PROPERTY, ACCIDENT, CIVIL LIABILITY INSURANCE

Insurance product information document

Insurer: Balcia Insurance SE
Product: CITY COMBO Insurance

Balcia Insurance SE

The Insurance Product Information Document provides 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 property insurance terms and the policy.

What is this type of insurance?

City Combo insurance is voluntary. The purpose of City Combo insurance is to provide financial support to the insured person or his/her heirs in case of health problems caused by an accident or death of the insured person, in case of damage to the vehicle or its destruction, damage to a third party's property or caused health problems.

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:**
  - ✓ Death
  - ✓ Disability
  - ✓ Trauma
  - ✓ Hospital expenses

- ✓ **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:**
  - × abnormal or recurrent bone fractures
  - × losses caused by chronic, congenital, degenerative or other diseases which occurred while not using the insured bicycle or scooter

- × **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 insurance terms and the agreement (policy).

Are there any restrictions on cover?

! Indemnity is not paid out in the folloeing cases:

- ! that have occurred outside of the insurance coverage territory or the insurance period.
- ! that are caused by participating in or preparing for a Professional sports event.

Full details of what is not insured are given in the insurance terms and the agreement (policy).

Where am I insured?

✓ Insurance protection is valid in the Republic of Latvia.

What are my obligations?

- Provide the insurer with true information before concluding the agreement and during its term.
- Pay the insurance premium in the amount and term specified in the policy.
- When concluding the insurance agreement, submit photos of the insured bicycle or scooter and identify the existing damages.
- Report to the police immediately if the insured bicycle or scooter is stolen or a robbery has occurred.

When and how do I pay?

Payment of the insurance premium must be made in accordance with the amount and term specified in the insurance agreement.

When does the cover start and end?

- ✓ The insurance coverage starts within the term specified in the insurance agreement, provided that the insurance premium has been paid in accordance with the procedure, term and amount specified in the insurance agreement.
- ✓ 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 agreement.

How do I cancel the contract?

The Policyholder has the right to terminate the insurance agreement at any time by giving prior notice using the contact information provided in the agreement.