



Balcia  
INSURANCE

# CITY COMBO INSURANCE TERMS AND CONDITIONS

No. LT-020.01

Valid from 05.05.2023

We have created CITY COMBO insurance to provide financial security and support to You and Your loved ones if You unexpectedly damage Your property or injure Yourself or other people while riding a transportation which is not subject to mandatory registration, such as bicycles, scooters incl. with vehicles that are used in winter.

Insurance territory: Republic of Lithuania

If you have any questions, please contact Us:

📞 19001 📞 (+370) 5 2119 119 *When calling from abroad*

✉ [info@balcia.lt](mailto:info@balcia.lt)

🏠 [www.balcia.lt](http://www.balcia.lt)

We will pay everything due from Us,  
all You need is to submit documents certifying expenses:

✉ CITADELE mobile application ✉ [zalos@balcia.lt](mailto:zalos@balcia.lt)

🏠 [www.balcia.lt](http://www.balcia.lt)

*Stay safe!*  
Your Balcia

## DEFINITIONS

**Insurer or We** – Balcia Insurance SE, operating through Balcia Insurance SE Lithuania branch.

**Insured or You or Customer** – at least 18 years old natural person, who has an Account and who is specified in the insurance contract by the Bank, having an insurable interest and who purchase insurance coverage via Citadele mobile application.

**Policyholder or Bank**– insurance intermediary AS Citadele banka Lithuania branch, reg.no 304940934, Upės str. 21-1, LT-08128 Vilnius – who has concluded an insurance contract in Your favour.

**Sum Insured** – the amount of money specified in Annex 2 of these Terms and Conditions which cannot be exceeded by the sum of the insurance indemnity (incl. the total amount of several insurance indemnities).

**Account** – Your existing account in Bank.

**Accident** – a sudden and unexpected event occurring during the term of the insurance contract, independently of the person's will and resulting in damage to the person's life, health or property.

**Citadele mobile application** – a software on mobile device maintained by the Bank through which You can purchase and manage Your insurance coverage.

**Relative** – Your spouse or partner with whom You share the same household, also Your children and grandchildren up to and including 21 years of age, as well as Your parents.

**Third person** – a person other than Bank, You or a Relative.

**Vehicle** – a vehicle owned or legally used by You or a Relative that is not subject to mandatory registration, including with which to move in winter. Construction, agricultural or logging equipment, including grass cutting and loading equipment, is not considered a vehicle in the sense of these Terms and Conditions.

**Professional sports competitions and training** – engaging in a sport that is Your main occupation, incl. preparation for and participation in sports competitions.

## VEHICLE INSURANCE

### 1. What is insured

We will pay insurance indemnity for damage to or loss of the Vehicle if it happens due to the following reasons:

- Fire** – unexpected and uncontrolled open flame combustion, including the effects of smoke, soot and fire-fighting equipment (water, foam, etc.).
- Explosion** – sudden flare-up of gas or vapor.
- Lightning strike** – the effect of a direct lightning strike on the Vehicle.
- Fall of manned aircraft, its parts or cargo** – Vehicle direct exposure to the fall of a manned aircraft or unmanned aerial vehicle, its parts or cargo.
- Storm** – losses incurred to the Vehicle due to a storm are covered, incl. freely falling trees, poles, building structures and other objects.
- Hail** – atmospheric precipitation in the form of ice granules.
- Snow impact** – damage to the Vehicle due to the effects of snow, provided that the effects of the snow are caused by continuous, heavy snow or damage to the roof or structure due to the effects of snow.
- Damage done by Third parties** – illegal acts or omissions of a Third party, as a result of which the Vehicle is damaged, becomes partially or completely unusable or loses its value.
- Theft** – secret or overt theft of the Vehicle, if it has been committed illegally by Third Parties:
  - by entering enclosed spaces with obvious signs of intrusion - breaking, mechanically damaging obstacles or damaging locks installed to restrict unauthorized access to the premises;
  - by breaking, mechanically damaging or disengaging the security locks by which the Vehicle is attached to a fixed object connected to the ground or a building.

- Robbery** – Hijacking a Vehicle if it involves violence or a threat of violence to You or a Relative.
- Collision** – During the insurance period, We will pay the insurance indemnity if the Vehicle is damaged in the event of a collision with another vehicle, obstacle, pedestrian, animal or other object.

