

## Insurance Memory Card for Mastercard Business Credit Cardholders

Insurance cover	Sum insured each and every event, single card
<b>Medical expenses</b>	
Emergency medical expenses	250 000 €
Emergency dental treatment to alleviate pain	up to Medical expenses Sum Insured
Repatriation	up to Medical expenses Sum Insured
Accompanying person	Up to 1 000 €, 10 days
Phone costs	50 €
<b>Personal accident insurance</b>	
Death	30 000 €
Disability	30 000 €
<b>Personal Liability insurance</b>	30 000 €
<b>Baggage insurance</b>	
Loss of Baggage	1 000 €
Theft of the computer owned by the Employer	600 €
Baggage delay (over 3 hours)	Real costs, up to 500 €
Travel documents' insurance	Real costs, up to 500 €
<b>Travel expenses insurance</b>	
Trip cancellation	1 000 €
Missed flight	
Trip delay (over 3 hours)	Real costs, up to 300 €
<b>Terrorism cover</b>	included
<b>Rental Vehicle Excess Waiver</b>	1 500 €

Contacts in case of claim or insurance issue	
<b>In case of claim (including report on the event)</b>	OPS International, UAB • Tel: +370 52 790860 • E-mail: claims@ops24.eu • <a href="https://www.eclaims.eu">https://www.eclaims.eu</a>
Claim reporting term	Immediately, but not later than within 15 calendar days from the event
<b>Insurance issues</b>	Šiaulių bankas, AB • E-mail: info@sb.lt • A phone number calling from Lithuania: 1813 • A phone number calling from Abroad: +370 37 301337

Definitions, Terms	Description
Insurer	Lloyd's Insurance Company S.A. acting through Baltic Underwriting Agency, AB (BUNDA)
Insured Person	<p>The Insured Person is employee of the Legal entity possessing nominal AB Šiaulių bankas Mastercard Business Credit card.</p> <p><u>During the Business trip</u> Insurance cover is valid also for co-workers travelling together (not more than 2 persons), whose property interests are Insured.</p> <p><u>During Personal trip</u> Insurance cover is also valid for Family members:</p> <ul style="list-style-type: none"> <li>• the spouse of the Cardholder or life partner (without marriage registration) and related with him/her by a common household not less than 1 year,</li> <li>• Cardholder's and/or spouse's/life partner's children (or adopted children, or children in foster care) or grand-children under 19 years of age,</li> <li>• or children, or grand-children of the spouse/ partner of the Insured under 24 years of age if in full-time education.</li> </ul> <p>At the time of Insured Event, the Insured must be up to and including 80 (eighty) years of age, for Medical Expenses and Trip Cancellation Covers only.</p>

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Definitions, Terms	Description
Insurance territory	Worldwide Except the Republic of Lithuania and place of residence of the Insured Person.
Single trip duration	Up to 90 days
Loss of Travel documents	Documents covered by insurance cover in case of theft: <ul style="list-style-type: none"> <li>• Passport,</li> <li>• Identification card,</li> <li>• Credit card,</li> <li>• Birth certificate,</li> <li>• Vehicle registration documents,</li> <li>• Driver's license.</li> </ul>
Personal liability insurance	<ul style="list-style-type: none"> <li>• Insurance cover also includes civil liability of the Insured for Damage arising from wilful actions taken by the Insured's children or grand-children under 18 years of age.</li> <li>• Insurance cover is valid for damage caused by pets traveling with the Insured.</li> <li>• Indispensable and reasonable legal expenses within Sum Insured limits are included in Personal liability insurance.</li> </ul>
Insurance cover when sporting	<p>If Insured Person practices individually, not professionally, that are not aimed at achieving sports results in an open sports competition and are only the form of Insured Person's leisure time, such activities are not considered to be as Increased-risk leisure activities, including but not limiting to:</p> <ul style="list-style-type: none"> <li>• aerobics</li> <li>• badminton</li> <li>• networking</li> <li>• bowling</li> <li>• Canoeing</li> <li>• visiting caves</li> <li>• cricket</li> <li>• curling</li> <li>• cycling</li> <li>• dancing</li> <li>• darts</li> <li>• fishing</li> <li>• fitness</li> <li>• golf</li> <li>• gymnastics</li> <li>• Nordic walking</li> <li>• Paintball</li> <li>• Billiard</li> <li>• Rowing</li> <li>• diving up to 30 meters deep</li> <li>• swimming</li> <li>• tennis</li> <li>• mountain skiing on marked tracks</li> <li>• sailing</li> <li>• Yoga</li> <li>• water well</li> <li>• hiking (when special equipment is not required)</li> </ul>
Increased-risk leisure activities	<p>Increased-risk leisure activities means the development of or engagement in a sport dangerous to life or health (extreme sport or activities) or activities that usually require special equipment or gears. Sports and activities dangerous to life or health are considered to include the following and similar sports or activities: different forms of martial arts and contact sports (boxing, wrestling and similar sports); piloting an aircraft (gliding, acrobatic flying, paragliding, air-ballooning or operating other light aircraft); aviation sports (parachuting, kite-boarding and other similar sports or activities); water sports (scuba diving, ocean sailing, river-boarding, surfing, and similar sports or activities); auto-motor sports; bicycle sports (bicycle cross-country racing, mountain biking; BMX biking and similar sports or activities); sports and activities involving the use of firearms; speleology, expeditions to mountains, jungles, deserts or other uninhabited places; mountaineering; bungee jumping; downhill skiing on unmarked slopes, riding a karting, riding a motorcycle with a capacity of over 74 kW (100HP).</p>
Applicable Law and Jurisdiction	Law of the Republic of Lithuania is applied. All disputes arising from insurance contract are resolved by negotiation. Failure to settle peacefully, disputes are resolved in the courts of the Republic of Lithuania.