If Travel Insurance Terms and Conditions

TT-20251



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If Travel Insurance Terms and Conditions

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NB! This is an unofficial text. In case of the dispute the Estonian wording shall prevail.

Here are the travel insurance conditions that form an important part of the travel insurance contract. Please take time to read these through carefully!

If recommends purchasing travel insurance as early as possible before the beginning of the trip!

Table of sums insured

The table contains an overview of sums insured and indemnity limits. These are maximum sums that shall be indemnified by If in case of an insurance event. If the real loss is smaller, it shall be taken as the basis.

Insurance cover	Sum insured or indemnity limit	Reference to an article of the insurance terms and conditions or the policy
Medical assistance insurance including dental care including dentures, glasses, hearing aid	Sum insured or indemnity limit €500 €100	Refer to the policy 20 28
Luggage insurance including indemnity limit per one item	Sum indicated on the policy Maximum 50% of the sum insured for luggage insurance	Refer to the policy 63
including luggage delay over 4 hours	Maximum 50% of the sum insured for luggage insurance	65
including costs for replacement document	€200	64
Travel interruption insurance	Sum insured or indemnity limit	Refer to the poliy
Personal accident insurance	Sum insured or indemnity limit	Refer to the policy
Liability insurance Including claims related to damage to sports equipment, premises, apartment or building owned by the injured party and in the possession or use of the insured person	Sum insured or indemnity limit €2000	Refer to the policy 103
Property at home insurance Telephone calls to If from a foreign country	Sum insured or indemnity limit €200	Refer to the policy 116
Rental car deductible insurance	Sum insured or indemnity limit	Refer to the policy
Veterinary care insurance	Sum insured or indemnity limit	Refer to the policy

Persons connected to the contract

1. The policyholder is a person or a legal entity who has concluded an insurance contract with If P&C Insurance AS (hereinafter 'If').
2. The insured person or the insured is a person whose health, items, expenses or financial obligations are insured. The permanent residence of the insured must be in Estonia. The insured is indicated on the policy. The policyholder must introduce the terms and conditions of the insurance contract to the insured.

Trip

3. A trip is the insured's travelling from Estonia to another country with the aim of staying there temporarily. The beginning of the trip is the leaving of the insured from their place of residence or work in Estonia with the aim of going on a trip. Trips inside Estonia shall not be insured.
4. If shall conclude travel insurance only for the trips that start from Estonia. If a trip does not start from Estonia, please agree on it with If separately. The agreement is indicated on the policy.
5. If the insured has left Estonia already before the conclusion of the insurance contract, the policyholder is required to inform If thereof upon the conclusion of the contract.
6. If the insured has been outside Estonia for longer than a year, the travel insurance is concluded only by special agreement.

Insurance validity period

7. Insurance shall be valid for the insurance events that occur during the trip that takes place during the insurance period.

8. Insurance cover for the cancellation of a trip shall apply additionally before the beginning of the insurance period, but a waiting period shall be valid for the cover for the cancellation of a trip, which shall be 3 days from the date of formalising the policy with the travel interruption insurance. The cover for the cancellation of a trip shall not be valid until the end of the waiting period.

Example. If formalises the policy on 1 May. The cover for the cancellation of the trip is valid from 4 May at 00:00.

9. Insurance period shall not be shorter than the duration of the trip, unless agreed differently.

10. Insurance shall not be valid for the events that occurred after the end of the insurance period.

Extending the insurance period by 48 hours

11. If as a result of travel interruption insurance event the insured is still in a foreign country at the end of the insurance period, the insurance period is extended by 48 hours, provided that the travel interruption insurance is indicated on the policy.

Multi-trip insurance

12. A multi-trip insurance can be chosen. In case of multi-trip insurance, several trips can be made during the insurance period, but the duration of one trip shall not exceed the number of days indicated on the policy. The days are counted from the first day of the trip. If the trip is longer than indicated on the policy, insurance shall not be valid for the days exceeded.

Insurance validity area

13. Insurance validity area is the territory indicated on the policy where the insurance is valid.

14. Insurance (except property at home insurance and travel interruption insurance in cases set out in the insurance terms and conditions) is not valid in Estonia or in the state of permanent residence of the insured.

Insurance covers

15. All situations that may occur during a trip are not covered with travel insurance. Your travel insurance contract includes only the insurance covers that are indicated on the insurance policy.

Medical assistance insurance

16. Medical assistance insurance event is the following, which has occurred to the insured in a foreign country:
16.1. unexpected deterioration of the health status that starts or the first symptoms of which occur during the insurance period and for the treatment of which the insured requires emergency medical assistance;
16.2. death during the insurance period.

17. Medical assistance insurance is valid also if the medical assistance insurance event was caused by:
17.1. war, armed conflict, terrorism, mass disorder or any other extensive violation of public order;
17.2. natural disaster;
17.3. epidemic or pandemic.

18. This insurance cover is valid only if the trip had already started by the time of occurrence of the event set out in Articles 17.1-17.3 and the insurance event occurred within up to 14 days after the occurrence of the event set out in the previous article.

NB! Please be sure to read the exclusions. Occurrence of damages due to reasons set out in the exclusions shall not be considered an insurance event.

Medical treatment expenses and prescription medicinal products

19. If shall indemnify the costs of emergency medical assistance incurred during a trip as a result of medical assistance insurance event and costs incurred on prescription medicinal products and necessary first aid equipment (wound dressings, bandages).

Dental care

20. In case of medical assistance insurance event If shall indemnify the cost of treatment of an unexpected toothache, including medicine with the indemnity limit of up to €500 only for the following procedures:
20.1. opening of the source of inflammation;
20.2. cleaning of the root canal;
20.3. temporary filling;
20.4. pulling of tooth;
20.5. costs of emergency dental care required as a result of an accident (e.g. falling).

21. If shall not indemnify planned dental care.

Expecting mother

22. In case of medical assistance insurance event, If shall indemnify cost of emergency medical assistance required for unexpected complications during the first 28 weeks (included) of pregnancy. An unexpected pregnancy complication shall be premature birth during the 28 weeks (included) of pregnancy.

23. If pregnancy has lasted for more than 28 weeks, If shall not indemnify costs arising from pregnancy complications, including giving birth.

24. If shall not indemnify costs arising from giving birth, related complications, puerperium treatment or care, except in cases set out in Article 22. The exclusion shall apply to costs related to the mother as well as the child.

Travel companion staying with the insured

25. In case of medical assistance insurance, If shall indemnify additional reasonable accommodation costs in a foreign country and the transport costs for returning to Estonia of one travel companion who stays with the insured who has fallen ill, sustained an injury or died, or those of the minor children of the ill or injured insured, if it is unavoidable (e.g. a mother stays with her child). The costs are indemnified from the insured's medical assistance sum insured.

26. If shall not indemnify the transportation and accommodation costs of the travel companion accompanying the insured to the extent that they should have incurred if the insurance event had not occurred.

27. If shall not indemnify the cost of travelling to the insured, the travel costs (transport, accommodation etc.) of the persons participating in the funeral or cremation of the insured nor the cost of the wake.

Prosthetics, glasses, hearing aids, crutches and wheelchair

28. If shall indemnify the cost of repairs of or purchasing new prosthetics, hearing aids or glasses broken as a result of the medical assistance insurance event to the extent of up to €100 per each insurance event.