## 2. What is not insured

The following are not considered as insured events and We shall not indemnify losses that incurred:

- due to wear and corrosion;
- due to temperature fluctuations, atmospheric conditions or chemicals;
- under the influence of pests, rodents or other animals;
- due to Vehicle repair or reconstruction work;
- due to damage to the Vehicle, the compensation of which is the responsibility of the manufacturer or supplier in accordance with regulatory enactments or the contract (for example, the manufacturer's warranty);
- as expenses for regular maintenance, repair, cleaning, routine or emergency maintenance of the Vehicle and its construction equipment, including replacement of worn parts;
- from mechanical damage or breakage of the Vehicle without the influence of external forces.


## ACCIDENT INSURANCE

### 3. What is insured

If Your or Relative's health or life was damaged as a result of an Accident, We will pay an insurance indemnity for:

- Trauma** – in accordance with Annex No 1 the Insurance indemnity will be calculated by multiplying the Sum Insured specified in the insurance contract for the Trauma risk by the percentage for the respective injury.
- Hospital allowance** – for each day spent in a hospital due to Trauma.
- Disability** – which is determined for the Insured no later than within 1 (one) year from the date of the Accident due to the Trauma. The insurance benefit shall be calculated by multiplying the Sum Insured determined for the Disability risk by the percentage value provided in the table below for each functional impairment (disability) determined by the competent authorities of the Republic of Lithuania:

Degree of disability	Percentage
Severe	100%
Medium	50%
Light	25%

-  If the insurance indemnity has already been paid for the same Accident, the insurance indemnity for the occurrence of the "Disability" risk is reduced by the amount already paid for the "Trauma" risk.
- Death** – In the amount of the Sum Insured to the Beneficiary (or the heir in accordance with the regulatory enactments of the Republic of Lithuania, if the Beneficiary is not specified in the insurance contract), if the Insured died as a result of the Trauma and it occurred no later than 1 (one) year after the Accident.

### 4. What is not insured

Losses due to chronic, congenital, degenerative or other diseases, as well as due to congenital or acquired physical defects, or due to abnormal or repeated fractures or rupture of ligaments.

## CIVIL LIABILITY INSURANCE

### 5. What is insured

We will pay the insurance indemnity to the Third Party, to whose life, health or property You or Relative accidentally caused the following damage or loss while travelling in any type of Vehicle not subject to compulsory registration (including roller skates, onewheel, winter equipment) or while performing everyday activities not related to the performance of business, official or professional duties, as a result of an Accident:

- material damage related to the medical treatment or death of a Third Party;
- damage to the property of a Third Party;
- litigation costs previously agreed with Us in connection with a Third Party's claim against You or Relative;
- reasonable minimum rescue costs associated with urgent measures to prevent or reduce damage, even if such measures are not successful.

### 6. What is not insured

The following are not considered as insured events and We shall not indemnify losses that incurred:

- property that has been transferred for Your or Relative's use in accordance with a contract or other legal basis;
- which You or Relative are obliged to reimburse under a contract or guarantee;
- due to loss of income or intangible/non-pecuniary damage, fines, default interest, or claims arising from their application;
- if they are not reimbursable in accordance with the regulatory enactments in force in the Republic of Lithuania.

## INSURANCE CONTRACT

### 7. Conclusion of the contract

We shall enter into the insurance contract after determining Your needs and assessing the insurance risk; therefore, upon entering into the insurance contract, You and the Bank are obliged to provide Us with complete and truthful information and submit a written request, if We require the Bank to do so.

You are entitled to become insured under the insurance contract by submitting a request via Citadele mobile application, therefore, the insurance coverage for You shall enter into force on the day indicated in the Citadele mobile application.

We may supplement or amend the insurance contract by written agreement with the Bank.

During the term of the insurance contract, You or the Bank shall inform Us immediately of any changes in the information provided to Us. In the case of an insured event, if We are not aware of a change in the risk, We will have the right to propose a change in the terms of insurance, or to refrain from paying the indemnity or to reduce the indemnity.

Approaching the expiration date of the insurance, Bank shall have the right to prepare and send to You a new insurance offer.

