

AAS BALTA MOD Insurance Terms and Conditions

No. 2101.Z05

GOLD MOD

This document has been translated by AI and the English translation is for informational purposes only. In case of concluding an insurance contract only the terms of the insurance contract in Latvian are binding.



Use the [BALTA mobile app](#) or the self-service portal "[My BALTA](#)" to:

- Request roadside assistance;
- Submit a claim;
- View your insurance policy;
- Track payments.

Effective from 26.09.2024.




Contact us:

- [+371 675 222 75](tel:+37167522275) for policy purchases and information about an existing policy;
- [+371 675 333 75](tel:+37167533375) for assistance requests and claims inquiries;
- balta@balta.lv;
- www.balta.lv.



Table of Contents

1.	What is BALTA GOLD MOD?	3
2.	What insurance terms are used in the policy?	4
3.	What is insured?	6
4.	Against what risks is the vehicle insured?	7
5.	What additional risks can be insured?	9
6.	How is the insurance indemnity calculated and paid?	13
7.	In what cases is the insurance indemnity reduced or not paid?	15
8.	How is the deductible applied?	20
9.	What should be observed for the successful execution of this agreement?	21
10.	What is the policy period and payment terms?	23
11.	How can the insurance contract be terminated?	25
12.	Other terms and conditions	27
13.	What to do in case of an accident?	29



Thank you for
choosing BALTA
insurance!

1. What is BALTA GOLD MOD?

Your safety is our priority, and we prove it every day through our actions – personalized service, clear terms, and the best available protection. BALTA Platinum MOD insures against any sudden and unforeseen damage or loss to your vehicle, except for the exclusions listed in these terms. Natural disasters, fire, theft, collision, hitting a pothole, or damage caused by a falling object – these are just a few examples where MOD insurance offers compensation for incurred losses.

Here are just a few advantages that BALTA GOLD MOD provides:

- A wide network of partner repair shops – when filing a claim, you can choose from 140 partner repair shops across Latvia. You will be able to make an informed choice with the help of reviews left by other customers, and you can follow the claim process online via the BALTA mobile app or the self-service portal "My BALTA."
- A 2-year warranty on the quality of repair work if carried out at one of our partner repair shops.
- Compensation of up to 5,000 EUR is available even if vehicle damage is noticed following a traffic accident and the State Police was not called when required.
- Covered expenses for transporting the vehicle to/from the repair shop (up to 20 EUR per trip and up to 40 EUR in total during the policy period).
- The option to purchase additional coverage for risks such as replacement of lost keys, insurance for belongings, or damage caused in a car wash.

2. What insurance terms are used in the policy?

Jūs You or the Insured – The person entitled to receive insurance compensation under the insurance contract, who also has an insurable interest. If the insured is not the owner of the vehicle, the insured or the beneficiary is specified in the special terms of the policy.

We or the Insurer – Insurance Joint Stock Company "BALTA," registration number: 40003049409, legal address: Skanstes Street 25, Riga, LV-1013.

Policyholder – A legal or natural person who has entered into an insurance contract on their own or another person's behalf.

Vehicle Owner – A natural or legal person with ownership rights to the vehicle, whose ownership is registered in the Road Traffic Safety Directorate (CSDD), the State Technical Supervision Agency, or an equivalent register, hereinafter referred to as the state register.

Authorized Vehicle User – The owner or a person who uses the vehicle with the owner's permission, based on a power of attorney, lease, or other agreement.

Vehicle Holder – A natural or legal person who, based on legal grounds (e.g., rental, lease, or loan agreement), uses a vehicle owned by another person and is registered as the holder in the state register at the time the insurance contract is concluded. A person using the vehicle under service or employment relationships is not considered the vehicle holder.

Third Party – Any natural or legal person, excluding the policyholder, the insured, or related parties.

Insured Risk – An event specified in the insurance contract, independent of your will, that may occur in the future.

Sum Insured – The monetary amount for which the insurance object is insured. If the insurance contract does not specify the sum, it is equal to the vehicle's market value immediately before the occurrence of the insured event.

Market Value – The amount for which the insured vehicle can be sold on the open market in Latvia, based on vehicles of the same make, model, year of manufacture, and similar equipment, in a transaction between two unrelated parties, both willing to conclude the sale without fraud, coercion, or misrepresentation. The market value considers the vehicle's technical specifications, equipment, depreciation, mileage, usage, and other significant characteristics.

Overinsurance – When the sum insured exceeds the vehicle's market value at the time of contract conclusion. If the vehicle is insured above its market value, we will pay compensation that does not exceed the loss amount.

Underinsurance – When the sum insured is less than the vehicle's market value at the time of contract conclusion. If the vehicle is insured below its market value, we will pay compensation proportional to the loss in relation to the vehicle's insured value at the time the contract was concluded.

Insurance Indemnity – The amount we pay for an insured event, or the costs we cover for services provided. The insurance indemnity is paid according to the principle of compensation.

Insurance Premium – The payment for insurance as specified in the insurance contract.

Deductible – The portion of the insurance indemnity, expressed as a monetary amount or percentage, that is deducted from the insurance compensation in the cases specified in the insurance contract and is not reimbursed by us.

Insurance Contract – The agreement between the insurer and the policyholder, under which both parties undertake to fulfill their obligations as stated in the contract. The contract is confirmed by a policy and, in cases where multiple vehicles are insured under one contract, by a vehicle-specific policy. The insurance contract

consists of these terms and conditions, the policy, its annexes, and any agreed-upon amendments between us and you.

Distance Insurance Contract – An insurance contract concluded using remote communication means. The confirmation of a distance insurance contract is the policy in electronic form or a printed electronic document.

Ignition Key – A device that allows the authorized user to access and start the vehicle. An ignition key may also be considered a set of physically separate elements, such as ignition keys, alarm remotes, or immobilizer fobs, that enable access to or starting the vehicle.

Insurable Interest – The interest in avoiding losses in the event of an insured risk.

Insurance Claim Application – A written or verbal notification of the occurrence of an insured risk, submitted according to the procedure outlined in the terms and conditions.

Insured Event – An event causally related to the insured risk, which, upon occurrence, entitles the insured to compensation according to the insurance contract.

Total Loss – The condition of the vehicle after an insured event, where we or our appointed experts deem the vehicle's repair to be technically impossible or economically unjustifiable. This also applies in cases where the expected insurance compensation exceeds 80% of the vehicle's insured value on the date the insured event occurred.

Vehicle Rental – The transfer of vehicle usage rights to a person for payment, for a period not exceeding six months. Rental does not include the legal relationship between the vehicle owner and the vehicle holder, who was registered as the holder in the vehicle register at the time of concluding the insurance contract.