29. If shall indemnify the cost of purchasing crutches and renting a wheelchair etc. in a foreign country that are needed as a result of the medical assistance insurance event.

Death of the insured

30. In case of medical assistance insurance, If shall indemnify:
30.1. the cost of burial or cremation of the insured in a foreign country;
30.2. the cost of bringing the body of the insured to Estonia.

31. If must be called to organise burial or cremation of the insured in a foreign country.

Transport costs

32. In case of medical assistance insurance, If shall indemnify:
32.1. the insured's transport costs for medical assistance at the destination of the trip or in the transit country;
32.2. the cost of bringing the insured who is seriously ill or injured to Estonia. The doctor who is approved by If shall decide if and when bringing the insured to Estonia is possible and necessary and shall determine the means of transportation for that.

33. If must be called to organise the bringing of the insured to Estonia.

Medical documents

34. Based on the medical assistance insurance, If shall indemnify formalising, copying and sending of medical documents if it is necessary for loss adjustment. If shall not indemnify accommodation and transport costs related to obtaining the documents.

Actions in case of medical assistance insurance event

35. If in case of an insurance event the insured requires medical assistance that is not hospitalisation, he or she may go directly to a licenced medical institution. If the insured is unsure which medical institution he or she should go to, they may call If to arrange the treatment.

36. If in case of an insurance event the insured requires hospitalisation, he or she must immediately call If.

37. In case of medical assistance insurance event, If shall organise the insured's hospitalisation, bringing back to Estonia, burial or cremation in a foreign country. If shall indemnify the cost of the aforementioned services only if they have been previously approved by If.

Exclusions in the event of premature return of the insured to Estonia

38. If shall not indemnify the cost of returning to Estonia of the insured returned from the trip on their own initiative without prior approval from If. Furthermore, If shall not indemnify the cost of returning to Estonia if the insured ignored instructions given by If or doctor upon returning to Estonia.

39. If a doctor approved by If considers bringing to Estonia possible, but the insured who is ill or injured refuses, If shall not indemnify any further costs.

40. If a doctor approved by If does not consider bringing to Estonia medically justified, If shall not indemnify the cost of bringing to Estonia.

Evidence in medical assistance insurance event

41. To apply for indemnity, documents necessary for loss adjustment and making the decision must be submitted:
41.1. notice regarding the occurrence and circumstances of the insurance event, and the application for insurance indemnity;
41.2. medical certificate containing the diagnosis or medical certificate indicating the reason for seeking medical advice, the diagnosis, and the treatment prescribed by a doctor;
41.3. invoices for prescription medicines, treatment and transport.

42. If has the right to request submission of additional evidence (e.g. regarding the time stayed in a foreign country, previous health file etc.).

High risk activities, including sports

43. Medical assistance insurance is valid for high risk activities only if 'HIGH RISK ACTIVITY' is indicated on the policy. The following are considered high risk activities:
43.1. ice hockey, football, floorball, basketball, baseball;
43.2. mountain hiking to up to 2,000 to 5,000 metres above sea level;
43.3. bodybuilding, weight lifting, strongman events;
43.4. snowboarding and alpine skiing on marked trails in winter sports centres;
43.5. windsurfing and surfing, kite surfing;
43.6. diving down to 30 meters provided that the insured who has no licence dives together with a licenced instructor;
43.7. diving down to 30 meters provided that the licenced insured does not exceed the depth indicated on the licence if it is less than 30 m;
43.8. wall climbing;
43.9. judo; kendo wrestling, sumo;
43.10. participating in mass sport events, such as marathons, etc.;
43.11. any competitive sport, including preparations for competition, participating in training camps.

Extremely dangerous activities, including sports

44. Medical assistance insurance is not valid for the following extremely dangerous activities:
44.1. hiking higher than 5,000 metres above sea level, alpinism, rock climbing;
44.2. water-skiing;
44.3. diving deeper than 30 metres;
44.4. auto racing and motor sport, karting, snow mobile riding;
44.5. bobsledding (sledding);
44.6. bungee jumping;
44.7. skydiving, hang gliding and paragliding, sailplaning, ballooning, air sports;
44.8. snowboarding and alpine skiing outside marked trails of the winter sports centres;
44.9. downhill racing, slalom, ski jumping etc.;
44.10. offshore sailing, rafting, water moto sports;
44.11. martial arts or sports related to self-defence such as MMA, karate, boxing, Muay Thai, kick boxing etc.;
44.12. extreme sports, including downhill biking, BMX biking, skateboard tricks, heliskiing, etc.

45. Medical assistance insurance is not valid for other extremely hazardous activities that bring along increased risk of injury or death.

Physical paid work

46. In the case of physical paid work, such as being employed as a builder or cleaner, for instance, the medical assistance insurance shall remain valid only if such employment has been indicated on the policy as being acceptable.

47. Medical assistance insurance shall not be valid for employment in high risk jobs, such as:
47.1. miner, drill tower employee;
47.2. fisherman, ship worker;
47.3. flight crew member;
47.4. police officer, security guard, rescue worker, person involved in mine clearance;
47.5. active service member of the military service, border guard employee;
47.6. participant in military activities, training or exercises;
47.7. participant in peacekeeping mission;
47.8. any work, profession or activity for the performance of which the insured carries an arm or handles explosives.

Luggage insurance

48. Luggage insurance event shall be the following that has occurred to the insured luggage:
48.1. theft or robbery in a foreign country;
48.2. delay of luggage in a foreign country for more than 4 hours through the fault of a transportation company;
48.3. damages due to the fault of a transportation company;
48.4. loss due to the fault of a transportation company.

49. Insured luggage shall be items that the insured has brought along to the trip, except the items listed in the next article.

50. Luggage insurance shall not be valid for:
50.1. tickets, money, securities, bank cards;
50.2. items made of glass, clay or porcelain;
50.3. glasses, sunglasses, contact lenses;
50.4. tools and parts thereof;

50.5. food, drinks;
50.6. goods and samples for sale;
50.7. documents such as manuscripts, drawings, photos, advertising and training material. Luggage insurance shall be valid for identity documents, visas and vaccination records (see Art. 64);
50.8. software and databases;
50.9. motor vehicles, trailers, boats, their spare parts, accessories;
50.10. plants, including seeds, bulbs, rhizomes;
50.11. animals, including birds, insects, amphibians, reptiles;
50.12. items the ownership or bringing of which to Estonia is illegal.

NB! Please be sure to read the exclusions. Occurrence of damages due to reasons set out in the exclusions shall not be considered an insurance event.

Safety requirements for the storage of luggage

51. Luggage must be stored in a locked room or in a manner that ensures its reasonable and sufficient safekeeping.

52. Items left in a vehicle must be placed or covered in a manner that they do not attract attention. When leaving the vehicle, all windows and the sun roof must be closed, doors locked and anti-theft devices must be switched on.
53. Items must not be left in the vehicle overnight.
54. Items that were located in the open or tarp-covered box of a vehicle, unlocked roof box, luggage box or luggage bag of a motorcycle shall not be subject to indemnification.
55. Bicycles must be locked with a lock to a solid basis.
56. The following items must be under uninterrupted and direct surveillance of the insured, in the safe or guarded storage room of an accommodation provider:
56.1. electronic devices;
56.2. firearms;
56.3. musical instruments;
56.4. valuables, watches, works of art and antiquities;
56.5. collections;
56.6. identity documents, visas, vaccination certificates.
57. Items listed in the previous article must be transported in hand luggage. They must not be given for transportation in the luggage room of an aircraft, ship, bus or train, or left in an unattended vehicle. Firearms and musical instruments may be transported outside the hand luggage according to the rules established by the carrier.

