 1/2026

Valid as of 1 August 2026

COOP PANK AS Platinum credit card travel insurance	
Insured persons	Credit card holder and co-insured persons
Max. duration of trip	90 days
Co-insured persons	Spouse or partner and children and grandchildren up to the age of 21 (inclusive)
Limits per trip and per insured person	
Medical care	€1,000,000
incl. dental care	€500
incl. costs of purchasing medicines and medical aids	€200
Sums insured and compensation limits per trip and per card	
Baggage insurance	€2000 (deductible of 15%, but no less than €50)
incl. compensation limit in event of theft of mobile phones and tablets up to 2 years old and laptops up to 4 years old	€1000 (deductible €200)
incl. baggage delay (over 4 hours)	€500
incl. cost of replacement documents	€200
Travel disruption	€2000 (deductible of 15%, but no less than €50)
incl. unavoidable costs for services	€200 (over 4 hours)
Liability insurance	€100,000
incl. compensation limit for damage caused to sports equipment, premises, apartment or building in use or possession of insured person	€2000
Legal assistance	€10,000
Bail	€5000
Hire car insurance	€20,000 (deductible €300)
Accident insurance	€50,000
In the case of permanent disability	€50,000

In the event of death (person older than 16)	€50,000
In the event of death (person up to the age of 16)	€2000
Permanent disability resulting from accident during domestic travel	€10,000

1. TERMS

- 1.1. The insurer is Compensa Vienna Insurance Group, ADB Estonia branch, whose brand in Estonia is Seesam (hereafter referred to as Seesam).
- 1.2. The policyholder is Coop Pank AS, which has taken out the insurance policy in its own interest and for the benefit of the insured person.
- 1.3. The insured person is a natural person who holds a valid Coop Pank Platinum credit card (whether physical or virtual).
- 1.4. Co-insured persons are the insured person's spouse or partner travelling with them, and any children and grandchildren up to the age of 21 (hereafter referred to as insured persons).
- 1.5. An insured event is the scope of liability agreed upon in the contract within which the insurer bears the insurance risk and is obliged to pay compensation if an insured event occurs.
- 1.6. Insurance cover is the insurer's obligation to pay compensation to the insured person or a beneficiary if an insured event occurs as specified in the terms and conditions of the insurance.
- 1.7. The sum insured is the maximum possible compensation as set out in the table. Sums insured vary depending on the type of cover and are indicated in the table.
- 1.8. The compensation limit is the maximum possible compensation, which differs from the sum insured as specified in the contract. Compensation limits are included in the sum insured, not added to it.
- 1.9. A payout is a sum of money paid by the insurer to compensate for a loss arising from an insured event.
- 1.10. Deductible is the agreed portion of the loss by which the compensation payable by the insurer is reduced. If an insured event occurs, deductible is applied in accordance with the table.
- 1.11. Sports competition refers to taking part in official sports events and training camps, as well as preparing for competitions.
- 1.12. A trip is defined as the insured person's temporary stay outside of Estonia or their country of permanent residence.
- 1.13. The trip must begin and end in Estonia or in the insured person's country of permanent residence.
- 1.14. Country of permanent residence is the insured person's country of citizenship and/or the country which has issued the insured person with a permanent residence permit and in which the insured person resides permanently for more than 183 days a year.
- 1.15. The European Health Insurance Card (EHIC) is a document issued by the Member States of the European Union plus Norway, Iceland, Liechtenstein and Switzerland which certifies the right of citizens of those countries to receive necessary medical care on an equal footing with insured persons residing in those countries.
- 1.16. The Medical Assistance Centre is a partner of the insurer which handles medical emergency insurance claims arising outside of Estonia.
- 1.17. Domestic travel is a trip made by the insured person within Estonia, provided that the destination is more than 50 km from their permanent place of residence and they stay in a hotel for at least one night. The hotel must have been booked and/or paid for 24 hours before the insured event occurred. Insurance cover for domestic travel is limited to accident insurance.
- 1.18. A hire car is defined as a passenger car of up to 3500 kg which has up to eight passenger seats in addition to the driver's seat.

