PROPERTY, ACCIDENT, CIVIL LIABILITY INSURANCE
Insurance product information document

Insurer: Balcia Insurance SE
Product: CITY COMBO Insurance

The Insurance Product Information Document provides with a general overview of the City Combo insurance product. This document does not reflect the specific terms of an offer made to a particular customer. Full details of the product, exceptions and related costs are provided in other documents, such as City Combo insurance terms and conditions No LT-020.01.

What is this type of insurance?

City Combo insurance is a non-life insurance product, which provides with insurance coverage to Your vehicle (which is not a subject to mandatory registration – such as bicycles, scooters as well as the vehicles used in winter) against various sudden and unexpected damages and losses. This product also provides with insurance coverage to Your health and life, as well as the Third party's interests in case You cause damage to them.

What is insured?

Damage to or destruction of a bicycle or scooter due to:

- ✓ Fire
- ✓ Explosion
- ✓ Lightning strike
- ✓ Fall of manned aircraft, its parts or cargo
- ✓ Storm
- ✓ Hail
- ✓ Snow impact
- ✓ Damage done by third parties, Theft, Robbery
- ✓ Collision

Due to the incident the following has occurred:

- ✓ Trauma
- ✓ Hospital allowance
- ✓ Disability
- ✓ Death

Civil liability for:

- ✓ Damage to the life or health of a third party
- ✓ Damage to third party property
- ✓ Legal expenses
- ✓ Rescue expenses

What is not insured?

In property insurance:
- ✗ result of wear or corrosion
- ✗ damage which the manufacturer or supplier is obliged to compensate
- ✗ damage caused without external forces (equipment breakage)

In accident insurance:
- ✗ losses caused by chronic, congenital, degenerative or other diseases

In civil liability insurance:
- ✗ losses incurred due to professional or commercial activities
- ✗ damage that is done to Your or the property of Your relative

! Full details of what is not insured are given in the City Combo insurance terms and conditions No LT-020.01.

Are there any restrictions on cover?

- ! Event did not occur during the period of insurance protection validity term or did not arise as a result of the occurrence of the insured risks.
- ! An insurance indemnity shall not be paid for events where the insured intentionally caused or contributed to the occurrence of the insured event.

Full details of what is not insured are given in the City Combo insurance terms and conditions No LT-020.01.

Where am I insured?

✓ Insurance coverage is valid in the Republic of Lithuania.

What are my obligations?

- Provide the Insurer with true information during the validity period of the insurance coverage
- Pay the insurance premium for Your insurance coverage
- Act in accordance with the City Combo insurance terms and conditions No LT-020.01
- In case of an insured event, submit a claim with the related documentation to the Insurer as soon as it is possible

When and how do I pay?

The insurance premium shall be paid according to Your and Policyholder's mutual agreement on premium payment procedure and the schedule set forth in the insurance certificate issued to You.

When does the cover start and end?

✓ The insurance coverage starts within the term specified in the insurance certificate, provided that the insurance premium has been paid in accordance with the procedure, term and amount specified therein
✓ The insurance coverage expires at the end of the insurance period
✓ The insurance coverage may expire before the end of the insurance period, for example, upon termination of the insurance coverage

How do I terminate the insurance coverage?

Your insurance coverage can be terminated at any time by giving prior notice using the Citadele mobile application. The insurance contract may also be terminated under the will of the Policyholder, however, the termination of the contract will not directly affect Your insurance coverage.