

Insurer: Balcia Insurance SE
Product: Civil liability insurance

Balcia Insurance SE, acting
through Balcia Insurance SE
Lithuanian branch

PERSONAL CIVIL LIABILITY INSURANCE CONTRACT

This information document contains information about the insurance product – Personal liability 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, Personal civil liability insurance Terms and Conditions).

What type of insurance is this?

We shall cover the property interests related with the third party's property, health or life.



What is covered?

Insurance coverage shall apply to the following events (only if specific events and insurance options have been chosen prior concluding an insurance contract):

1. Homeowner's liability:

- ✓ Damage done during management of real estate and operation of movable property therein
- ✓ Damage done during management of buildings in your land plot
- ✓ Damage done during ordinary repair works performed on real estate
- ✓ Damage done by actions of Your housekeeper, landscape maintenance staff or babysitter
- ✓ Damage done by Your pets
- ✓ Damage done by driving and / or use of self - propelled machinery in a situation other than a traffic accident
- ✓ Damage done to holiday rentals
- ✓ Damage done while Your real estate was rented out

2. Personal liability for actions not related to home ownership:

- ✓ Damage done by daily actions of the Insured
- ✓ Damage done during the Insured's engagement in active leisure or amateur sports
- ✓ Damage done to mobile phone or computer
- ✓ Damage done during the temporary studies and / or internships abroad
- ✓ Damage done by closing (opening) car doors, when it is not covered by motor third party liability insurance, or a car catching fire or exploding
- ✓ Damage done while flying a drone
- ✓ Damage done to a car rented by the Insured

Insurance su mis indicated in the insurance contract.



What is not covered?

General non insured events and losses which shall not be compensated:

- Damage done by Insured's intentional or criminal actions;
- Damage done when the Insured was intoxicated or if the Insured avoided to have his/her intoxication checked;
- Damage done to persons, related with the Insurance (e.g. parents, children);
- Damage done during the professional or extreme sports activity;
- Damage done by usage of any land, air or water vehicle;
- Damage done by a default on or improper discharge of obligations assumed under a contract or arising out of a contract in any way;
- Any fines or other sanctions provided for in contracts or legislation;
- Damage done by destruction or loss of any personal documents, software, data media or information contained therein, cash, jewellery, precious stones, precious metals, works of art, antiques, or weapons.



Is the insurance cover subject to any restrictions?

The insurance benefit shall not be paid in regards of:

- ! The Insured event occurred due to Your, the Insured's or Beneficiary's intentional actions
- ! Prior concluding an insurance contract, You, the Insured or the Beneficiary intentionally provided to Us with false information about risk factors, wrongful or unexplicit information about illnesses, addictions, health disorders, declared disability, also – after conclusion of the contract – other important information about the insured event and its circumstances.

Insurance benefit may be reduced if:

- ! You, the Insured or the Beneficiary avoid to provide Us with incomplete information about the event or create other conditions preventing Us from proper handling of the event;
- ! You, the Insured or the Beneficiary do not take any actions to avoid or decude the damage;
- ! During the validity period of the insurance contract the Insured starts a manual labour or any other higher risk work and does not inform Us about it.



What is the geographical coverage of my insurance?

- ✓ The insurance cover shall apply within Republic of Lithuania, unless otherwise is indicated in the insurance contract.



What are my obligations?

- Immediately notify Us about the risk increas or any other case, when the circumstances indicated in the insurance contract change;
- Not later than within 30 days notify Us about the event by calling Us via phone No 19001 (calling from abroad +370 52 119 119) or email zalos@balcia.lt



When are insurance premiums paid?

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.



When does the insurance cover enter into force and expire?

- Insurance contract shall be concluded for the mutually agreed period, indicated in the insurance policy.
- Insurance contract shall enter into force on that date specified in the insurance policy 00:00 h, unless otherwise indicated therein., and only if the insurance premium is properly paid. Both exceptions and consequenses for improper payment of the insurance premium, are indicated in the product Terms and Conditions.



How can I terminate the contract?

In order to terminate or amend the contract, please apply to the intermediary who represents Your interests or directly to Us via contact details, indicated in the contract.