2. VALIDITY OF INSURANCE COVER

- 2.1. The insurance cover is valid in conjunction with a Coop Pank Platinum credit card.
 - 2.1.1. The cover commences when the credit card is activated. In the case of a virtual card, travel disruption cover due to illness comes into effect 72 hours after the card is activated.
 - 2.1.2. The insurance cover is valid until the expiry date of the credit card.
 - 2.1.3. The cover remains in force without interruption in the event of the card's replacement, blocking, renewal or similar. It continues so long as the new card is activated within a reasonable time.
- 2.2. Insurance cover for co-insured persons is valid if the insured person and the co-insured persons are travelling together, i.e. their travel dates and destinations overlap.
- 2.3. The cover is valid 24 hours a day worldwide, excl. Russia and Belarus. The cover is not valid in Estonia or the insured person's country of permanent residence, except in the case of trip cancellation cover. Accident insurance cover is also valid for domestic travel.
- 2.4. Insurance cover is valid for up to 90 consecutive days during a single trip. If a trip lasts for more than 90 days, the insurance cover expires once 90 days have passed. The number of trips per year is unlimited.

3. MEDICAL CARE

- 3.1. An **insured event under medical care cover** is the first occurrence of an unexpected illness or accident suffered by the insured person, or their death, while on a trip.
- 3.2. In the event of a medical care claim, the following is compensated:
 - 3.2.1. Justified and unavoidable medical costs incurred in a foreign country as prescribed by a doctor, including daily hospital charges, diagnostics and medicines in that country.
 - 3.2.2. The cost of necessary medical aids prescribed by a doctor while abroad (up to €200).
 - 3.2.3. The cost of emergency dental care (up to €500).
 - 3.2.4. The cost of unavoidable emergency care associated with an initial diagnosis of cancer.
 - 3.2.5. Justified and unavoidable costs of emergency care arising from an unexpected exacerbation of a chronic condition (i.e. an illness that is recurrent or persistent in nature).
 - 3.2.6. The cost of pregnancy-related complications up to the 35th week of pregnancy.
 - 3.2.7. Justified medical care resulting from acts of terrorism, natural disasters, civil unrest, war or other crises, provided that the insured event began after the trip started.
 - 3.2.8. Necessary transport costs for the injured person to travel to a medical facility and back to their accommodation.
 - 3.2.9. The insured person's transport and accommodation costs associated with returning to Estonia if it is impossible for them to continue their trip for medical reasons and these costs have been agreed in advance with the insurer.
 - 3.2.10. Justified transport and accommodation costs for one accompanying person if the insured person requires medical assistance to return to Estonia as a result of an insured event (the costs having been agreed in advance with the insurer).
 - 3.2.11. The cost of burial or cremation, or the cost of transporting the body or urn to Estonia if the insured person dies while on a trip abroad (up to €10,000).
- 3.3. Obligations of insured person upon occurrence of insured event.
 - 3.3.1. In the event of a medical emergency, the insured person must contact a public healthcare facility or, in the absence of such a facility, a doctor holding a practising licence, and obtain a certificate regarding any care they receive, which must specify the time at which the symptoms of the illness first appeared

and the diagnosis. In the case of medicines and medical aids prescribed by a doctor, a copy of the prescription and the receipt must be submitted.

3.3.2. If an insured person seeks medical care at a healthcare facility in any Member State of the European Union or in Norway, Iceland, Liechtenstein or Switzerland, they must present their European Health Insurance Card if they have one.