We will be honoured if You also want to continue the started cooperation. Therefore, for Your convenience We have created an opportunity to extend the insurance coverage by paying the sent offer in the specified order.

## 8. Termination of insurance

The Bank has the right to terminate the insurance contract at any time by notifying Us in advance. The insurance contract shall be terminated on the final day of the insurance coverage validation period for all Insureds under the insurance contract. After the receipt of the mentioned notification, no insurance coverages under these Terms and Conditions shall be issued, unless the new insurance contract is concluded.

Through the Citadele mobile application, You have the right to submit a request for termination of insurance coverage. Insurance coverage will be terminated on the next insurance premium payment date specified in the Citadele mobile application.

You can terminate the insurance coverage within 14 days after it comes into effect, by announcing it in through the Citadele mobile application. Insurance coverage will be terminated from its starting date.

Upon termination of the insurance coverage, We will refund You the unused part of the insurance premium in proportion to the remaining insurance period.

The insurance coverage is valid for one year and shall be automatically prolonged for each subsequent insurance year, except in cases when:

- You have not chosen automatic prolongation when applying for insurance,
- You have refused to that;
- Bank has notified You within 30 days prior to the prolongation of the insurance that the insurance is not prolonged,
- Bank has notified You of the termination of the Insurance Contract with Us.

## 9. Bank's, Your and Beneficiary's Rights and Obligations

Each of you can obtain information about the insurance contract and the progress of the insured event.

Bank must inform You and (if applicable) the Beneficiary about the insurance contract concluded for their benefit and the rights and obligations arising for them.

Bank may object to the assignment of Our rights and obligations under the insurance contract to another insurance company, in this case Bank must notify Us within one (1) month and We will terminate the insurance contract and refund any unused portion of the premium.

You or the Bank must provide with all documents and information known to You about the circumstances and consequences of the insured event.

If the Beneficiary agrees in writing, the Bank is entitled to receive the insurance indemnity.

## 10. Our Rights and Obligations

Pursuant to the procedure established by the legislation, We may transfer Our rights and obligations arising from the insurance contract to another insurance company by giving 2 (two) months' notice in at least two national newspapers.

We have the right to assess Your and Bank's insurance risk.

In the case of an insured event We are obliged to pay the insurance Indemnity in accordance with the procedure and within the time limits set out in the legislation and in these Terms and Conditions.

## 11. Insurance premium

You are required to pay an insurance premium for Your insurance coverage provided by Us, at the times specified in the insurance certificate and the contract concluded between You and the Bank. The premium must be paid in full or in a full instalment.

The premium can be changed if the insurance risk changes.

If You fail to pay the insurance premium within 30 (thirty) days from the date of sending Our demand/reminder, We will terminate the insurance coverage. You shall compensate costs for the debt collection.

## INSURANCE INDEMNITY

### 12. If an insured event occurs

Immediately report the accident to the competent authorities (the police in case of theft, robbery or traffic accident; the fire and rescue service in case of fire; the emergency services in case of explosion, etc.), take measures to prevent and reduce damage, ensure that the circumstances of the accident and the damaged objects have been photographed or filmed, and contact Us as soon as possible.

We will advise You on how to proceed and agree on the next steps.

By purchasing the insurance coverage, You authorize Us to establish the circumstances of the insured event by requesting and obtaining all necessary documents and information from authorities and Third persons.

Provide Us with all the information about the accident and the costs associated with it. Upon the occurrence of an event which may give rise to a civil liability claim:

- send us a written request if You have received one;
- do not admit Your fault in causing the damage without Our consent (except to a court or law enforcement authority);
- do not offer or promise any indemnity without Our consent.

### 13. Calculation of insurance indemnity

#### Vehicle insurance

We will determine the costs of purchasing a Vehicle of the same type and similar quality or the costs necessary to restore the Vehicle to the previous quality as it was immediately before the occurrence of the Insured Event.

For a Vehicle not older than 2 years, the purchase cost will be calculated without taking into account its depreciation, while for a Vehicle older than 2 years, the purchase cost will be calculated by deducting 10% (ten percent) per year from the new Vehicle purchase costs.

In case of damage to the Vehicle, we will pay the Insurance Indemnity to You or pay for the repair expenses.