Indemnification of luggage damages

58. If it is reasonable to repair the damaged item, If shall indemnify the cost of repairs. If shall not be obliged to arrange the restoration of the property.

59. If the luggage has been stolen, robbed, lost through the fault of the transportation company or repairing it is not reasonable, If shall indemnify the market value of the item in Estonia, but no less than €50 in total for all items involved in the same insurance event.

60. If the market value of the item cannot be determined, the indemnity shall be determined on the basis of the purchase price of the item. Decrease in the value of the item in time shall be deducted from the purchase price at the rate of 10-30% of the purchase price per year.

61. If If has indemnified the luggage and the luggage is found, the policyholder must notify If of the finding of the luggage at the first opportunity.

62. In case of indemnification If shall have the right to request transfer of the remains of the items or the replaced items or the right to request. Until transfer, If shall have the right to suspend payment of the indemnity or decrease the indemnity by the market value of the remains of the items or replaced items.

Indemnity limits

63. If shall indemnify up to 50% of the luggage insurance sum insured for one item (indemnity limit for one item). The aforementioned indemnity limit shall not be valid for indemnifying the suitcase and travel bag.

Example. A tablet that cost €400 euros was robbed from the insured. Luggage insurance sum insured is €640. If shall indemnify €320 for the tablet, which is 50% of the sum insured.

64. Indemnity limit for obtaining a replacement document for an identity document, visa or vaccination record shall be €200.

65. Indemnity limit for the absolutely necessary items in the event of delayed luggage shall be 50% of the luggage insurance sum insured.

Absolutely necessary items in delayed luggage

66. If the luggage is delayed in a foreign country through the fault of the transportation company by more than 4 hours, If shall indemnify the cost of purchasing or renting the items that are absolutely necessary for the trip that were in the delayed luggage. If shall not pay indemnity for medicines, food, drink and tobacco products.

67. If shall not pay for the absolutely necessary items that were purchased in Estonia or the country of residence of the insured.

68. If shall not pay indemnity for the absolutely necessary items if the luggage was delayed on the way to Estonia or upon the arrival of the insured to the country of permanent residence of the insured.

Actions in case of luggage damages

69. If luggage damages occur, the party responsible (transportation company, hotel etc.) must be contacted first and an application for the compensation of damages must be submitted.

70. If luggage is delayed, evidence must be submitted regarding delayed luggage and the invoices on purchasing or renting of absolutely necessary items.

71. If luggage damages were caused through the fault of transportation, accommodation company or any other provider of storage services, certificate issued by that company with the reasons for the luggage damages must be submitted to If.

72. The police shall be immediately informed of the theft or robbery of luggage. The police certificate regarding the circumstances of the event must be submitted to If.

73. If shall have the right to request submission of additional evidence, such as invoices for the repairs of items, photos, additional explanations etc.

Travel interruption insurance

74. Travel interruption shall be cancellation of the trip, travel interruption related to the means of transportation or trip interruption caused by the reasons described below.

75. In the event of travel interruption insurance event, If shall indemnify the costs set out in the insurance terms and conditions if they have been incurred for the insured, irrespective of who incurred the costs.

76. If several persons incurred costs jointly, for example, five friends rented a house, upon calculating the indemnity, If shall rely on the fact that the jointly made costs are divided equally between the participants.

Cancellation of a trip

77. Insurance cover for the cancellation of a trip shall apply additionally before the beginning of the insurance period, but a waiting period shall be valid for the cover for the cancellation of a trip, which shall be 3 days from the date of formalising the policy with the travel interruption insurance. The cover for the cancellation of a trip shall not be valid until the end of the waiting period.

Example. If formalises the policy on 1 May. The cover for the cancellation of a trip shall enter into force on 4 May at 00:00.

78. Cancellation of a trip shall be an insurance event if the insured cannot go on a trip from Estonia or returns to Estonia within 24 hours from the beginning of the insurance period the reasons for it being:
78.1. unexpected illness, bodily injury or death of the insured;
78.2. unexpected illness, bodily injury or death of the travel companion of the insured with whom they planned to travel;
78.3. life-threatening condition, serious bodily injury or death of a person close to the insured;
78.4. serious illness of the insured person's pet, serious physical injury requiring treatment and necessitating the insured person's presence, or death of the insured person's pet;
78.5. sudden and unforeseen damages caused to the insured's property located Estonia if the presence of the insured is essential.

79. In the case of the cancellation of a trip, If shall indemnify the cost of the unused services related to that trip (transport costs, accommodation, concert tickets etc.) that the service provider does not refund to the insured.

NB! Please be sure to read the exclusions. Occurrence of damages due to reasons set out in the exclusions shall not be considered an insurance event.

Travel interruption related to means of transportation

80. Travel interruption insurance event related to means of transportation shall be unavoidable deviation from travel plan as a result of the following events:
80.1. delay or cancelled departure of scheduled service route transport, charter flight or coach as a result of weather conditions or technical failure of the means of transport, provided that the ticket for the delayed transport had already been purchased or booked;
80.2. delay of scheduled service route transport, charter flight or coach for up to 24 hours due to changes in the schedule, provided that the ticket for the delayed transport had already been purchased or booked;
80.3. overbooking of a means of public transport by the service provider;
80.4. strike or interruption of work in the company of the service provider of public transport service, including charter service related to the insured's trip, including in a port, airport, train station, etc.;
80.5. vehicle participating in a traffic accident;
80.6. technical failure of a vehicle (incl. personally owned or rental vehicle);
80.7. breaking of a tyre of a vehicle;
80.8. emergency landing of an aircraft;
80.9. delayed luggage outside Estonia due to the fault of the transportation company.

81. If shall not indemnify if the travel interruption related to the means of transportation was caused by a circumstance not listed above, such as incorrectly planned travel schedule, flight cancellation, delay of a flight due to changes in the schedule for more than 24 hours, etc.

82. In case of travel interruption related to means of transportation, If shall indemnify:
82.1. the additional reasonable transportation and accommodation costs necessary for continuing the trip or returning to Estonia;
82.2. costs of unused services, which had been paid for and for which the service provider does not offer refund;

82.3. costs in the sum of up to €100 of food, drink and absolutely necessary items, if the means of transport in the foreign country arrived at least 4 hours late.

NB! Please be sure to read the exclusions. Occurrence of damages due to reasons set out in the exclusions shall not be considered an insurance event.

Trip interruption

83. Trip interruption shall be an insurance event if the insured must return from the trip before the scheduled time as a result of the following events that occur during a trip that takes place during the insurance period:
83.1. life-threatening condition, serious bodily injury or death of a family member who travels together with the insured or a travel companion;
83.2. life-threatening condition, serious bodily injury or death of a person close to the insured located in Estonia;
83.3. serious illness, serious physical injury of the insured person's pet necessitating the insured person's presence
83.4. sudden and unforeseen damages caused to the insured's property located in Estonia if the presence of the insured is essential.
83.5. robbery, theft, destruction of or damages to the identity document, visa or vaccination record of the insured.