Anti-theft System – Any mechanical or electronic device designed to prevent or delay the illegal removal of the vehicle, entry into the vehicle, or theft, or to alert of such actions via a sound signal. Anti-theft systems also include devices installed in the vehicle that allow tracking of a stolen vehicle using radio waves, GPS, or other remote tracking technologies.

3.

What is insured?



3.1. The following are insured:

- a) transportlīdzeklis, The vehicle specified in the policy as the insured object;
- b) Built-in equipment:
 - i. par Only equipment, systems, and accessories installed by the vehicle manufacturer or an authorized dealer's repair service before the vehicle's initial registration are considered integral parts of the insured object;
 - ii. Any other equipment, built-in systems, or accessories are insured only if specified in the policy, and during the policy period, the total insurance indemnity for such equipment cannot exceed 30% of the insured object's market value immediately before the occurrence of the insured event;
- a) Child seats, roof racks, roof boxes, ski and bicycle holders, independent heating devices, trailer hitches, and window tinting, if installed on the insured object. The total insurance indemnity for the equipment mentioned in this point during the policy period cannot exceed **1,000 EUR**;
- b) Vehicles used for training, rental, operational, public transportation, dangerous goods transportation, security services, and any type of taxi, provided the vehicle's use for such purposes is noted in the policy.

3.2. **Equipment not covered** includes items such as non-standard wheel rims installed on the vehicle without complying with the manufacturer's operational requirements, safety standards, or the regulations of the Republic of Latvia, as well as any other equipment, systems, accessories, or design elements.

4.

Against what risks is the vehicle insured?



4.1. The vehicle is insured against damage caused by:

- a) Participation in road traffic (in the Republic of Latvia according to the Road Traffic Law), including collisions with vehicles or obstacles, driving into a pothole, overturning or falling of a moving vehicle (e.g., from a bridge), hitting a pedestrian or animal, sinking or breaking through ice (if access to the ice was a result of a traffic accident);
- b) Natural disasters such as storms (wind speed exceeding 17.2 m/s or 8 on the Beaufort scale), floods, lightning, hail, earthquakes, avalanches, or landslides;
- c) Impact by animals or birds, except for damage to the vehicle's interior;
- d) Fire or open flame, including damage caused by smoke, soot, or fire extinguishing efforts, as well as damage caused by short circuits;
- e) Explosion;
- f) Falling objects or spilled substances;
- g) Vandalism or intentional damage to the vehicle by a third party, except for risks outlined in sections 4.2 and 4.3;
- h) Water damage caused by hydrostatic shock, where the vehicle was involved in road traffic and drove into a flooded area or puddle, resulting in water entering mechanical components or assemblies, such as the engine, transmission, or gearbox, and causing damage. Coverage for hydrostatic shock losses is provided up to 7,000 EUR per insured event.

4.2. Theft:

- a) Open or covert theft of the vehicle;
- b) Theft of the vehicle involving violence or threats of violence (robbery);
- c) Damage caused to the vehicle while it was stolen, until the vehicle is returned to law enforcement authorities or the authorized user.

4.3. Burglary:

- a) Theft of installed or built-in parts of the vehicle;
- b) Damage caused to the vehicle during a burglary or theft.

4.4. The following are not considered insured risks: cases where you, the policyholder, the vehicle owner, or the authorized user have willingly handed over the vehicle, its ignition key, anti-theft system control, or key to a person who has deliberately damaged or stolen the vehicle.

4.5. Territorial Scope of the Contract

The insurance is valid in Latvia, Estonia, Lithuania, Albania, Austria, Andorra, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Czechia, Denmark, France, Greece, Croatia, Italy, Ireland, Iceland, Cyprus, Kosovo, the European part of Russia, the United Kingdom, Liechtenstein, Luxembourg, Malta, Moldova, Monaco, the Netherlands, Norway, Poland, Portugal, Romania, Serbia, Montenegro, San Marino, Slovakia, Slovenia, Finland, Spain, Switzerland, Hungary, Ukraine, Germany, North Macedonia, Sweden, and the Vatican, unless otherwise specified in the policy.



5.

What additional risks can be insured?



The vehicle is insured against the following losses if each risk is specifically noted in the policy.

5.1. New Value Insurance

New value insurance covers the vehicle's insured value as indicated in the purchase documents, reflecting the price at which a new, previously unregistered vehicle was purchased from an authorized dealer in the Republic of Latvia or a European Economic Area country. New value insurance is valid as long as the insured vehicle is not older than one calendar year from the date of its first registration in the state registry database.

We will cover the expenses of purchasing a new vehicle of equivalent specification in the Republic of Latvia, not exceeding the purchase value of the insured vehicle, from which the deductible specified in the policy and any other deductions stipulated in the contract are subtracted in cases of total loss, theft, or robbery.

5.2. Roadside Assistance

We will cover expenses if the vehicle requires roadside assistance or towing. These losses are insured according to the terms in the "Roadside Assistance" or "Roadside Assistance Plus" appendix of these terms.

5.3. Replacement Vehicle

While the insured vehicle is being repaired after an accident, we will cover the expenses of renting a replacement vehicle. These losses are insured according to the conditions in the "Loss of Use Insurance" appendix of these terms.

5.4. Key Replacement

Once per policy period, we will cover the replacement, production, or reprogramming of the vehicle's ignition keys, anti-theft system remotes, and/or keys in the event of theft, robbery, or loss.

If the vehicle has only one ignition key or remote, or if the anti-theft system, whose keys or remotes are lost, was not installed by the vehicle manufacturer, the insurance indemnity cannot exceed **200 EUR** per case.

No deductible applies to the insurance indemnity for key replacement.

5.5. Fuel System Cleaning Expenses

Once per policy period, we will cover the expenses of cleaning the fuel system and/or engine if an incorrect fuel type or another unsuitable liquid has been poured into the fuel tank.

We do not cover damages to the fuel tank, fuel system, and/or engine resulting from the use of non-compliant fuel.

No deductible applies to the insurance indemnity for cleaning expenses.

5.6. Personal Belongings Insurance

We will cover damages or theft of personal belongings in the vehicle's cabin or luggage compartment that belong to you, the vehicle owner, and/or the authorized user and their family members, caused by events for which insurance indemnity is provided for vehicle damages under these terms.

Personal belongings include:

- a) Personal computers, excluding software and data;
- b) Tablets, excluding mobile phones;
- c) Cameras;
- d) Outdoor, recreational, and sports equipment, excluding electrically powered sports equipment, weapons, and ammunition;
- e) Baby strollers and mobility aids for persons with disabilities.

Losses are compensated based on documents presented by you confirming the purchase value, such as receipts.

A depreciation rate of 25% per year is applied to any item, with a total depreciation cap of 70%, provided the item is in usable condition.