3.3.3. In the event of death, proof of the cause of death must be provided.

3.4. Restrictions on medical care when engaging in high-risk pastimes and physical work

3.4.1. Medical insurance covers recreational and fitness sports excl. the following:

- Any competitive sport, including preparing for it and participating in training camps.
- Downhill skiing or snowboarding outside of marked runs, slalom, speed skiing, freestyle skiing, heli-skiing, freestyle snowboarding, ski jumping, bobsleigh and ice hockey.
- Extreme sports, incl. skateboarding and bike tricks, BMX cycling, downhill cycling, acrobatics, gymnastics and trampoline gymnastics, parkour and American football.
- Contact sports, incl. martial arts, wrestling, karate, boxing, judo and MMA.
- Weightlifting and powerlifting.
- Diving to depths of more than 20 metres, windsurfing or eFoil riding, surfing, kitesurfing, jet-skiing, sailing on open waters, canoeing and white-water boating and rafting.
- Rock and wall climbing, mountaineering, alpinism and other activities requiring specialised equipment, as well as mountain trekking at altitudes higher than 4500 metres above sea level.
- Hikes and expeditions to uninhabited areas without a professional guide and hiking in deserts, jungles, the Arctic or primeval forests.
- Parachuting, bungee jumping and hot-air ballooning.
- Air sports, incl. gliding, hang-gliding and paragliding.

3.4.2. Medical care insurance does not cover:

- physical work;
- work in the construction, agricultural or forestry industries, in factories or as a long-distance driver;
- work as a police officer, rescue worker, security guard, bomb disposal expert, diver, fisher, stunt performer or member of a ship or aircraft's crew;
- work in mines or on oil and gas platforms;
- any job, profession or activity involving the use of firearms or explosives; or
- serving in the Defence Forces or taking part in military operations.

3.5. The following costs and losses are not covered under medical care insurance:

- Scheduled treatment and treatment not prescribed by a doctor.
- More than just emergency assistance (e.g. physiotherapy or outpatient visits to a specialist with a referral), which is any care in which delays may result in permanent damage to the insured person's health.
- Treatment of chronic conditions, excl. the cost of emergency care in the event of a flare-up in the condition.
- Costs and losses incurred after the 35th week of pregnancy.
- Costs and losses related to childbirth, assisted reproduction, termination of pregnancy, contraception or a newborn child.

- Treatment of an illness diagnosed prior to the trip starting, symptoms of an illness or previously diagnosed illnesses.
- Alternative medicine and treatment methods not scientifically proven.
- Preventive procedures (e.g. vaccinations) unless due to a medical emergency.
- Costs and losses related to cancer, excl. costs incurred prior to initial diagnosis if this is made while on the trip.
- Costs and losses related to a sexually transmitted illness (incl. AIDS and HIV), excl. costs incurred prior to initial diagnosis if this is made while on the trip.
- Costs and losses related to the treatment of conditions arising from mental health disorders (incl. depression, phobias, stress, burnout and anxiety disorders).
- Costs and losses resulting from chemical, biological or nuclear weapons or attacks.
- Costs and losses arising from participation in military operations.
- Costs and losses which have been ongoing for more than 90 days.
- Costs and losses linked to the general exclusions (clause 10).

4. BAGGAGE INSURANCE

- 4.1. Baggage comprises the clothing and personal effects accompanying the insured person on their trip and intended for their own use, excl. the items listed in clause 4.7.
- 4.2. The following constitute insured events in respect of baggage:
 - 4.2.1. A delay of more than four hours in the arrival in a foreign country of baggage handed over to a transport company, excl. such a delay in arriving in Estonia, the insured person's permanent place of residence or the final destination of the trip.
 - 4.2.2. Damage to or loss of baggage entrusted to a transport company.
 - 4.2.3. Theft of baggage abroad.
- 4.3. In the event of a baggage insurance claim, the following is compensated:
 - 4.3.1. Costs of up to €500 for the purchase of essential clothing and toiletries while abroad, upon submission of receipts, if baggage handed over to a transport company is delayed at the destination by more than four hours.
 - 4.3.2. In the event of damage to an item, the cost of its repair, or if it is impossible or economically unfeasible to repair the damaged item, compensation of the market value of the item at the time the damage occurred. If it is impossible to determine the market value of a damaged, lost or stolen item, the amount of compensation is the cost of the item at the time of purchase, from which depreciation at the rate of 15% per annum is deducted, calculated from the date of purchase. Baggage is deemed lost if it does not reach the insured party within 21 days of the original arrival date.
 - 4.3.3. The difference between actual costs and the compensation paid by the transport company in cases where said company pays compensation to the insured person if an insured event occurs.
 - 4.3.4. Up to €1000 (less deductible of €200) in the event of the theft of mobile phones and tablets up to two years old and laptops up to four years old.
 - 4.3.5. In the event of the theft of identity documents, up to €200 for the cost of replacing documents in a foreign country, upon submission of a receipt.
- 4.4. What to do in the event of a baggage insurance claim:
 - 4.4.1. In the event of a delay or damage to baggage handed over to a transport company, the company must be notified of the incident within seven days, and a record of the incident must be requested.