84. Trip interruption insurance event shall not be the interruption of a trip due to the fact that the insured fell ill, sustained a bodily injury or died during the trip. The conditions for indemnification are set out in the chapter concerning medical assistance insurance.

85. In case of trip interruption insurance event, If shall indemnify:
85.1. the additional transportation and accommodation costs that were incurred in a foreign country in relation to returning to Estonia as well as costs of unused services, which had been paid for and which are not refunded to the insured by the service provider.
85.2. costs of unused services, which had been paid for and for which the service provider does not offer refund.

NB! Please be sure to read the exclusions. Occurrence of damages due to reasons set out in the exclusions shall not be considered an insurance event.

Trip interruption due to evacuation

86. Trip interruption shall be an insurance event if the insured is evacuated to Estonia as a result of the following events that occur during a trip that takes place during the insurance period:
86.1. war, armed conflict, terrorism, mass disorder or any other extensive violation of public order;
86.2. natural disaster;
86.3. epidemic, pandemic or outbreak.

87. In case of the aforementioned insurance event, If shall indemnify:
87.1. additional transportation or accommodation costs that were incurred in a foreign country in relation to returning to Estonia within 14 days from the occurrence of the event indicated in Article 86.
87.2. costs of unused services, which had been paid for and for which the service provider does not offer refund, in relation to returning to Estonia within 14 days from the occurrence of the event indicated in Article 86.

88. If shall not arrange evacuation of the insured. Evacuation shall take place according to the instructions of the local authorities or Estonian Ministry of Foreign Affairs or any other Estonian state authority.

89. If shall not indemnify damages or costs if an event that caused the evacuation started before the insured arrived in the crisis area where the event indicated in Article 86 occurred.

NB! Please be sure to read the exclusions. Occurrence of damages due to reasons set out in the exclusions shall not be considered an insurance event.

Activities in case of travel interruption

90. In case of travel interruption, the providers of services related to the trip must be notified without delay in order to request refund for the advance payment or compensation of additional damages related to the interruption.

91. Evidence on the occurrence of the insurance event must be submitted to If, e.g. certificate from an air carrier regarding the delayed flight, medical certificate regarding illness and diagnosis etc. Furthermore, evidence on costs related to the insurance event and service provider's response to if and to what extent will the damages be indemnified must be submitted to If.

92. If shall have the right to request presentation of additional evidence, e.g. a certificate on the time stayed abroad, previous health file etc.

Personal accident insurance

93. Accident insurance event shall be an accident that has occurred to the insured in a foreign country in the insurance validity area during the insurance period, as a result of which:
93.1. the insured dies within up to three years after the occurrence of the accident;
93.2. the insured sustains permanent disability within one year after the occurrence of the insurance event.

94. Death or permanent disability caused as a result of an illness shall not be an insurance event.

NB! Please be sure to read the exclusions. Occurrence of damages due to reasons set out in the exclusions shall not be considered an insurance event.

Death indemnity

95. The amount of the death indemnity shall be the sum insured of accident insurance indicated on the policy. Death indemnity is paid to the successors of the insured. If the insured dies later than within three years, the death indemnity is not paid.

96. Death indemnity is decreased by the permanent disability indemnity paid previously for the same insurance event.

Permanent disability indemnity

97. If shall pay the insured an indemnity for permanent disability if the health status of the insured has permanently deteriorated as a result of an insurance event and one year after the insurance event corresponds to the table below.

Indemnity limit	Scription of health status
25%	For most part, the person does not require assistance, but his or her capacity has diminished: loss of memory, impaired speech, difficulties in communicating, decreased accuracy of movements, imbalance, fatigue etc.
50%	The person is able to perform only light and short-term activities. His or her capacity has diminished significantly. Therefore, he or she significantly depends on the help of another person to perform some daily activities (e.g. eating, washing, clothing, moving inside or outside one's home etc.).
100%	The person requires inevitable assistance of another person for all daily activities (e.g. eating, clothing, moving in a room, washing etc.).

98. For the purposes of the insurance contract, existence and degree of permanent disability caused by an insurance event shall be determined a year after the occurrence of the insurance event based on the health condition of the insured at that moment.

99. Upon determining permanent disability, the health status of the insured is compared against the health status of a healthy person of the same age, taking into account only the severity and nature of the disability, not the individual characteristics of the insured, such as lifestyle, job or hobbies. Loss of capacity for work or loss of income shall not be taken into account upon determining the disability. The degree of permanent disability determined by the decision of medical expertise shall not be binding for If for determining permanent disability.

100. Permanent disability is determined based on medical documents. Indemnity for permanent disability is paid as a percentage of the accident insurance sum insured.

101. If shall not pay an indemnity for permanent disability:
101.1. in case of damages to the teeth or dentures of the insured;
101.2. if permanent disability becomes evident later than a year after the occurrence of the insurance event;
101.3. if the insured dies as a result of the insurance event within one year from the day of the occurrence of the insurance event.

Liability insurance

102. Liability insurance event shall be an unexpected and sudden event that occurred in a foreign country in the insurance validity area during the validity of the insurance, as a result of which direct material damage was caused to the injured party for which the insured is responsible on the basis of the law.

103. In the event of a liability insurance claim, If will compensate claims related to damage to sports equipment, premises, apartment or building owned by the injured party and in the possession or use of the insured person, in the sum of up to €2,000 per insurance claim.

104. Injured party shall be the person to whom the insured caused direct material damage.

105. Injured parties shall not be the travel companions or family members of the insured or insured persons indicated on the same policy. Damages caused to these persons shall not be indemnified.

106. If shall indemnify the direct material damages caused to the insured as a result of the insurance event and the costs of legal assistance related to the insurance event, which are necessary for solving the claim for the direct material damages submitted to the insured.

NB! Please be sure to read the exclusions. Occurrence of damages due to reasons set out in the exclusions shall not be considered an insurance event.

Activities in case of liability insurance

107. If a claim for indemnities is submitted to the insured or circumstances appear that may be the basis for a claim, such as causing of damages, If must be contacted immediately and actions must be taken according to the instructions given by If. Advance approval must be obtained from If for the costs of legal assistance.

108. If the court rules the costs of legal assistance and/or legal costs incurred by If to be paid to the insured, such costs must be paid to If within 10 days from the day when the aforementioned costs were paid to the insured based on the aforementioned court ruling.

Property at home insurance

109. The property at home insurance shall cover movables in Estonia that are located in the residence of the insured in a locked house or apartment, e.g. furniture, tableware, clothes, footwear etc.

110. The property at home insurance shall not be valid for:
110.1. immovables and parts thereof;
110.2. interior finishing of a house or apartment, e.g. wallpaper, parquet, sanitary equipment etc.;
110.3. securities, money;
110.4. documents such as manuscripts, drawings, photos;
110.5. plants, live animals, birds, fish;
110.6. items the owning or possession of which is illegal;
110.7. software and databases.

111. Property at home insurance shall not be valid for property in the staircase of an apartment building, even if the staircase is locked.

112. Property at home insurance shall be valid if the insured is away from Estonia during the validity of the travel insurance.

113. Insurance event shall be an unforeseen and sudden accident as a result of which a movable covered with the property at home insurance was destroyed or damaged, including theft or robbery.

114. If shall indemnify intentionally caused damages only if the person who caused the damages is not the policyholder, insured, resident, owner or guest of the residence of the insured (including a tenant), or a person who is in the insured's residence with his or her consent, e.g. a person who waters the flowers.