The total insurance indemnity for personal belongings cannot exceed **1,000 EUR** during the policy period.

A deductible of no less than **140 EUR** applies to all claims for personal belongings.

5.7. Repair at Dealer Service

We will cover the repair of damage resulting from an insured event, with the vehicle being repaired at an authorized dealer service in Latvia, using new original spare parts.

5.8. Repair at a Customer-Selected Service

We will cover damage repair at a service center of your choice in Latvia, provided the following conditions are met:

- a) The selected service center is not an authorized dealer service for any vehicle brand;
- b) The compensation will not exceed the average prices for repair work and spare parts for the vehicle's make, model, and age at our partner service centers, according to the indemnity calculation and payment procedures described in these terms.

5.9. Loss of License Plates

We will cover the replacement costs of lost, damaged, or stolen license plates and the related vehicle registration certificate replacement costs, provided the following conditions are met:

- a) Losses are compensated no more than once per policy period;
- b) Losses are compensated based on documents you provide confirming the services received from CSDD (Road Traffic Safety Directorate);

- c) No compensation is provided for custom license plates lost or stolen;
- d) No compensation is provided for the CSDD service “Choice of License Plate Number.”

No deductible applies to the insurance indemnity for license plate replacement.

5.10. Insurance at Service Centers and Car Washes

We will cover damage that occurs to the vehicle while it is at a service center or car wash for repair or maintenance, excluding damages caused by the performance of repair or maintenance work. The insurance indemnity will be provided under the following conditions:

- a) Damages incurred during a car wash are covered if a report is provided confirming the service provider’s responsibility for the damage;
- b) We do not cover damage resulting from technical defects, poor-quality repairs, or a lack of lubrication or other fluids in the systems, units, or components.

The deductible specified in the policy applies to damages.

5.11. Insurance During Transportation

We will cover damages incurred while the vehicle is being transported as cargo or towed.

Compensation is provided if you submit documents confirming the actual circumstances of the incident and a statement from the transporter that no compensation has been provided for the damage. Such damages are covered if the transport or towing is carried out by a company authorized to provide transportation or towing services according to the applicable regulations.

A deductible, as specified in the policy, applies to damages.

5.12. Trailer Insurance

We will cover damages to a trailer attached to the insured vehicle due to damage, theft, or robbery, according to these terms.

The trailer must be owned by you, the vehicle owner, and/or the authorized user, as confirmed by the vehicle register.

Trailer damages are covered up to **1,500 EUR** per insured event.

A deductible of **140 EUR** applies to trailer damage.

5.13. Lease Value Insurance

We will cover losses if the vehicle's market value is less than the debt amount specified in the lease contract for the principal repayment at the time of the insured event.

- a) Lease value insurance applies if the vehicle is totaled or stolen according to the conditions in Sections 4.1 and 4.2.
- b) The maximum amount by which the insurance indemnity is increased to compensate for lease value insurance losses is 20% of the vehicle's market value on the date of the insured event.
- c) VAT is not covered under this contract if you are a VAT payer, nor are lease contract interest payments, overdue payments, rent, or fines.
- d) In the case of total loss, we compensate the loss by deducting the deductible specified in the policy for the corresponding risk.

5.14. Collision with an Animal Without Deductible

Once per policy period, we will compensate damages without applying a deductible if the insured vehicle is damaged due to a collision with an animal. These conditions do not apply if the vehicle is totaled.

5.15. Off-road Driving Without Deductible

Once per policy period, we will compensate damages without applying a deductible if the insured vehicle is damaged while driving off-road, provided the following conditions are met:

- a) There was no collision with road infrastructure;
- b) The accident did not occur in an area marked with a “Start of Residential Area” sign.

5.16. Tire and Rim Damage from Potholes

Once per policy period, we will compensate damages without applying a deductible if the vehicle's tires and rims are damaged as a result of hitting a pothole.

5.17. Transportation Expenses to Repair Shop

We will compensate transportation expenses incurred by the driver to travel to and from the repair shop after delivering the damaged vehicle for repairs. Examples include public transport, taxis, or car-sharing services. The insurance indemnity limit for such a trip is **20 EUR** per trip and **40 EUR** during the policy period.

5.18. Baggage Outside the Vehicle

We will compensate for damages to personal belongings or theft of items that were on external baggage racks during a vehicle accident. Compensation is provided if the vehicle or its additional equipment was also damaged.

- a) Personal belongings include outdoor, recreational, and sports equipment (excluding electrically powered sports equipment, weapons, and ammunition), as well as baby strollers and mobility aids for persons with disabilities.
- b) Losses are compensated based on documents provided by you confirming the purchase value, such as receipts.
- c) A depreciation rate of 25% per year, not exceeding 70%, applies to any item in usable condition. The total insurance indemnity for personal belongings cannot exceed **1,000 EUR** during the policy period.
- d) A deductible of no less than **140 EUR** applies to claims for personal belongings.

5.19. Damage to Vehicle Interior by Pets

Once per policy period, we will compensate damages to the vehicle caused by a pet left inside the vehicle. The insurance indemnity is subject to the following conditions:

- a) The total indemnity limit for damages under this section is **1,000 EUR**;
- b) A deductible of no less than **140 EUR** applies to claims for damage.

6.

How is the insurance indemnity calculated and paid?

6.1. In the case of theft (excluding burglary) and total loss:

- a) If the insurance sum is specified in the policy in monetary terms, we calculate the insurance indemnity by deducting from the insured sum the vehicle's depreciation at a rate of 1% per full month of the policy's validity, as well as the deductible specified in the policy.
- b) In all other cases, as well as if the insurance indemnity calculated under 6.1. a) exceeds the vehicle's market value immediately before the occurrence of the insured event, we reserve the right to replace the stolen, seized, or declared lost vehicle with an equivalent vehicle or compensate the loss in monetary terms. We calculate the insurance indemnity by deducting from the vehicle's market value just before the insured event the deductible amount specified in the policy.
- c) If we replace the vehicle with an equivalent one, you or the vehicle owner must pay an amount corresponding to the deductible amount specified in the policy. If you or the vehicle owner refuses to pay this amount, a vehicle of lesser value (by the deductible amount) will be purchased.
- d) The vehicle declared a total loss must be transferred to our ownership before the insurance indemnity is paid. The vehicle owner's obligation in this case is to perform all necessary actions to re-register the vehicle in our name or in the name of the third party designated by us. If the vehicle owner refuses or declines to perform these actions, the insurance indemnity will be calculated and paid in accordance with the provisions of 6.1. a) and b), additionally deducting all costs we incur to perform the necessary vehicle re-registration actions.
- e) If the vehicle declared a total loss is located outside the Republic of Latvia, the value of the remains of the vehicle is determined based on their realization value in the Republic of Latvia, minus the costs of evacuating the remains to Latvia if we have covered those costs.

