

Insurer: Balcia Insurance SE  
Product: CITY COMBO insurance

Balcia Insurance SE,  
operating through Balcia  
Insurance SE Lithuanian

This information document contains information about the insurance product – City Combo insurance. It specifies the most frequent insured and non-insured events. This document does not reflect terms and conditions of a particular insurance contract. All details relating to the terms and conditions of insurance are provided in other documents (e.g. insurance contract, City Combo insurance Terms and Conditions).

## What type of insurance is this?

Voluntary vehicle (both manual and electro bicycle and scooter) insurance is a type of non-life insurance. The insurance benefit under this product shall be paid to the owner of the insured property or to another person who has an insurance interest.



### What is covered?

- ✓ **Property damage or destruction due to:**
  - Fire
  - Explosion
  - Bolt of lightning
  - Fall of manned aircraft its parts
  - Storm
  - Hail
  - Snow impact
  - Fall down of trees, poles pillars and their parts
  - Property damages due to illegal activities of third parties, Burglary, Robbery, Theft
  - Damages
- ✓ **Personal Accident damage due to:**
  - Death
  - Disability
  - Traumas
  - Medical expenses
- ✓ **General third party liability damages due to:**
  - Life or health of a third party
  - Damages to property of a third party
  - Litigation expenses
  - Rescue expenses



### What is not covered?

- ✗ **Loss resulting from damage or destruction shall not be indemnified if:**
- ✓ **Property insurance:**
  - losses due to economic activity
  - events, having occurred not during the insurance period
  - Your, Insured's or Beneficiary's malicious intent or fault, that in terms of reimbursement for losses and other civil liability consequences is considered as malicious intent
  - which occurred when the Insured was driving a Vehicle, when the Insured did not have the right to drive it or was under the influence of alcohol, narcotic or other toxic substances or violated the requirements of the law.
- ✓ **Personal Accident insurance:**
  - health disorders which are a consequence of consumption of alcohol and/or other psychotropic substances
  - which occurred due to engagement in manual labor, sports, extreme activities
  - a suicide, a suicide attempt or an intentional self-injury by the Insured
  - Insured's epileptic seizures, pathological or recurrent bone fractures, mental disorders or depression, infectious or another illness
  - while not driving insured Vehicle
- ✓ **General third party liability insurance:**
  - losses caused due to your professional activities or commercial activities, or any activities for remuneration
  - not while driving the insured Vehicle
  - losses caused due to the damages to the property, that belongs to You and your relatives

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- by conducting experiments or scientific research

In other cases specified in the Insurance Terms and Conditions

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### Is the insurance cover subject to any restrictions?

The insurance benefit shall not be paid in regards of:

- ! Applicable international financial, economic or other sanctions and enforcement measures;
  - ! Radiation, acts of war, strike, terrorist acts, riots, property confiscation, nationalization, insurrection, revolution;
  - ! Damage resulting from preparation or participation in professionals cycling training sessions or competitions.
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### What is the geographical coverage of my insurance?

- ✓ The insurance cover shall apply within Republic of Lithuania. The geographical coverage of insurance is defined in the insurance contract.
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### What are my obligations?

- Provide full and correct information requested by us and data necessary for conclusion of the insurance contract.
- Concluding insurance contract, submit photos of the insured vehicle and all current damages of the vehicle.

#### ✓ **Property Insurance**

Report each insured event in writing within 7 days (by completing the report form available on the website, notifying by e-mail or otherwise)

#### ✓ **Accident Insurance**

In case of an accident, refer to a medical institution for medical assistance as soon as possible, not later than within 48 hours.

Report to us the damage or loss which You incurred no later than within 30 days or, in case of death of the Insured, not later than within 10 days from the date of the accident (by completing the report form available on the website, notifying by e-mail or otherwise).

#### ✓ **Civil liability insurance**

Report each insured event that may result in civil liability of the Insured in writing within 3 days (by completing the report form available on the website, notifying by e-mail or otherwise).

- Immediately report to the police, when the insured vehicle is stolen or the vehicle or its parts are misappropriated by way robbery
  - Immediately notify of changes in the insurance risk
  - Pay insurance premiums within the time limits fixed in the insurance policy
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### When are insurance premiums paid?

The insurance premium shall be due before the date of entry into force of the insurance contract. The insurance premium shall be deemed to have been paid when the payment order amount is credited to our bank account or to the bank account of our authorised distributor from whom you purchase the insurance.

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### When does the insurance cover enter into force and expire?

CITY COMBO insurance contract shall be concluded for a period of 12 (twelve) months and shall enter into force on the day specified in the insurance policy, provided that the insurance premium is paid until that day

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### How can I terminate the contract?

In order to terminate the contract or change its terms and conditions you should apply to the insurance distributor who services you or by e-mail: [draudimas@balcia.lt](mailto:draudimas@balcia.lt). The contract shall be terminated only having received a completed and signed termination application