NB! Please be sure to read the exclusions. Occurrence of damages due to reasons set out in the exclusions shall not be considered an insurance event.

Telephone calls and e-messages to If from a foreign country

115. If shall indemnify telephone calls made, emails, web messages, e-conversations etc. sent to If or If's loss adjustment partners, transport company, travel agency, accommodation establishment or any other company that provides travel services in relation to the insurance event from a foreign country.

116. Indemnity limit for the telephone calls is the total of €200 for all telephone calls and emails, web messages, e-conversations etc. of the same insurance period.

Rental car deductible insurance

117. Rental car deductible insurance shall be valid for passenger vehicles and vans if so indicated on the policy.

118. Rental car deductible insurance event shall be the theft, robbery, destruction of or damages to a car rented or hired by the policyholder or insured (hereinafter 'rental car') as a result of which the policyholder is required to pay to the rental company the deductible foreseen in the vehicle insurance contract (casco) of the rental car. If the rental car had no vehicle insurance (casco), If shall not pay the indemnity.

119. Rental car deductible insurance shall be valid only if the insurance event occurred in the insurance validity area of this travel insurance contract.

120. Rental car deductible insurance shall not be valid if the insurance event occurred in Estonia.

121. Rental car deductible insurance shall be valid if the renter of the passenger vehicle is a legal entity whose official area of activity is short-term rent of vehicles.

122. Rental car deductible insurance shall be valid under the aforementioned conditions also if the policyholder or insured is not the lessee but is indicated as the driver of the vehicle in the vehicle's rental contract.

123. If the rental car deductible insurance is foreseen in several If's insurance contracts, If shall pay the indemnity only on the basis of one contract.

124. In order to be eligible for indemnity, the policyholder is required, upon the request from If, to present the rental contract together with the insurance contract and claim for indemnity. If shall have the right to request additional evidence and explanations.

125. When leaving the rental car, the driver is required to close all windows and the sun roof, lock all doors, take along all keys, remotes and documents, and apply anti-theft devices.

Veterinary care insurance

126. Veterinary care insurance shall apply to the dog or cat indicated in the policy if veterinary care insurance is specified in the policy.

127. An insured event under veterinary care insurance shall be the following that has occurred to an insured dog or cat in a foreign country:
127.1. unexpected deterioration of the health status as a result of illness or accident that starts or the first symptoms of which occur during the insurance period and for the treatment of which the pet requires emergency medical assistance;
127.2. death during the insurance period.

128. Veterinary care insurance shall be valid also if the veterinary care insurance event was caused by:
128.1. war, armed conflict, terrorism, mass disorder or any other extensive violation of public order;
128.2. natural disaster;
128.3. epidemic or pandemic.

129. This insurance cover shall be valid only if the trip had already started by the time of occurrence of the event set out in Articles 128.1-128.3 and the insurance event occurred within up to 14 days after the occurrence of the event set out in the previous article.

NB! Please be sure to read the exclusions. Occurrence of damages due to reasons set out in the exclusions shall not be considered an insurance event.

Treatment, transport and burial expenses

130. In the event of a veterinary care insurance claim, If shall reimburse the following reasonable and necessary expenses incurred during the trip abroad:
130.1. veterinary care costs based on invoices issued by a licensed veterinary clinic or veterinarian;
130.2. transport costs to the nearest veterinary clinic abroad;
130.3. burial expenses abroad (including cremation and transportation of the cremated pet to Estonia).

131. Veterinary care costs shall include expenses for veterinary treatment procedures prescribed by a veterinarian (operations, etc.), medical aids (bandages, wound dressings, collars, etc.), medications, probiotics and food supplements, as well as visit, diagnostic and consultation fees. In the event of surgery due to an insured event, If shall indemnify the cost of special and therapeutic food prescribed by a veterinarian to the extent of the veterinary care sum insured specified in the policy. The sum insured for veterinary care shall be reduced by the amount of compensation paid for special and therapeutic food. If shall only reimburse the cost of medication purchased on the basis of a prescription from a veterinarian.

Evidence in veterinary care insurance event

132. To apply for indemnity, documents necessary for loss adjustment and making the decision must be submitted:
132.1. notice regarding the occurrence and circumstances of the insurance event, and the application for insurance indemnity;
132.2. veterinary certificate containing the diagnosis or veterinary certificate indicating the reason for seeking veterinary advice, the diagnosis, and the treatment prescribed by a veterinarian;
132.3. invoices for prescription medicines, treatment and transport.

133. If has the right to request submission of additional evidence (e.g. regarding the time stayed in a foreign country, previous health file etc).

Exclusions

General exclusions

134. General exclusions are used for all insurance events. Occurrence of damages due to reasons set out in the exclusions shall not be considered an insurance event.

135. If shall not pay indemnity if the case does not constitute an insurance event.

136. If shall not pay indemnity if the event that caused the damages was foreseeable.

137. If shall not indemnify damages or costs that do not comply with the characteristics of indemnifiable damages or costs.

138. If shall not indemnify damages that the insured should have incurred irrespective of the insurance event.

Foreseeable event

139. If shall not indemnify if the damages were directly or indirectly caused by a circumstance that was known or foreseeable for the policyholder or insured by the time of the conclusion of the insurance contract.

Moral damage

140. If shall not indemnify moral damages, i.e. non-patrimonial damage.

Event that occurred in Estonia or the country of residence of the insured

141. If shall not pay indemnity if the event that caused the damages occurred in Estonia or in the country of residence of the insured. This exclusion shall not be valid for cases foreseen in the insurance conditions for property at home insurance and travel interruption insurance.

Activities of the policyholder and insured

142. If shall not indemnify if:
142.1. the insured caused the insurance event intentionally or due to gross negligence;
142.2. the insured caused the insurance event by driving a vehicle for the driving of which he or she had no licence;
142.3. the damages were caused or facilitated by the insured by committing an offence that had the characteristics of an intentional crime;
142.4. the policyholder or the insured submitted incorrect data to If.

State of intoxication

143. If shall not indemnify if the insurance event or damages were caused or facilitated by the insured's state of intoxication or its residues.

Searching for the insured

144. If shall not indemnify the cost of searching for the insured.

Costs indemnified by another person

145. If shall not indemnify damages that are paid based on the Motor Third Party Liability Insurance Act of Estonia or a foreign country.

146. If shall not indemnify damages if the costs have already been covered by the Estonian Health Insurance Fund, another insurer, transport company, provider of travel services or any other person, or a decision has been made to cover the costs.

Bankruptcy, insolvency

147. If shall not indemnify if the damages were caused by bankruptcy or insolvency of the provider or broker of the services related to the trip.

Warning issued by the Ministry of Foreign Affairs or any other governmental agency

148. If shall not indemnify if the Estonian Ministry of Foreign Affairs or any other governmental agency has published information or a recommendation for avoiding travelling to a region or a country and the insured has travelled there after the information was published.

Natural disaster

149. If shall not pay indemnity if the damages were caused by earthquake, avalanche, flood, forest fire, hurricane, cyclone, volcano eruption, tsunami.