You can choose any repair service provider by agreeing with Us prior.

In the event of total destruction of the Vehicle (if the cost of its restoration (repair) exceeds 70% of the cost of purchasing the Vehicle), we have the rights to replace the Vehicle with an equivalent vehicle, pay the difference between the cost of purchasing the Vehicle before and after the accident, and reduce the indemnity, if the remains of the Vehicle remain in Your possession.

#### Accident insurance

Will be calculated in accordance with the procedure specified in the specific risk description (see Annex No.1), taking into account the amount of the Sum Insured.

#### Civil liability insurance

Will be calculated in accordance with the procedure specified in the specific risk description, taking into account the amount of the Sum Insured.

### 14. Reduction of the insurance indemnity

We have the right to reduce the amount of the insurance indemnity payable if:

- You, Relative or the Beneficiary have received full or partial compensation from the person responsible for the damage or have been reimbursed by another person, including another insurance company;
- You, Relative or the Beneficiary are entitled to an Indemnity for the same insured risk under other insurance contracts - We are entitled to pay an Indemnity in proportion to sum insured or limit specified in the Annex 1 of these Terms and Conditions to the sum insured under the other contracts;
- The insurance indemnity for one or more risks that have occurred during the insurance period has reached the Sum Insured specified for specific risk.

## 15. Exceptions

We have the right to refuse to pay the insurance indemnity if:

- You, Relative, the Beneficiary or the Bank have not reported the insured event in time, and therefore We cannot determine the exact amount of expenses or losses incurred.
- Expenses or losses have not occurred during the insurance period or have not arisen as a result of the occurrence of the insured risks.
- You, Relative, the Beneficiary or the Bank have intentionally provided Us with false information or documents that significantly affect the assessment of the insurance risk or potential loss, or have unlawfully increased the amount of the loss.
- You, Relative, the Beneficiary or the Bank have deliberately not fulfilled the obligations specified in the insurance Terms and Conditions.
- You, Relative, the Beneficiary or the Bank have intentionally caused or facilitated the occurrence of the insured event, incl. as a result of malicious intent or gross negligence.
- You, Relative or the Beneficiary were under the influence of alcohol, narcotic, psychotropic or other intoxicating substances and it is causally related to the insured event, unless alcohol concentration in the body does not exceed the prescribed norm, and the alcohol concentration is clearly specified in the documents certifying the performance of inspections.
- You or Relative used a vehicle that is not a subject to compulsory registration for commercial purposes.
- You or Relative participate in professional sports competitions or trainings.

## 16. Decision

A decision on the payment of the insurance indemnity will be taken and sent to You no later than 5 (five) days from the date of receipt of all documents relevant for determining the causes, circumstances and consequences of the insured event and for calculating the amount of the insurance indemnity.

## DISPUTE AND COMPLAINTS HANDLING PROCEDURE

All disputes, which arise or might arise between Us and You or the Bank, or the Beneficiary shall be settled through negotiation. If it is not possible to solve a dispute through negotiation, You are entitled, for the purpose of protecting Your interests, to take Your dispute to Our supervisory authority, the Bank of Lithuania ([www.lb.lt](http://www.lb.lt)) or before a court in accordance with the statutory regulations in force in the Republic of Lithuania. Information about the complaints' procedure is publicly available on Our website [www.balcia.lt](http://www.balcia.lt) and on the Bank website [www.citadele.lt](http://www.citadele.lt).

## OTHER TERMS

- Information about Our processing of personal data is contained in the Privacy Policy, which is publicly available on Our website [www.balcia.lt](http://www.balcia.lt).
- We are bound by national and international sanctions, so if We receive information that any of the sanctions have been applied directly or indirectly to You or the Bank, We have the right to terminate the insurance contract unilaterally and immediately. If any payment may breach the sanctions, such payment may not be made while such sanctions are in force.
- Bank receives remuneration for the distribution of insurance. Based on the information provided by You, Balcia and Bank identifies and evaluates Your needs and makes an accordingly prepared insurance offer, however, this offer should not be construed as an individual recommendation for insurance products.
- The laws and regulations of the Republic of Lithuania shall apply to rights and obligations not provided for in these Terms and Conditions or in the Insurance Contract and to the regulation of legal relations arising out of these Terms and Conditions and out of the insurance contract;
- If there is a conflict between the terms and conditions of the type of insurance and the terms and conditions of the policy, the terms and conditions of the policy shall apply to the insurance contract.