- 4.4.2. In the event of theft, the police must be contacted and a certificate confirming the theft requested.
- 4.4.3. In the event of damage to baggage, photographs must be taken of the item(s), showing both the damage and the item(s) in their entirety.
- 4.4.4. In the event of theft, damage, destruction or loss of baggage, the purchase documents for the baggage must be submitted to the insurer and evidence of the market value of the items provided.
- 4.4.5. In the case of mobile phones, tablets and laptops, proof of the item's age must be provided.
- 4.5. Baggage storage requirements:
 - 4.5.1. Baggage must be reasonably guarded.
 - 4.5.2. Electronic devices, including mobile phones and computers, must be kept under the insured person's constant supervision or in a locked room to which unauthorised persons have no access.
 - 4.5.3. Electronic devices must not be placed in the baggage compartment of a vehicle unless the transport company prohibits them from being taken into the passenger compartment.
 - 4.5.4. If leaving baggage in a public area cannot be avoided, all reasonable measures must be taken to prevent any damage to the baggage.
 - 4.5.5. When leaving a vehicle, it must be locked and baggage must be out of sight.
 - 4.5.6. If these storage requirements are not met, the insurer is entitled to reduce the amount of compensation paid out or to refuse to pay compensation.
- 4.6. The following costs and losses are not covered under baggage insurance:
 - 4.6.1. Costs and losses resulting from an item being lost, misplaced or unsupervised, unless the loss occurred while the baggage was in the possession of a transport operator.
 - 4.6.2. Costs and losses caused by normal wear and tear, scratches or damage to decorative features.
 - 4.6.3. Costs and losses resulting from contact with food and/or liquids in the baggage.
 - 4.6.4. Costs and losses arising from a flight change or delay in a situation where the insured person did not have access to their baggage (e.g. in the case of a connecting flight).
 - 4.6.5. If the baggage was transported in a vehicle that the insured person did not use for travel (e.g. the baggage is transported by land).
 - 4.6.6. Costs and losses related to a delay in baggage arriving in Estonia, the insured person's place of permanent residence or the final destination of the trip.
 - 4.6.7. Costs and losses linked to the general exclusions (clause 10).
- 4.7. The following items carried by the insured person are not covered:
 - 4.7.1. Goods and product samples.
 - 4.7.2. Tools.
 - 4.7.3. Weapons.
 - 4.7.4. Motor vehicles, incl. trailers, boats and parts thereof.
 - 4.7.5. Money, jewellery, precious stones, perfumes, decorative cosmetics, spectacles (incl. sunglasses) and furs.
 - 4.7.6. Plants and animals.
 - 4.7.7. Food and drinks.
 - 4.7.8. Illegal items and irreplaceable items (e.g. works of art, antiques and fragile porcelain, glass and ceramic items).
 - 4.7.9. Mobile phones, tablets, laptops and their accessories, except as provided for in clause 4.3.4 in the event of theft.