This exclusion shall not be applicable in cases set out in insurance terms and conditions:

149.1. in medical assistance insurance if the insurance event occurred within 14 days from the beginning of the natural disaster and the insured was already travelling before the natural disaster occurred (see Art. 17-18);

149.2. upon interruption of the trip due to evacuation (see Art. 86-89), provided that the Estonian Ministry of Foreign Affairs or any other governmental agency has not published information or a recommendation for avoiding travelling to a region or a country before the beginning of the trip;

Pandemic, epidemic and infection control measures

150. If shall not pay indemnity if the damages were caused by a pandemic, epidemic or infection control measures applied by the state, such as closing of the border, establishing quarantine requirements, implementing restrictions against the spread of COVID-19 etc. This exclusion shall not be applicable in cases set out in insurance terms and conditions:

150.1. in medical assistance insurance if the insurance event occurred within 14 days from the outbreak of a pandemic or epidemic or the beginning of the implementation of the infection control measures and the insured was already travelling before the aforementioned event (see Art. 17-18);

150.2. upon interruption of the trip due to evacuation (see Art. 86-89), provided that the Estonian Ministry of Foreign Affairs or any other governmental agency has not published information or a recommendation for avoiding travelling to a region or a country before the beginning of the trip;

War, armed conflict, uprising, mass disorder

151. If shall not pay indemnity if the damages were caused by a war or armed conflict, uprising, mass disorder. This exclusion shall not be applicable in cases set out in insurance terms and conditions:

151.1. if the insured does not participate in the aforementioned activities and arrived in the respective area before the emergency situation commenced, the medical assistance insurance shall be valid for an additional 14 days from the commencement of the emergency situation; in case of war between the permanent members of the United Nations (UN) Security Council, the exclusion of war is used immediately from the start of the war, there shall be no 14 days insurance cover;

151.2. upon interruption of the trip due to evacuation (see Art. 86-89), provided that the Estonian Ministry of Foreign Affairs or any other governmental agency has not published information or a recommendation for avoiding travelling to a region or a country before the beginning of the trip;

Terrorism

152. Terrorism is any activity, including use of violence:

152.1. that has been committed by one person or a group of persons who act independently or in relation to an organisation and

152.2. such activity serves a political, religious or ideological purpose, including influencing a government or causing fear in the public for political, religious or ideological purposes.

153. If shall not indemnify damages that were caused by terrorism or a terrorist act prevention measure (including suspension of transport, additional checks, restrictions for transportation of items etc.). This exclusion shall not be applicable in cases set out in insurance terms and conditions:

153.1. in medical assistance insurance if the insurance event occurred within 14 days from the terrorist act or implementation of measures for its prevention and the insured was already travelling before the aforementioned event (see Art. 17-18);

153.2. upon interruption of the trip due to evacuation (see Art. 86-89), provided that the Estonian Ministry of Foreign Affairs or any other governmental agency has not published information or a recommendation for avoiding travelling to a region or a country before the beginning of the trip;

Restrictions arising from international sanctions

154. All risks the insurance of which is in conflict with or that will be in conflict with restrictions, prohibitions or sanctions that were established by the UN, European Union, United Kingdom of Great Britain and Northern Ireland or United States of America shall be excluded from the insurance cover from the day when the aforementioned restrictions, prohibitions or sanctions are valid for the respective contract.

155. The insurance cover shall not apply and If shall not be obliged to pay compensation or provide other services arising from the insurance contract if the relevant insurance cover, payment of compensation or provision of services would be in conflict with any international sanctions, prohibitions or restrictions imposed by the United Nations (UN) or any trade or economic sanctions or export restrictions or prohibitions or other legislation imposed by the European Union, the United Kingdom of Great Britain and Northern Ireland or the United States of America (including prohibitions and restrictions on goods, software or technology).

156. If the sanctions, prohibitions or restrictions established by the UN, European Union, United Kingdom of Great Britain and Northern Ireland or United States of America directly or indirectly hinder provision of the insurance service based on the respective contract, If shall have the right to cancel the contract by sending the policyholder a written notice. The contract shall be considered as cancelled 14 days after the day when the cancellation notice was received by the policyholder. In case of communication interruption, it shall be considered that the cancellation notice is delivered if the notice has been sent out or was attempted to be sent out.

Other exclusions

157. If shall not indemnify if:
157.1. the insurance event was caused by a nuclear weapon, nuclear energy or radioactivity;
157.2. the damages are caused by the activities of the police, border guard, customs employees or any other officials exercising public authority;
157.3. damages are caused by arrest, detention, confiscation or expropriation of property.

Medical assistance insurance exclusions

Costs incurred in Estonia or country of residence

158. If shall not indemnify costs incurred in Estonia or in the country of permanent residence of the insured even if the costs were caused by an insurance event that occurred in a foreign country.

Costs related to illness that started or injury that was sustained before the beginning of the trip

159. If shall not indemnify medical expenses caused by an illness that started before the trip or injury sustained before the trip. This exclusion shall not be valid for first aid given in case of life-threatening ingravescence of a chronic illness.

Costs of planned treatment

160. If shall not indemnify the costs of planned treatment, including planned cosmetic operations.

Pregnancy, childbirth

161. If shall not indemnify cost arising from childbirth, related complications as well as puerperium treatment or care, except cost of emergency medical assistance in a foreign country required for unexpected complications during the first 28 weeks of pregnancy (see Art. 22). The exclusion applies to costs related to the mother as well as the child.

Exclusions applicable upon the insured's return to Estonia

162. If shall not indemnify the cost of returning to Estonia if the insured returned from the trip on their own initiative without informing If or disregarded the instructions of If or a doctor upon returning to Estonia.

163. If a doctor approved by If considers bringing to Estonia possible, but the insured who is ill or injured refuses, If shall not indemnify any further costs.

164. If a doctor approved by If does not consider bringing to Estonia medically justified, If shall not indemnify the cost of bringing to Estonia.

Other exclusions

165. If shall not indemnify costs:
165.1. that is not unavoidable;
165.2. of procedures and services without a doctor's prescription;
165.3. of medicines purchased without prescription;
165.4. of rehabilitation;
165.5. of non-medical or alternative medicine treatment methods;
165.6. of treatment provided by a person without the licence to provide treatment;

165.7. of tattooing, removal of tattoos or complications arising from such procedures;
165.8. of diagnosing and treatment of anxiety disorder, mental and behavioural disorders, including depression;
165.9. of diagnosing and treatment of venereal diseases, HI-virus and AIDS;
165.10. of abortion;
165.11. of vaccination, except vaccination for the treatment of medical assistance insurance event.

Travel interruption insurance exclusions

Health status

166. If shall not indemnify if travel interruption was caused by the insured's illness that started before the conclusion of the insurance contract or during the waiting period, including chronic illness or an injury sustained by the insured. The exclusion shall be applicable for the ingravescence or lasting of the consequences of the aforementioned illness or injury.

167. If shall not indemnify if travel interruption was caused by anxiety disorder, depression or any other mental disorder of the insured.

168. If shall not indemnify if travel interruption was caused by the illness of a person close to the insured, that started before the conclusion of the insurance contract or during the waiting period, including chronic illness or an injury sustained by the person close to the insured, except in cases of life-threatening exacerbation or death resulting from such illnesses, which necessitates the insured person's presence.

169. If shall not indemnify if travel interruption was caused by pregnancy, related complications, childbirth or abortion, except in the cases specified in Art. 22.