- Supervision of the insurance market in the Republic of Lithuania is the Bank of Lithuania (website: [www.lb.lt](http://www.lb.lt)).
- We will communicate information relating to the performance of the insurance contract to each other in any convenient way, whether by email, regular mail, telephone or through Our website or Citadele mobile application.



## ANNEX NO. 1

### Fractures and Traumas

#### HEAD

- 30%** Head Bones  
Vault bone, base fractures - 30%  
Vault and base fractures - 50%
- 10%** Facial bones  
Fracture of the lower jaw, cheekbones and upper jaw
- 5%** Nasal fracture
- 4%** Tooth injury (for each tooth)

#### SHOULDER, CHEST

- 8%** Shoulders, chest  
Fracture of sternum, clavicle, shoulder blade
- 9%** Spine  
Fracture of vertebrae, transverse or pointed vertebrae, arch, joint fracture, tail and sacrum fracture  
3 and more fractures - 25%
- 4%** Ribs  
For each rib fracture



#### PELVIS, THIGH

- 25%** Pelvis, thighs  
Pelvic bone fracture, hip bone head, neck fracture, femur fracture
- 11%** Lower leg, foot  
Knee fracture,  
Fracture of large or small tibia of ankle,  
Fracture of ankle,  
Fracture of the base of the foot and femur
- 4%** Toes  
Regardless of the number of broken toes

#### UPPER ELBOW AND ELBOW

- 12%** Upper arm and elbow joint  
Upper arm bone fracture
- 9%** Forearm, palm  
Fractures of the forearm, carpal bones, metacarpal bones regardless of the number of broken bones - 9%  
2 forearm bone fracture - 12%
- 4%** Fingers  
Regardless of the number of broken fingers

### Traumas

#### Concussion

- outpatient treatment 3%
- inpatient treatment 7%

#### Joint sprains, dislocations

- lower jaw, upper jaw, wrists, feet, toe dislocation 2%
- knee joint, elbow joint, shoulder joint dislocation, shoulder joint capsule rupture 5%
- dislocation of the hip joint, dislocation of the vertebrae 12%

#### Rupture of ligaments, tendons, damage to peripheral nerves

- rupture of any ligaments, tendons, nerve damage 3%
- meniscus damage with or without surgery 3%
- Achilles tendon damage without surgery 6%
- Achilles tendon damage if surgery is performed 9%

#### Wounds, bruises

- beaten, torn, sawn, cut, puncture wounds, extensive skin abrasions, hematoma, animal bite wound 3%

#### Body burns

- and frostbite causing tissue damage or scarring 2% -30%

## Traumas and fractures

- The fact of a bone fracture is confirmed by a radiologist.
- If, as a result of one Accident, one bone is broken in several places, then it is considered to be one bone fracture.
- If two or more bones of one part are broken as a result of one Accident, we will indemnify for each of them by summing the indemnity specified in this Annex for each fracture, but not exceeding the Sum Insured specified in the Policy for the Risk of Trauma.
- If damage to several parts of one part has occurred in one Accident, We will indemnify for the most serious damage;
- If damage to several parts has occurred in one Accident, we will indemnify for each of them by summing up the indemnity specified in this Annex for each damage, but not exceeding the Sum Insured specified in the insurance policy for the Risk of Trauma.
- Compensation for traumatic dental injury and/or loss is only paid if there are also signs of trauma to the soft tissues of the mouth and/or face. Indemnity for dental injury and/or loss is paid only once during the term of the Insurance Agreement. Dental injuries caused by biting (chewing) and any diseases (such as bruxism) are not reimbursed.

## ANNEX 2

### Insurance coverage variants

#### CITY COMBO

#### Sum Insured, EUR

Property (Vehicle) insurance

Collision risk

Accident insurance

Hospital allowance

Civil liability insurance

	<b>Standarts</b>	<b>Premium</b>
	1 000	2000
	100	200
	1 000	2 000
	10 EUR/per day	10 EUR/per day
	1 000	2 000