6.2. In the case of damage or burglary:

- a) We compensate the loss to restore the vehicle to the condition it was in before the insured event occurred. You have the right to choose the method of compensation – direct payment of repair costs based on our approved repair shop invoice or a cash settlement for the insurance indemnity.
- b) In the case of the theft of any part built into or installed in the vehicle (excluding additional equipment), we provide only direct payment for the repair costs.

- c) For vehicles that are less than 3 years old, we approve repairs at the authorized dealer repair shop for the respective vehicle brand in Latvia, as specified by us. In other cases, the vehicle is repaired at one of our partner repair shops, whose list is available at www.balta.lv, unless otherwise specified in the policy.
- d) In the event of tire damage or theft, we compensate the loss such that two tires with the same tread pattern are mounted on one axle of the vehicle, regardless of whether they are the only loss. Tire wear is determined in accordance with the technical examination methodology of the Compulsory Civil Liability Insurance for Land Vehicle Owners. This provision applies if it is impossible to purchase a tire that is identical to the damaged or stolen tire.
- e) In the case of theft or damage of the equipment mentioned in point 3.1. of these terms, or any other equipment specifically noted in the policy, we cover the cost of repair. If repair is not possible, we pay the insurance indemnity in cash.
- f) When paying the insurance indemnity in cash via bank transfer, taxes are not included in the indemnity amount.
- g) If the insured vehicle is repaired outside the Republic of Latvia due to an insured event, we calculate the insurance indemnity according to the technical examination methodology of the Compulsory Civil Liability Insurance for Land Vehicle Owners, unless otherwise specified in the policy.
- h) If the chosen method of compensation is vehicle repair, before the insurance indemnity is paid, you, the vehicle owner, or their authorized person must pay the deductible specified in the policy, if applicable to the particular insurance indemnity case.
- i) We pay the invoice from the selected repair or trade company if we and you have agreed to use the services of the aforementioned company.
- j) If no agreement is reached between us and you on the use of the services of a repair or trade company, we calculate the insurance indemnity according to the technical examination methodology of the Compulsory Civil Liability Insurance for Land Vehicle Owners.

6.3. Transportation and rescue costs:

Within the insured sum, we will cover transportation and rescue costs, as well as expenses related to placing the vehicle back on the road. This compensation will not exceed 5% of the insured sum for trucks and buses with a gross weight of 12,000 kg or more, and their trailers, or 1,000 EUR for other types of vehicles per insured event for all the losses mentioned in this section:

- a) If transportation is required due to damage caused by an insured event – for transporting the vehicle to the nearest repair shop or parking lot;
- b) In the case of vehicle theft – expenses related to transporting the recovered vehicle to the address specified in the policy or the repair shop;
- c) Loading and unloading costs;
- d) If the vehicle needs to be returned to Latvia and we have approved the reimbursement of these losses, we will cover the expenses related to transporting the vehicle to the address specified in the policy or the repair shop.

6.4. If, at the time the insurance indemnity is paid, the policyholder has not paid the full insurance premium, we are entitled to withhold or request payment of the unpaid part of the insurance premium, regardless of whether or not the due dates for the premium installments have passed.

6.5. The deadline for deciding on the payment of indemnity:

- a) **In the case of damage, burglary, or total loss**, we will decide whether to pay the insurance indemnity or reject the claim within 7 working days from the date we receive all the required documents. If, for objective reasons, it is not possible for us to meet this deadline, we may extend it for up to six months from the date

the insurance claim was submitted, by providing written notice to you or another person entitled to receive the insurance indemnity.


- b) **In the case of theft (excluding burglary)**, we will decide whether to pay the insurance indemnity or reject the claim within 7 working days from the date we receive all the required documents, but no earlier than one month from the date the insurance claim was submitted. If, for objective reasons, it is not possible for us to meet this deadline, we may extend it for up to six months from the date the insurance claim was submitted, by providing written notice to you or another person entitled to receive the insurance indemnity.
- c) **We will pay the insurance indemnity for damage and burglary cases** within 3 working days after the decision to pay the insurance indemnity is made. In cases of theft and total loss, we will pay the insurance indemnity within 7 working days after the decision to pay the insurance indemnity is made.
- d) If a criminal, administrative, or administrative violation procedure has been initiated regarding the incident, and the investigation results are essential for the decision to pay the insurance indemnity, we will only make a decision after the investigation is completed, the court judgment is issued, or the decision to terminate the criminal procedure is finalized and submitted to us, while informing you accordingly.

6.6. Documents required to decide on the payment or rejection of the insurance indemnity:

- a) Your, the policyholder's, vehicle owner's, authorized user's, or driver's insurance claim and explanations regarding the actual circumstances of the insured risk and its consequences;
- b) Certificates and/or protocols from competent authorities and/or the accident report containing an agreement with the other driver involved in the traffic accident regarding all the material circumstances of the accident;
- c) If necessary, expert opinions, findings on the occurrence of the risk or its consequences, accident reports, certificates from courts or prosecuting authorities;
- d) Official dealer information about the registered parameters of the vehicle at the time of the accident;
- e) Vehicle purchase documents, as well as lease or rental agreements;
- f) Other documents requested by us related to the occurrence of the insured risk and/or its consequences.

7.

In what cases is the insurance indemnity reduced or not paid?

- 
- 7.1. In the event of an incident resulting from the insured risks listed in point 4.1, if the driver of the vehicle has left (abandoned) the scene of the incident, except for the cases mentioned in points 13.1. a) and b), the total insurance indemnity for such damages during the contract period cannot exceed 5,000 EUR. If the fact of leaving the scene is recorded by the State Police, the insurance indemnity is not paid..
- 7.2. We are entitled to refuse payment of the insurance indemnity if:
- You, the policyholder, the vehicle owner, or the authorized user of the vehicle has failed to comply with the obligations set out in section 9 of these terms, except in the cases specified in point 7.1;
 - When concluding the insurance contract, during its term, or after the insured risk has occurred, you, the policyholder, the vehicle owner, or the authorized user of the vehicle has provided false information deliberately or due to gross negligence, or refused to provide information requested by us;
 - The vehicle is stolen, burgled, or damaged as a result of the risks mentioned in point 4.2, while it was parked with unlocked doors or open windows, or without activating the vehicle's anti-theft systems;
 - The vehicle's ignition keys, anti-theft system remotes, or registration certificate were left in easily accessible places or given to a person who subsequently stole, seized, damaged, or destroyed the vehicle;
 - The stolen vehicle was equipped with anti-theft systems, but the installer's instructions or manufacturer's recommendations for operating the system were not followed, including failure to pay subscription fees or to perform maintenance as specified by the anti-theft system installer.
- 7.3. We are entitled to reduce the insurance indemnity by 20% if, after the occurrence of the insured risk, it is determined that the information regarding the youngest driver of the vehicle specified in the policy or any appendix to the insurance contract does not correspond to the truth.
- 7.4. In the case of theft, the insurance indemnity is reduced by 50% if:
- You, the vehicle owner, or the authorized user of the vehicle, after the theft of the vehicle, cannot present the vehicle registration certificate or all ignition keys, anti-theft system remotes, and keys specified in the policy. This also applies if the ignition keys and/or anti-theft system remotes were replaced or

reprogrammed during the contract period in violation of the provisions of point 9.2. j). If the number of ignition keys and anti-theft system remotes is not specified in the policy, all keys and remotes provided by the vehicle manufacturer must be handed over. The provisions of this point do not apply in the following cases:

- i. The insured risk specified in point 4.2.b) (robbery) has occurred, and during the robbery, the vehicle's registration certificate and/or ignition keys, and/or anti-theft system remote or keys were stolen, making it impossible to present the relevant document or item.
 - ii. The vehicle was stolen, along with the ignition keys and anti-theft system remotes, from closed premises, with evidence of a break-in, and the police confirm this fact.
- b) The theft, robbery, or loss of the vehicle registration certificate has not been reported to the police or the Road Traffic Safety Directorate (CSDD), or the relevant authorities do not confirm the fact.

7.5. Insured risks that conflict with or are incompatible with the trade restrictions, prohibitions, or other types of sanctions imposed by the United Nations, the European Union, or the United States of America are excluded from insurance coverage from the moment such restrictions, prohibitions, or sanctions are applied.

7.6. In the case of physical damage to the vehicle, no compensation is paid for losses resulting from::

- a) Participation in any kind of competitions – during vehicle races or training drives;
- b) Driving the vehicle or teaching another person to drive while under the influence of alcohol or narcotic, psychotropic, or other intoxicating substances, or after taking medication that reduces the driver's reaction time and attention, in accordance with the laws of the jurisdiction where the incident occurred;
- c) If the driver of the insured vehicle consumed alcohol, narcotics, psychotropic, or other intoxicating substances after the road traffic accident but before the test to determine the alcohol concentration in the blood or to detect the influence of narcotic or other intoxicating substances, or if they were released from this test in accordance with legal procedures;
- d) If the driver of the insured vehicle refused to take a blood test for alcohol concentration or a test for the influence of narcotic or other intoxicating substances after a road traffic accident;
- e) Driving the vehicle without a valid license for the category of vehicle, or during a period when a driving ban was in effect;
- f) Operating the vehicle contrary to the manufacturer's requirements;
- g) Violating the European Agreement concerning the Work of Crews of Vehicles engaged in International Road Transport (AETR) or the requirements of European Parliament and Council regulations or national laws governing driving and rest periods, distances driven, and speed recording devices, including for transportation within the Republic of Latvia;
- h) During a learning drive, if it was not conducted in accordance with the applicable road traffic rules regarding learning to drive;
- i) Water entering the vehicle's electrical and/or mechanical components (engine, transmission, gearbox, etc.), unless the damage was caused by one of the risks listed in section 4.1.;
- j) Damage to the vehicle or any of its parts during repair, or while the vehicle is being repaired or maintained, or washed, unless the damage occurred while the vehicle was at our partner repair shop to rectify the damage caused by the insured event. Our partner repair shop list is available at www.balta.lv;

- k) During transportation of the vehicle. Compensation is provided if transportation is by ship or ferry, including damage caused to the vehicle during rough weather conditions at sea;
- l) Exposure to weather conditions such as corrosion, cracking from frost, deterioration of the vehicle's operational characteristics, natural wear and tear, including minor damage to the paint or lacquer, scratches or dents, and depreciation of the vehicle's value as a result of repairs;
- m) Technical defects, poor-quality repairs, or lack of lubrication or other fluids in systems, components, or assemblies, and the resulting damage;
- n) Ionizing radiation;
- o) If vehicles with a gross weight of 3.5 tons or less exceeded the maximum allowable speed limit by 30 km/h or more, according to traffic regulations;
- p) If vehicles with a gross weight of more than 3.5 tons exceeded the maximum allowable speed limit by 20 km/h or more, according to traffic regulations;
- q) Failure to comply with the regulations on roadworthiness testing and technical control of vehicles on the roads, which prohibit the operation of vehicles;
- r) If the vehicle was found unfit for road safety requirements or dangerous to operate during a state technical inspection, or if no inspection had been carried out, except in cases where a third party was found to be responsible for the road traffic accident or the damage caused;
- s) Failure to comply with the road traffic regulations regarding the use of tires suitable for winter conditions;
- t) Losses caused by cargo carried in or on the vehicle or its trailer, unless the loss was caused by the risks listed in point 4.1;
- u) In areas not intended for road traffic;
- v) When the risks listed in point 4.1 occurred while the vehicle was in illegal possession but was not insured against theft;
- w) Alloy wheels or light units without evidence of mechanical damage. A crack in the wheel rim or headlight glass without external signs of mechanical impact is not considered mechanical damage.

7.7. In the case of vehicle theft, robbery, or burglary (point 4.2), we do not compensate losses resulting from:

- a) The vehicle not being equipped with the anti-theft systems specified in the policy, or the systems not being operational;
- b) The theft of non-integrated audio/video equipment, dash cameras, or their parts;
- c) The theft of custom license plates;
- d) The theft of a trailer or semi-trailer when it was not coupled to the towing vehicle or located in a secure, enclosed area;
- e) The insured vehicle being listed as stolen or seized by any country's authorities or registered as such by the Ministry of the Interior of the Republic of Latvia at the time the insurance contract was concluded.

7.8. Fraud, embezzlement, unauthorized use, or extortion are not considered insured risks under points 4.2–4.3 and are not covered by this insurance contract.

7.9. We do not compensate losses arising from:

- a) The vehicle being rented, unless explicitly stated in the policy;

- b) The malicious intent or criminal actions of you, the vehicle owner, the authorized user, your family members, or employees. Family members include: spouses, relatives, and in-laws up to the third degree of kinship and the second degree of affinity, foster family members, guardians, and wards;
- c) War, invasion, actions by foreign enemies (whether war is declared or not), rebellion, revolution, uprising, terrorism (as defined by Latvian Criminal Law), military or usurped power, and decisions made by state, local government, or judicial authorities.



8.

How is the deductible applied?