Travelling with a pet

170. If shall not indemnify if travel interruption was caused by the pet's illness that started before the conclusion of the insurance contract or during the waiting period, including chronic illness or an injury sustained by the pet. The exclusion shall be applicable for the ingravescence or lasting of the consequences of the aforementioned illness or injury.

171. If does not indemnify if the travel interruption is caused by failure to comply with the requirements for travelling with a pet (including incomplete vaccinations, lack of documents and necessary certificates, unsuitable method of transporting the pet, exceeding the permitted weight of the pet, etc.)

172. Loss or theft of a pet in a foreign country

Incorrectly planned schedule

173. If shall not indemnify if travel interruption is caused by incorrectly planned travel schedule, in which the time needed for transfers and security checks, regular weather conditions, peculiarities of the transport system of the country of location, traffic jams etc. are not considered.

Costs incurred in Estonia or in the country of permanent residence of the insured

174. If shall not indemnify the cost of accommodation and transport incurred as a result of cancellation of a trip in Estonia or in the country of permanent residence of the insured.

Other exclusions

175. If shall not indemnify:
175.1. if travel interruption was caused by absence of documents or deficient documents, e.g. the passport has expired, there is no visa, there is no vaccination record etc.;
175.2. loss of profit as a result of travel interruption;
175.3. damages caused as a result of loss of opportunity related to the trip, e.g. contract that is not concluded, contacts that are not established, experiences etc.;
175.4. cost of repairs, storage, write-off or transportation of a means of transportation, including cost of its returning to Estonia;
175.5. cost of food and drinks;

175.6. if travel interruption is caused by the activities or inaction of a tour operator, travel agency or a broker of services related to the trip.

Luggage insurance exclusions

176. If shall not indemnify damages that were caused:
176.1. upon contact of items with liquids in the luggage;
176.2. by leaving luggage unattended, losing or forgetting the luggage.

177. If shall not indemnify damages that are caused as a result of breaking of objects made of glass, porcelain, ceramics or any other fragile materials, including damages caused to other objects.

Accident insurance exclusions

178. If shall not indemnify if death or permanent disability was caused or facilitated by:
178.1. illness of the insured;

178.2. any medical procedure, including operation. The exclusion shall not be applicable if the medical procedure was done as a result of an accident that occurred in a foreign country during the validity of the insurance contract;
178.3. sting or bite of a tick or insect;
178.4. miscarriage or childbirth, complications caused by miscarriage or childbirth;
178.5. accident that took place during the time when the insured was imprisoned as a person held in custody;
178.6. as a detained or imprisoned person.

Liability insurance exclusions

Obligatory liability insurance (e.g. motor third party liability insurance)

179. If shall not indemnify damages indemnified under obligatory liability insurance.

Objects in the possession or use of the insured

180. If shall not indemnify damages related to the destruction, damaging or loss of an object in the possession or use of the insured, e.g. damages to a rental car (except in the cases specified in Art.103).

Loss of profit

181. If shall not indemnify loss of profit.

Persons whose damages are not indemnified

182. If shall not indemnify damages that were caused to the insured, their travel companions or family members, or to another person insured with the same policy.

Sanctions

183. If shall not indemnify fines or any other penalties imposed on the insured.

Activities not covered with the insurance

184. If shall not indemnify damages that are related to the insured's:
184.1. economic or professional activities;
184.2. performance of his or her work or service duties; being a member of a managing body of a legal entity;
184.3. provision of a service for a charge;
184.4. sports competition or professional sporting activities;
184.5. possession or use of any vehicle;
184.6. use of a weapon.

Property at home insurance exclusions

Building

185. If shall not indemnify damages caused during building works, except fire for which the insurance cover is valid. Building works shall be building or repairing (painting, fixing, demolishing etc.) a building.

Damages generated over time

186. If shall not indemnify damages that were cause by a process that occurs over time (dust, rot, mould, fungal damages etc.).

Unidentified property

187. If shall not indemnify property the existence of which is not proven (inspection of the site of the event, remains of the property, documents verifying the purchase, instructions of use, bank statements, other evidence).

Domestic animals, birds, insects

188. If shall not indemnify damages that were caused as a result of the activities of rodents, insects, birds or domestic animals.

Activities against property

189. If shall not indemnify damage that were caused as a result of fraud, fraudulent dealing or extortion.

Electrical or mechanical failures or wear and tear

190. If shall not indemnify damages that were caused by an electrical or mechanical failure, breakdown or wear and tear (scale, rust etc.) inside the damaged or destroyed insurance object itself. If shall indemnify damages if the failure is caused by a sudden and unforeseen external circumstance.

Rental car deductible insurance exclusions

191. If shall not pay indemnity if the insurance event was cause by the driver of a rental car:
191.1. who did not have the driver's licence valid in the country where the insurance event occurred;
191.2. whose alcohol content in exhaled breath or blood alcohol content exceeded the limit established in the country where the insurance event occurred;
191.3. consumed an intoxicating substance after the occurrence of the traffic accident and before establishing the state of intoxication by the police or a medical institution or refuses to have the level of intoxication established.

192. If shall not pay indemnity of the insurance event occurred while using the vehicle in a competition or race, or during practice for a competition or race, irrespective of the fact if such competition or race was organised legally.

Veterinary care insurance exclusions

193. The following exclusions apply even in the event of unexpected illness or accident.

194. If shall not indemnify costs incurred in Estonia or in the country of permanent residence of the insured (the insured person) even if the costs were caused by an insurance event that occurred in a foreign country.

195. If shall not indemnify costs if veterinary care was not unavoidable (e.g. a procedure or operation that is not unavoidable and can also be performed after returning from the trip in Estonia).

196. If shall not indemnify damage that has occurred or increased due to failure to follow the veterinarian's instructions.

197. If shall not indemnify damage caused by treating the animal without consulting a veterinarian or following the recommendations of a person who is not a qualified veterinarian.

198. If shall not indemnify treatment costs caused by parasites (fleas, worms, lice, etc.) or expenses incurred to control them.

199. If shall not indemnify the cost of a visit to the dentist, including the cost of treating pet's teeth, tooth extraction, and tooth removal, except in the event of an accident where, in addition to dental treatment, other treatment is also necessary (e.g., due to a broken bone or muscle injury).

200. If shall not be obligated to indemnify the cost of medications that have not been prescribed by a veterinarian.

201. If shall not be obligated to indemnify expenses for the following veterinary procedures:
201.1. artificial insemination, infertility treatment;
201.2. castration and sterilisation, unless it is necessary for the treatment of an illness or accident covered by the insurance;
201.3. cosmetic surgery (including tail and ear surgery without veterinary indication);
201.4. treatment of hereditary and congenital diseases (e.g., entropion, dysplasia, brachycephalic syndrome, cryptorchidism (undescended testicle), portosystemic liver shunt, luxating patella, alopecia X) and defects;
201.5. treatment and diagnosis of allergies.

202. If shall not indemnify regular and scheduled visit and consultation fees or veterinary care costs (vaccinations, ear cleaning, nail trimming, treatment of acute chronic diseases, etc.).

203. If shall not indemnify visit fees, consultation fees or other costs in the case of:
203.1. epilepsy;
203.2. endocrine diseases (hypothyroidism, Cushing's syndrome, Addison's disease, diabetes, hyperthyroidism, etc.);
203.3. heart disease (heart failure, degenerative valve disease, restrictive cardiomyopathy, hypertrophic cardiomyopathy, dilated cardiomyopathy, arrhythmia, etc.);
203.4. renal failure;
203.5. liver failure;
203.6. asthma or chronic bronchitis;
203.7. chronic enteropathy.