5. TRAVEL DISRUPTION INSURANCE

- 5.1. Insured events under travel disruption insurance include the cancellation of and interruptions to a trip, and changes to travel plans.
- 5.2. **An insured event under travel cancellation** cover is the cancellation of the insured person's trip for one or more of the following reasons:
 - 5.2.1. Illness or death of or accident involving the insured person, their sole travelling companion or a family member (parent, grandparent, child, sibling, spouse or partner).
 - 5.2.2. Life-threatening condition or death of the insured person's parent, grandparent, uncle, aunt, mother-in-law, father-in-law, sibling, child, grandchild, their partner's child, son-in-law or daughter-in-law.
 - 5.2.3. Damage to or destruction of the insured person's property in their country of permanent residence which necessitates their presence.
- 5.3. In the event of a travel cancellation claim, the following is compensated:
 - 5.3.1. The cost of pre-purchased but unused services which could not be recovered from the service providers when the services were cancelled, related to transport, accommodation, car hire and entertainment (e.g. concert tickets, entry fees for sports events and excursions).
- 5.4. **Travel interruption** insurance covers the unexpected interruption of a trip and the insured person's return to their home country for one or more of the following reasons:
 - 5.4.1. Illness or death of or accident involving the insured person, their sole travelling companion or a family member (parent, grandparent, child, sibling, spouse or partner).
 - 5.4.2. Life-threatening condition or death of the insured person'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 any other person close to them.
 - 5.4.3. Damage to or destruction of the insured person's property in their country of permanent residence which necessitates their presence.
 - 5.4.4. Theft or destruction of the insured person's baggage (incl. identity documents) while abroad, or falling victim to any other crime, as a result of which the insured person cannot adhere to their original travel plans.
 - 5.4.5. Evacuation due to a natural disaster, war or war-like situation, provided that such a situation arose after the trip started. Note that Seesam does not organise evacuations, but compensates reasonable and necessary costs incurred by the insured person in returning to their country of residence.
 - 5.4.6. Strike by airport or land transport staff.
- 5.5. In the event of a travel interruption claim, the following is compensated:
 - 5.5.1. Costs of prepaid but cancelled transport, accommodation, car hire and entertainment (e.g. concert tickets, entry fees for sports events and excursions) which the insured person was unable to recover from the service provider, or additional costs incurred for transport and accommodation in order to return home. Note that additional costs are not compensated if the cost of the return trip was not incurred prior to the insured event occurring.
- 5.6. **Changes to travel plans** are a deviation from the original plans for one or more of the following reasons:
 - 5.6.1. Change to the departure time of a flight or other means of transport after the tickets have been purchased.
 - 5.6.2. Technical fault, theft or traffic accident involving the personal vehicle used for the trip.
 - 5.6.3. Technical fault, theft or traffic accident involving the means of public transport used for the trip, or adverse weather conditions, overbooking or airspace congestion preventing its movements.
 - 5.6.4. The vehicle used to travel to the starting point of the trip is involved in a traffic accident.

5.6.5. Strike by airport or land transport staff.

5.7. In the event of a claim based on changes to travel plans, the following is compensated:

5.7.1. The cost of services not used, or additional costs which the insured person was unable to recover from the service provider. Compensation covers the cost of prepaid but cancelled transport, accommodation, car hire and entertainment (e.g. concert tickets, entry fees for sports events and excursions) or additional costs for transport and accommodation incurred in returning home. Note that additional costs are not compensated if the cost of the return trip was not incurred prior to the insured event occurring.

5.7.2. In the event of a flight's departure being delayed by more than four hours, costs incurred abroad for services (meals, drinks, etc.) are compensated up to €200 upon submission of receipts.

5.8. What to do in the event of a travel disruption claim:

5.8.1. In the event of travel disruption, the insured person must inform the accommodation provider and the transport company at the earliest opportunity and submit a claim for the reimbursement of their prepaid costs.

5.8.2. In the event of a claim arising from health problems, the insured person must submit medical records or a certificate issued by a doctor stating when the symptoms first appeared and the diagnosis.

5.8.3. In the event of an incident involving a means of transport, the insured person must request a certificate from the transport company confirming the occurrence of the incident, its cause and the amounts reimbursed to the insured person.

5.8.4. In all cases, the insured person must provide evidence of the occurrence and extent of the loss.

5.8.5. If an accommodation provider, transport company or tour operator offers a substitute service in place of the service that was not used, Seesam regards the cost of the substitute service as equivalent to that of the unused service, i.e. that part of the loss is not eligible for compensation.

5.9. Travel disruption restrictions and exclusions:

5.9.1. No compensation is paid if the injury, onset of illness or symptoms of illness (incl. a flare-up of a chronic condition) occurred before the insurance cover commenced.