- 8.1. The deductible is not applied if the only damaged part is the insured vehicle's windshield, and it is repaired.
- 8.2. The deductible is not applied if the vehicle has suffered damage as a result of a storm or hail, provided the driver took reasonable measures to prevent such damage, such as parking the vehicle in a garage or under a covered parking area.
- 8.3. When determining the insurance indemnity in the case of damage or total loss, the deductible is not applied if the damage was caused by a known third party in a road traffic accident, whose liability is insured under the Compulsory Civil Liability Insurance for Owners of Land Vehicles and whose responsibility is confirmed by a decision of a competent authority or an agreed statement, and the accident occurred in a country participating in the Green Card system. The current list of Green Card system member states is available at www.ltab.lv.
- 8.4. The deductible for any of the insured risks listed in point 4.1, except in cases of total loss, is expressed as a monetary amount and/or a percentage of the insurance indemnity. The amount of the deductible is specified in the policy.
- 8.5. The deductible for theft and total loss cases is expressed as a percentage of the insurance indemnity and is specified in the policy.
- 8.6. For certain insured risks and/or additional compensable losses, different deductibles in monetary amounts or percentages of the insurance indemnity may be specified, with each deductible indicated in the policy.
- 8.7. The deductible is applied at double the amount, but no less than 15% of the loss, if the loss occurred due to vehicle theft in the territories of Russia, Belarus, Ukraine, or Moldova.



9.

What should be observed for the successful execution of this agreement?

Your obligations as the policyholder, vehicle owner, and authorized user.

9.1. When concluding the insurance contract:

- a) You must provide accurate information about the insured object and vehicle users;
- b) You must present the insured object for inspection by our specialists upon request;
- c) You must inform our representative of all factors that affect the likelihood of the insured risk occurring. If you or the policyholder are unsure about the impact of any factor, you must consult with us;
- d) You must inform the parties involved in the execution of the insurance contract about the existence and terms of the insurance contract.

9.2. During the term of the insurance contract:

- a) You must immediately notify us of any other valid insurance contracts that apply to the same insured object;
- b) You must immediately notify us of any change in the vehicle owner and/or keeper and any encumbrances on the vehicle;
- c) You must immediately notify us of any changes in the use of the vehicle, especially if it begins to be used for a different purpose than indicated in the policy;
- d) You must immediately notify us of any changes related to the insurance contract, such as changes to the insured object, vehicle users, their age, increased risk, changes to anti-theft systems or additional equipment, vehicle registration certificate changes, registration number changes, transfer of the vehicle to a third party for sale, and other circumstances that have changed compared to those specified in the policy;
- e) You must immediately notify us of the rental of the vehicle;
- f) You must lock the vehicle, close its windows, and activate the vehicle's anti-theft systems;
- g) You must present the vehicle at the location, on the date, and within the time frame specified by us, upon request;

- h) When operating vehicles equipped with a tachograph, you must comply with the requirements of the European Agreement concerning the Work of Crews of Vehicles engaged in International Road Transport (AETR), as well as the European Parliament and Council regulations and/or the laws of the respective country that regulate the rules for recording the driver's working and rest time, driving distances, and speed using control devices, including in the Republic of Latvia.
- i) You must notify us in writing of any changes to your or the policyholder's contact telephone numbers, contact addresses, contact person information, and any other information necessary for the execution of the insurance contract;
- j) You must immediately notify us of the replacement or duplication of the vehicle's ignition keys, anti-theft systems, and/or their remotes and/or keys.

9.3. After payment of the insurance indemnity:

- a) You are required to return the paid insurance indemnity or part of it in the following cases:
 - i. If facts are discovered after the payment of the insurance indemnity that prove the paid indemnity or part of it was unjustified, or the payment of the indemnity does not comply with the terms of the insurance contract or legal requirements;
 - ii. If you, the policyholder, or the authorized user of the vehicle deliberately or through gross negligence provided us with false information about the insured object or the circumstances of the occurrence of the insured risk;
 - iii. If the stolen vehicle, its parts, or additional equipment are returned to the owner;
 - iv. If the loss has been compensated by a third party.
- b) You are required to reimburse the expenses related to determining the circumstances and extent of the loss if you or the policyholder deliberately or through gross negligence provided us with false information about the circumstances of the insured risk.

9.4. You and/or the policyholder have the right to:

- a) Upon concluding the insurance contract, receive an explanation of its operation;
- b) Upon submitting a claim for insurance indemnity, request an inspection of the damaged vehicle within 3 working days;
- c) In case of loss or destruction of the policy, request and receive a copy of the policy;
- d) After submitting a claim for insurance indemnity, receive a written notification from us regarding the decision made in accordance with the procedure specified in the insurance contract.

9.5. If, after the payment of the insurance indemnity for vehicle theft, the insured vehicle is found, the vehicle owner is required to take one of the following actions:

- a) No later than 30 days from the day the vehicle owner became aware of the vehicle's recovery, transfer the found vehicle and ownership rights to us. You must also ensure all necessary actions required by law are performed by the vehicle seller to transfer the vehicle and ownership rights to us and register our ownership rights to the vehicle.
- b) Repay the insurance indemnity paid by us no later than 30 days from the day the vehicle owner became aware of the vehicle's recovery.

10.

What is the policy period and payment terms?



- 10.1. The insurance contract can be concluded in person or using remote communication means. When remote communication means are used, a distance insurance contract is concluded.
- 10.2. Before concluding the insurance contract, we provide the policyholder with an insurance offer. Once the policyholder has confirmed the insurer's offer, we provide the policyholder with the policy, these terms, an invoice for the payment of the insurance premium or its first installment, and any other documents related to the conclusion of the insurance contract, if applicable. We have the right to offer the policyholder to conclude a new insurance contract by sending a written insurance offer together with an invoice for the payment of the insurance premium or its portion. If the insurer offers to conclude a new insurance contract under terms that do not differ from the current insurance contract, the contract terms are not attached.
- 10.3. If the policyholder pays the invoice specified in point 10.2 within the specified period, then:
- The policyholder agrees to the terms of the insurance contract and grants the insurer the right to offer a new insurance contract (renewal) for the next insurance period by providing an appropriate insurance offer before the end of the current insurance period. If the terms of the new insurance contract (renewal) do not differ from the terms of the current contract, no new terms will be attached;
 - Payment of the issued invoice constitutes the policyholder's agreement, without any additional conditions, to conclude the new insurance contract (renewal) in accordance with the insurer's offer;
 - Upon issuing the policy, the insurance offer becomes void, and the insurance contract is executed according to the information in the policy and these terms;
 - Payment of the issued invoice serves as the policyholder's confirmation that all information provided in the insurance application and policy is true;
 - The insurance contract (renewal) takes effect on the first day of the insurance period specified in the insurance contract, unless otherwise specified in the policy;
 - The policyholder agrees to receive information about the execution of the insurance contract electronically at the email address provided, via SMS to the mobile phone number provided, through the BALTA mobile app, or through the self-service portal Mana BALTA.
- 10.4. The invoice specified in point 10.2 is considered paid on the day we receive the specified amount in our account or in cash.