204. If shall not indemnify visit fees, consultation fees, or other costs if the pet is not sick or injured (e.g., issuing a certificate that the animal is healthy).

205. If shall not indemnify veterinary care costs or medication related to pregnancy, miscarriage, termination of pregnancy, birth, caesarean section (including emergency caesarean section) or complications thereof, including the cost of emergency birth assistance and the cost of pregnancy detection.

206. If shall not indemnify the cost of animal feed, except under the conditions set out in Art. 131.

207. If shall not be obligated to indemnify if the animal died as a result of plague, hepatitis, parvovirus, influenza virus, or rabies and was not vaccinated against these diseases.

General instructions for loss event

208. If must be notified of the occurrence of a loss event at the first opportunity. If will provide specific instructions for further action.

209. The policyholder or the insured must take any and all measures in order to prevent further escalation of the damages, e.g. in case of falling ill, go to a doctor; notify the air carrier immediately of the loss of luggage etc.

210. The policyholder or the insured must first apply for the indemnity or refunding of the advance payment from the provider of the services related to the trip, such as air carrier, accommodation establishment etc.,
and the service provider's response to if and to what extent will the expenses be compensated shall be submitted to If.

211. In case of a loss event correct and full information regarding the circumstances of the loss event, amount of loss and possible persons responsible must be provided to If.

212. In case of a loss event documents, written explanations must be provided to If and If's questions must be answered. If copies were submitted to If, If shall have the right to request the original documents.

213. If shall have the right to obtain documents and information related to the loss event from third parties.

214. Upon a request from If, the policyholder is required to present documents regarding the insured's trip's beginning and end, time spent in transit locations and route of the trip.

215. Please read about the instructions for activities in articles concerning insurance covers! For more detailed information, please call to If's insurance telephone 777 1211.

Sum insured and indemnity limits

216. If shall not indemnify for all insurance events of the same insurance period in total more than the sum insured of the respective insurance cover indicated on the policy, whereas the indemnity per one insurance event may also be limited with the indemnity limit. The indemnity limits are established for e.g. dental care, replacement documents etc.

217. The indemnity limits are included in the respective sum insured. The indemnity limits are not added to the sum insured.

218. If more than one insured is indicated on the policy, the sums insured and the indemnity limits set out in the insurance conditions shall be applicable separately for each insured.

219. If multi-trip insurance (see Art. 12) is indicated on the insurance policy, the sums insured shall be applicable for each trip. The insurer shall not be obliged to indemnify more than the sum insured in total for all insurance events that have occurred during the same trip. One trip shall be travelling from the point of departure of the trip in Estonia (see Art. 3) to the final destination of the trip in Estonia.

Example 1. The travel interruption sum insured is €1,500. The insurer shall indemnify €1,000 for the travel interruption of the first trip. The loss of travel interruption of the next trip is €1,500. As the sum insured is calculated separately for each trip, the travel interruption loss of this trip shall be indemnified in the sum of €1,500.

Example 2. The travel interruption sum insured is €1,000. The travel interruption occurred at the beginning of the trip and it shall be indemnified in the amount of €750. At the end of the same trip, another travel interruption occurred with the loss of €750. As the sum insured in €1,000, the insurer shall indemnify €1,000.

Insurance indemnity

220. To obtain insurance indemnity information on the loss event and expenses must be submitted to If (e.g. medical history, receipts, invoices, etc.).

221. If shall establish if the case constitutes an insurance event and to what extent they are obliged to indemnify damages.

222. The persons entitled to the indemnity shall be the insured or the company that provided service to the insured, such as travel agency, medical institution etc.

223. If indemnification depends on circumstances identified during judicial or pre-trial proceedings, If shall have the right to make the decision to indemnify or refuse to indemnify after the proceedings have been suspended or terminated.

Breach of the insurance contract

224. Should If delay with indemnifying, If shall pay a fine for delay according to the Law of Obligations Act.

225. If the insured or policyholder have breached the insurance contract, including the safety requirements, If shall have the right to decrease the indemnity or refuse to pay the indemnity, unless foreseen differently in the Law of Obligations Act.

226. If shall have the right reclaim the indemnity partially or fully if If has discovered the breach of the insurance contract only after paying the indemnity.

227. The policyholder is responsible for the behaviour of the following persons: the insured, family members living together with the insured, legal possessor of the insured property, as well as the person to whom the legal possessor has voluntarily transferred the possession. The policyholder shall be obliged to explain to the aforementioned persons the requirements arising from the insurance contract.

228. If the persons set out in the previous article have failed to perform the requirements of the insurance contract, it shall be considered that the policyholder has breached the contract.

Conclusion of the insurance contract

229. Upon the conclusion of the contract, the policyholder shall be obliged to notify If of any circumstances that may influence If's decision to conclude the contract or on the scope of the insurance cover. Upon the conclusion of the insurance contract, If shall rely on the data disclosed by the policyholder.

230. If shall issue the policy that shall constitute an offer for the conclusion of the insurance policy. The terms and conditions for the conclusion and entry into force of the insurance contract are indicated on the policy.

231. The policyholder shall agree with the insurance contract by paying the insurance premium within the term indicated on the policy.

232. The insurance contract consists of the policy, insurance terms and conditions as well as other documents referred to on the policy. The right and obligations set out in different documents shall be valid together without being mutually exclusive.

233. Any previous expressions of will, actions or agreements made by If and policyholder shall not be considered as a part of the insurance contract.

234. In case of disputes the Estonian text of the insurance contract shall prevail.

235. If shall have the right to issue a copy of the policy to the insured.

Sending notices

236. The policyholder shall send notices to If by email, If's e-office or by post.

237. If shall send notices to the policyholder and/ or insured by email, post or text message. If shall use the email or postal address, or telephone number indicated on the policy or person's homepage or otherwise informed to If.

238. If shall consider the person from whose email address the email has been sent as the sender if such address has been indicated in the documents of the insurance contract, on the persons' homepage or notified to If in any other manner.

If's obligation to notify the policyholder

239. Should If's name or legal form, address or insurance supervisory body's address change, If shall notify the policyholder thereof on If's homepage or mass media.

Policyholder's obligation to notify If

240. If the data submitted to If prove to be incorrect or deficient during the insurance period, the policyholder must notify If thereof at the first opportunity.

241. If shall have the right to rely on the data submitted on the insured, insurance object and risk in insurance contracts concluded in the future.

Expiry and termination of the insurance contract

242. The insurance contract expires on the last day of the insurance period.

243. The insurance contract can be terminated in the cases set out in the law or insurance contract.

244. If the policyholder or If wants to terminate the contract after a decision on a case has been made, they shall inform the other party to the contract thereof within 31 days from making of the decision. The contract is considered terminated after 31 days from receiving the aforementioned notice.

Settlement of disputes

245. If wishes to settle the insurance disputes mainly through negotiations. If no agreement is reached, the dispute is settled in court or with the help of insurance conciliator. The insurance conciliator can be contacted through the Estonian Insurance Association (eksl.ee, Mustamäe tee 46, Tallinn 10621). If must participate in the conciliation proceedings. The conciliation procedure is free of charge. Before contacting the insurance conciliator, a claim must be filed with If.