5.9.2. No compensation is paid for losses caused by incomplete or non-compliant documentation (e.g. an expired document, lack of a visa or failure to comply with vaccination requirements), queues at airport security checks, etc.

5.9.3. No compensation is paid for losses or damage arising from a prohibition by the authorities on the insured person crossing a national border, or from a service provider's refusal to allow the insured person to board a means of transport if the reason for refusal of boarding is the actions or inaction of the insured person (e.g. aggressive behaviour or breaches of the service provider's rules).

5.9.4. No compensation is paid for losses arising from the insured person giving themselves insufficient time. Layover time is considered insufficient if tickets for connecting flights are purchased separately and the time between flights is less than two hours.

5.9.5. No compensation is paid if arrival at an airport is planned without taking its size or operational arrangements into account. Passengers must arrive at the airport at least two hours before their flight departs.

5.9.6. No compensation is paid for losses or damage if these are linked to the general exclusions (clause 10).

6. ACCIDENT INSURANCE

6.1. An insured event is an unexpected and unforeseeable bodily injury, independent of the insured person's will and caused by external factors, which is sustained on a trip (incl. domestic travel) and results in damage to the insured person's health that requires urgent medical attention, or causes the insured person's permanent

disability or death.

- 6.2. A permanent disability is an irreversible impairment to the insured person's health resulting from an accident that occurred while they were on a trip (incl. domestic travel) where the functioning of a part of the body or a sensory organ has not been restored within a year of the insured event and which has been medically certified.
- 6.3. Death is the death of the insured person as a result of an accident that took place during a trip and within a year of the accident occurring.
- 6.4. In the event of permanent disability, the following is compensated:
 - 6.4.1. 50% of the sum insured for permanent disability if the insured person retains partial capacity for work one year after the insured event.
 - 6.4.2. 100% of the sum insured for permanent disability if the insured person is found to be completely incapable of working one year after the insured event.
- 6.5. When determining loss of work capacity or disability, a decision by the relevant authority regarding the reduction in working capacity, its extent or the determination of disability must be submitted.
- 6.6. In the event of death, the following is compensated:
 - 6.6.1. 100% of the sum insured under accident insurance if the insured person dies as a result of an accident that occurred while they were on a trip and within a year of the accident occurring.
 - 6.6.2. In the event of death, a medical certificate stating the cause of death and a certificate of succession must be submitted.
- 6.7. The following are not considered insured events under accident insurance:
 - 6.7.1. An event which occurred while carrying out the type of work or participating in the types of recreational sport listed in clauses 3.4.1 and 3.4.2.
 - 6.7.2. An event which occurred in the circumstances described in clause 3.5.
 - 6.7.3. If a permanent disability becomes apparent more than one year after the event.
 - 6.7.4. An event related to the insured person falling ill.
 - 6.7.5. An event linked to the general exclusions (clause 10).

7. LIABILITY INSURANCE

- 7.1. An insured event under liability insurance is damage caused by the insured person to a third party in a foreign country.
- 7.2. In the event of a liability claim, compensation is paid to the third party for the damage caused to their health or property in the incident in question.
- 7.3. In the event of damage to sports equipment, an apartment, a building or premises in the insured person's use or possession and in the event of a claim by a third party, the maximum compensation payable is €2000.
- 7.4. Under liability insurance, no compensation is paid for losses:
 - 7.4.1. caused to the insured person or a member of their family;
 - 7.4.2. caused by a source of greater risk, incl. motor vehicles;
 - 7.4.3. related to the deductible on a hire car;
 - 7.4.4. arising in the course of economic activities or while performing official duties;
 - 7.4.5. caused during sports competitions or whilst preparing for them;
 - 7.4.6. compensated by the insured party or which they agree to compensate without consulting Seesam;
 - 7.4.7. caused to property in the insured person's possession which has been hired, leased, borrowed or otherwise made available to them, except in the circumstances set out in clause 7.3;

- 7.4.8. caused by vibration, heat, odours, radiation, light, smoke, soot, dust, vapour, moisture, gas or similar long-term factors;
- 7.4.9. arising from a bribe, defamation, acting without authorisation, unjust enrichment or similar acts; or
- 7.4.10. linked to the general exclusions (clause 10).