- 10.5. If the policyholder has not paid the invoice specified in point 10.2 by the due date, the insurance contract does not come into effect, subject to the provisions of points 10.6 – 10.8. The insurer's offer becomes void the day after the payment due date.
- 10.6. If the insurance premium or its first installment is paid after the deadline specified in the policy, we have the right to return the paid premium or its first installment. In this case, within 15 days from the receipt of the premium or its first installment, we must return the paid amount or send a request to the policyholder to specify the method of reimbursement. If we do not do so, the insurance contract remains valid for the period specified in the policy.
- 10.7. If the insured risk occurs and the insurance premium or its first installment is paid after the due date specified in the insurance contract and later than the day before the occurrence of the insured risk, it is considered that the insurance contract did not take effect. In such cases, we must notify the policyholder that the insurance contract is invalid and return the paid premium or its first installment. Within 15 days after receiving the late payment, we must send the policyholder a notice of the contract's invalidity and return the paid premium or its first installment or request the policyholder to specify the method of reimbursement. Our obligation to return the premium does not affect the invalidity of the insurance contract.
- 10.8. If the policyholder has not paid the current installment of the insurance premium or has paid it incompletely, we send the policyholder a reminder about the overdue payment, inviting them to pay the overdue premium according to the contract terms and specifying the payment deadline, as well as the potential consequences of non-payment.
- 10.9. If an insured event occurs during the deadline specified in the reminder for the payment of the current premium installment, we pay the insurance indemnity provided the premium installment is paid within the reminder's specified deadline and amount.
- 10.10. If the policyholder does not pay the current premium installment by the deadline and in the amount specified in the reminder, the insurance contract is considered terminated from the first day after the premium payment due date specified in the insurance contract.
- 10.11. If the insurance premium is paid via bank transfer, the payment date is considered the date on which we receive the payment in our specified account.

11.

How can the insurance contract be terminated?

- 11.1. The insurance contract may be terminated before its expiry date by mutual agreement between the policyholder and us.
- 11.2. We have the right to unilaterally terminate the insurance contract without court intervention in the following cases:
 - a) If you, the policyholder, the authorized user, or the vehicle owner, have provided false information deliberately or through gross negligence when concluding the insurance contract, during its term, or after the occurrence of a loss, including when submitting a claim for indemnity, or refuse to provide the requested information;
 - b) After the payment of the insurance indemnity;
 - c) If the insurance premium has not been paid in full according to the contract's payment terms;
 - d) If national or international sanctions, or sanctions by a member of the North Atlantic Treaty Organization, are imposed on you, the policyholder, the authorized user, or the vehicle owner, or if you are directly, indirectly, or covertly linked to such a sanctioned person, or act in their interest;
 - e) In other cases stipulated by the laws of the Republic of Latvia.
- 11.3. Ap The contract is terminated in the above-mentioned cases by sending a notice to the policyholder unless the laws of the Republic of Latvia specify a different procedure for termination. The contract is terminated 15 days after the notice is sent.
- 11.4. After the payment of the insurance indemnity, the policyholder may terminate the insurance contract. The contract is terminated 15 days after the policyholder sends us a notice of termination.
- 11.5. In case of a change in the vehicle owner, the insurance contract becomes void when the vehicle is transferred to the new owner or when the new owner's ownership rights are registered in the public register. In the case of leasing, if the vehicle keeper becomes the owner (who was registered as the keeper at the time of the insurance contract), the contract continues according to its terms.
- 11.6. In case of a change in the vehicle keeper, the insurance contract becomes void when the vehicle is transferred to the new keeper or when the new keeper is registered in the public register.

- 11.7. After the payment of the insurance indemnity for total loss, the insurance contract becomes void. If multiple vehicles are insured under one contract, the contract becomes void for the vehicle for which the indemnity was paid, while the contract remains valid for the remaining vehicles.
- 11.8. Upon termination of the contract, we will refund the policyholder the portion of the premium calculated by deducting the part of the premium for the period the contract was in effect and our expenses of 15% of the remaining premium, as well as any paid indemnity amounts. However, the premium will not be refunded if the policyholder or the insured has deliberately or through gross negligence acted in a way that increases the likelihood of the insured risk or if the insured risk occurs due to the policyholder's or the insured's malicious intent. The premium will also not be refunded in other cases stipulated by the laws of the Republic of Latvia.
- 11.9. If the contract is the initial contract for the provision of financial services concluded via remote communication means, the policyholder has the right to withdraw and unilaterally terminate the contract within 14 days of the contract date by notifying us in writing. The 14-day withdrawal period will be considered not observed, and the contract will remain valid if we do not receive the written withdrawal notice by the 14th calendar day after the contract date.
- 11.10. If the policyholder exercises their right to unilaterally withdraw from this insurance contract under point 11.9, then:
- a) The entire insurance contract becomes void with respect to the insured object as of the day the policyholder's withdrawal notice is sent;
 - b) We will refund the policyholder the portion of the insurance premium payment, calculated proportionally to the actual duration of the policy compared to the period specified in the policy;
 - c) The policyholder cannot exercise the withdrawal rights specified in point 11.9 if the obligations of the insurance contract have been fully performed at your or the policyholder's explicit request before the withdrawal rights were exercised.

12.

Other Terms and Conditions

12.1. How are subrogation rights applied?

Upon payment of the insurance indemnity, we assume your claim rights against the person responsible for the damages up to the amount of the paid insurance indemnity. We cannot pursue a subrogation claim against your children, parents, spouse, or the authorized user of the vehicle, except in cases involving repair shops, service providers, or their employees. However, we can pursue a subrogation claim against any person if the damages were caused by that person's malicious intent or gross negligence.

12.2. Which public laws apply?

- a) The legal relations arising from the insurance contract are governed by the applicable laws of the Republic of Latvia.
- b) Our operations are supervised by the Bank of Latvia, Kungu iela 1, Rīga, LV-1050, Latvia.