- 7.5. In the event of a liability insurance claim, the insured must submit the injured party's claim for compensation, their own statement explaining the circumstances of the incident, and any other documents substantiating the claim and the extent of the loss.
- 7.6. The insured person must not agree to any compensation of the claim until this has been agreed with Seesam in a form that can at least be reproduced in writing.

8. LEGAL ASSISTANCE

- 8.1. A legal assistance insurance event is an unlawful act committed unintentionally while on a trip.
- 8.2. If such a claim is made, the insurer compensates the insured person for any costs incurred during the trip in connection with obtaining legal assistance abroad.
- 8.3. Only legal costs agreed with Seesam in advance are eligible for compensation.
- 8.4. If the insurer posts bail for the insured party, the latter must repay this amount to the former within 12 months of it being paid. If the bail amount is reimbursed to the insured party earlier, it must be repaid to the insurer immediately. The bail amount must be repaid within 12 months even if the court or other authority does not reimburse the amount to the insured person.
- 8.5. Legal assistance costs are not compensated if:
 - 8.5.1. they are linked to a fine, a breach of traffic regulations or the hiring of a vehicle, except in the case referred to in clause 9; or
 - 8.5.2. the unlawful act was committed intentionally.

9. HIRE CAR INSURANCE

- 9.1. An insured event under hire car insurance is the theft, robbery or destruction of or damage to a passenger car hired by the insured person during a trip, as a result of which the insured person is obliged to pay compensation in accordance with the car hire agreement.
- 9.2. A car hire company is a legal entity whose official business is the short-term hiring out of vehicles.
- 9.3. If an insured event occurs, compensation is paid for the damage caused by the insured person to the hire car in accordance with the terms of the car hire agreement, but no more than €20,000.
- 9.4. If an insured event occurs, deductible of €300 applies to each claim. The deductible is deducted from the amount of the insurance payout.
 - 9.4.1. The deductible on a hire car does not apply if the deductible specified in the car hire agreement does not exceed €2000.
- 9.5. In the event of an insured incident involving a hire car, the terms and conditions of Seesam's casco insurance package in force at the time of the incident apply (see <https://seesam.ee/eraklient/kaskokindlustus>).
- 9.6. What to do in the event of a claim under hire car insurance:
 - 9.6.1. Upon collecting and returning a hire car, the insured person is obliged to inspect it and take photographs of it. If there is any damage, this must be documented and recorded in the car hire agreement or by means of photographs.

9.6.2. In the event of damage, the incident must be reported to the car hire company immediately, and any and all instructions followed. In the event of theft or robbery, the police must be contacted.

9.6.3. If an insured event occurs, the damage must be documented in conjunction with the car hire company, and in order to receive compensation, a copy of the car hire agreement and the car hire company's claim must be submitted.

9.7. In addition to the exclusions under Seesam's motor insurance, the following are not compensated:

9.7.1. Costs and losses arising from the driver of the vehicle not holding a valid driver's licence in the country where the insured event occurred, or if the vehicle was being driven by a person not named in the car hire agreement

9.7.2. Costs and losses if the vehicle was hired in Estonia or in the insured person's country of permanent residence.

9.7.3. Costs and losses covered by compulsory motor insurance, compulsory third-party liability insurance for foreign vehicles or any other insurance contract.

9.7.4. Costs and losses falling under the general exclusions (clause 10).

10. GENERAL EXCLUSIONS

10.1. Seesam does not compensate any costs or losses that:

10.1.1. are related to a fact or circumstance known to or foreseeable by the insured person or to a generally known fact or circumstance at the time of entering into the contract or booking the trip;

10.1.2. did not arise as a result of the insured event;

10.1.3. are not listed as types of compensation (e.g. non-material and non-pecuniary damage, loss of earnings, daily allowances and indirect costs);

10.1.4. occur outside the area of validity or beyond the period of validity;

10.1.5. exceed the sum insured or the compensation limit;

10.1.6. are not substantiated by documentary evidence;

10.1.7. the insured person would have had to bear even if the insured event had not occurred;

10.1.8. were caused intentionally by the insured person;

10.1.9. were caused by the insured person's state of intoxication, narcotics, medications or other substances affecting behaviour, or to which these contributed;

10.1.10. were caused by the insured person's mental health condition, incl. depression, anxiety disorders, burnout and stress reactions, or to which these contributed;

10.1.11. were caused, whether directly or indirectly, by a war, civil war or coup d'état;

10.1.12. were caused by insolvency, bankruptcy or a third party (incl. the actions, inaction, insolvency or bankruptcy of a transport company, tour operator, travel agency or other intermediary providing travel-related services);

10.1.13. were caused by the service provider, transport company, tour operator, strike, work stoppage or insolvency, except for losses arising from strikes by airport and land transport staff as set out in clauses 5.4.6 and 5.6.5;

10.1.14. were caused by a natural disaster (e.g. a volcanic eruption, earthquake, flood or hurricane);

10.1.15. were caused by an epidemic, pandemic, quarantine situation, etc.;

10.1.16. are related to the activities of authorities (e.g. security checks on baggage);

10.1.17. are the result of the insured person, the payee or a related party being subject to an international sanction established by the government of Estonia, the United Nations, the European Union, the United Kingdom or the United States of America.

11. RIGHTS AND RESPONSIBILITIES OF INSURED PERSON

- 11.1. It is the responsibility of the insured person to prove that an insured event occurred and to provide evidence of the extent of the losses incurred by means of documents that can be reproduced in writing (e.g. receipts, emails, payment documents, photographs, screenshots and witness statements).
- 11.2. The insured person is obliged to reimburse the compensation amount to Seesam immediately if circumstances precluding the payment of the compensation come to light after the losses are compensated, or if the losses are compensated by a third party, including another insurance company.
- 11.3. The insured person is obliged to enable Seesam to obtain information about special categories of personal data if this is needed in order to ascertain whether Seesam is required to perform its obligations. Upon a breach of this obligation, Seesam has the right to refuse to pay out the compensation. The principles governing the processing of personal data in Seesam can be found online at <https://seesam.ee/teave/isikuandmete-tootlemine>.

12. RIGHTS AND RESPONSIBILITIES OF INSURER

- 12.1. The insurer is obliged to complete the claims handling process as quickly as possible, but no later than one month after receiving the required documents and information.
- 12.2. The insurer has the right to direct the insured person to seek compensation from the Estonian Health Insurance Fund or from the individual who caused the damage or losses.
- 12.3. Seesam has the right to reduce the compensation amount, to refuse to pay compensation or to demand the repayment of compensation if it emerges that the insured person breached the requirements set out in the contract or did not provide Seesam with accurate information.
- 12.4. Seesam has the right to hold negotiations with third parties in the name of the insured person.
- 12.5. If any sanctions established by the government of Estonia, the United Nations, the European Union, the United Kingdom or the United States of America directly or indirectly inhibit the provision of the insurance service based on the respective contract, Seesam has the right to unilaterally cancel the contract without prior notice.

13. CLAIMS HANDLING

- 13.1. Claims must be submitted to Seesam as soon as possible, but no later than one month after a trip, together with all of the documents Seesam requires in order to process the claim.
- 13.2. If it is impossible to determine what proportion of the loss is attributable to the insured person, the loss is compensated in proportion to the insured person's share of the total number of users of the service in question (incl. children).
- 13.3. Claims must be submitted via the claims handling partner's website at www.ops24.eu.
- 13.4. If the insured person suffers an acute health problem while on a trip and requires hospital care, they must immediately notify the 24-hour Medical Assistance Centre (OPS EST OÜ) by calling +372 634 7363 or e-mailing coop@ops24.eu.
- 13.5. To resolve a dispute, the parties have the right of recourse to the reconciliation board that operates under the Estonian Insurance Association or to a court under the terms and conditions of and in accordance with the procedure set out in legislation.