12.3. How are disputes resolved?

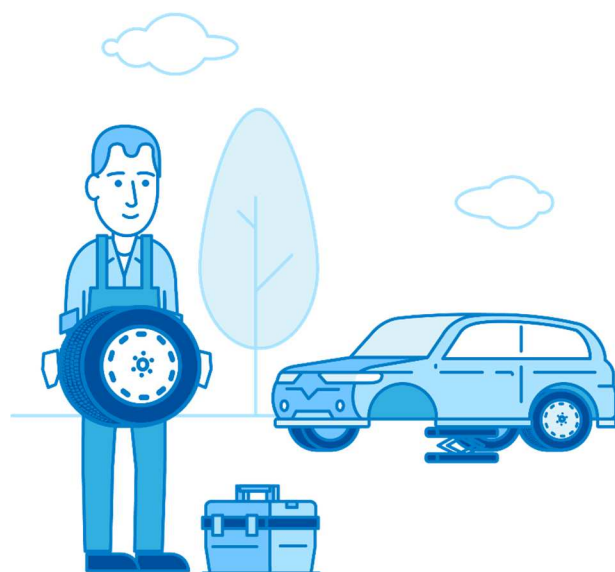
- a) We will review and respond to complaints within 20 days from the date of receipt. If, for objective reasons, it is not possible to provide a response within this time, we will inform you of the need for an extension and specify a reasonable deadline for a response.
- b) As an individual, you have the right to submit a complaint to the Latvian Insurers Association Ombudsman regarding our decision on the payment or refusal of insurance indemnity related to vehicle insurance (MOD). The procedure for handling complaints by the Latvian Insurers Association Ombudsman (regulations) can be found on the Latvian Insurers Association's website at www.laa.lv.
- c) All disputes related to the insurance contract shall be resolved through negotiations. If an agreement cannot be reached, the dispute will be submitted for resolution to a court of the Republic of Latvia in accordance with Latvian law.

12.4. How is personal data processed?

As a data controller, we process personal data, including special categories of personal data and personal identification numbers, to ensure the execution of the insurance contract and to protect the legitimate interests of the insurer or a third party. You can learn more about personal data processing on our website www.balta.lv under the data processing section, at our customer service centers, or by writing to manidati@balta.lv.

12.5. How are notices and information delivered?

- a) All notices and applications related to the insurance contract must be submitted by the policyholder in a form and manner that allows us to identify the sender.
- b) We will send our notices and information to you or the policyholder via our mobile app or to your provided or last known postal address. If you or the policyholder change your postal address without informing us, all notices will be deemed received on the 5th day after being sent by post. If you or the policyholder have informed us of your email address and phone number, we are entitled to send our notices to the provided email address and phone number. In this regard, you and the policyholder acknowledge that email is not always considered a secure method of communication, and you agree not to raise any objections against us for sending information (including your or the policyholder's data and other confidential information) via email. The policyholder and you may choose to receive notices and information in writing by informing us. If you or the policyholder change your email address or phone number without notifying us, all notices will be deemed received upon sending to the last provided email address or phone number.
- c) During the insurance contract term, we communicate with you and the policyholder in Latvian and respond to requests expressed in Latvian, English, or Russian.
- d) The insurance contract is prepared in Latvian. In case of discrepancies with translations of the contract in other languages, the Latvian version of the insurance contract text prevails.



13.

What to Do in Case of an Accident?



13.1. After a traffic accident – promptly notify the police, except in the following situations:

- a) The vehicle was the only object involved in the accident, no damage was caused to third-party property, and no persons were injured;
- b) If no more than two vehicles were involved in the accident, no persons were injured, no damage was caused to third-party property, the vehicles did not suffer damage that prevents them from being driven or requires them to be prohibited from driving under traffic regulations, and the drivers can agree on all the essential circumstances of the accident, fill out the accident report and submit it to us or, in cases specified by law, to the Latvian Motor Insurers' Bureau (LTAB);
- c) After accidents that resulted only in damage to the front windshield and/or front headlight glass.

13.2. In the event of a fire or explosion – immediately notify the state fire and rescue service and the police.

13.3. In case of vehicle theft, burglary, or unlawful actions by a third party – immediately notify the police.

13.4. In case of falling objects – promptly notify the municipal police or another competent authority.

13.5. Immediately take steps to preserve the vehicle to prevent and/or reduce further damage.

13.6. Notify us as soon as possible about the occurrence of the insured event and personally submit an insurance claim to us. A personal submission, in the context of this subsection, also includes a claim submitted by you or the policyholder via email, our customer self-service portal using secure personal identification methods, by calling 67533375, or via our mobile app. If, for objective reasons, it is not possible to submit the claim personally, it can be done by the policyholder's or vehicle user's family member or authorized person, by filling out and submitting the claim form in one of our customer service centers, mobile app, or self-service portal.

13.7. Present the insured vehicle or damaged parts or remains of the insured vehicle equipment to us.

13.8. Preserve the vehicle and its remains in the condition they were in after the insured event until an expert appointed by us inspects them. If the insured event occurred outside the territory of the Republic of

Latvia, you must provide photographs of the vehicle and its remains in the condition they were in after the insured event and submit them to us upon our request.

- 13.9. It is prohibited to start repairs or dispose of the vehicle without our written consent.
- 13.10. Submit (or present) the documents, evidence, and information specified in point 6.6 that confirm the occurrence of the damage, its circumstances, and the extent, and fulfill other obligations imposed by us related to determining the circumstances of the insured event and the extent of the damages.
- 13.11. Upon our request, provide us with the tachograph disk or printout from the digital tachograph that was in the damaged vehicle at the time of the accident, as well as tachograph disks or digital tachograph printouts for the last 24 hours, except in cases where the vehicle is not equipped with a tachograph.
- 13.12. Before receiving the insurance indemnity, you, the policyholder, or the authorized user of the vehicle must present or hand over to us the damaged and replaced parts or damaged items following our request.
- 13.13. In the case of the loss, theft, or robbery of the vehicle's ignition keys, anti-theft system control fobs, and/or keys, immediately notify us (in cases of theft or robbery, notify the police as well), take additional security measures (it is prohibited to leave the vehicle unattended and/or it must be taken to a secure, enclosed area), and arrange for the replacement of the ignition keys, locks, and anti-theft system controls and keys at the vehicle manufacturer's authorized dealer or our partner repair shop, or at the manufacturer/representative of the anti-theft system at your expense. During the contract period, you are required to retain and provide us with documents confirming the work mentioned in this point and submit them to us upon our request.
- 13.14. No later than 3 working days after the occurrence of vehicle theft, you must submit to us the vehicle registration documents, all keys and remote controls, and keys of the anti-theft system listed in the policy, by signing a handover-acceptance document. These requirements do not apply if the relevant item or document is with the state police, or if the insured risk specified in point 4.2. b) (robbery) occurred, and the registration documents and/or ignition keys, and/or anti-theft system controls and keys were stolen during the robbery, making it impossible to provide us with the required documents or items.
- 13.15. If a traffic accident occurred in a country that is a member of the Green Card convention, and a third party is responsible for the accident, you must obtain and provide us with written information about the compulsory civil liability insurance of the vehicle owner responsible for the accident (insurance company name, address, policy number).