



Travel Insurance Terms and Conditions

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RK101-2019

Valid from 05.03.2019

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Unofficial translation. In case of differences in interpretation of following conditions, the Estonian text will be regarded as the original.

These terms and conditions apply to insurance contracts concluded with Gjensidige that serve to insure expenses indicated in the insurance contract and incurred in the course of travelling from Estonia to another country and back. The terms and conditions will be applied alongside Gjensidige's insurance terms and conditions.

1. Terminology

- 1.1. **Insured sum** – the maximum sum compensated for each selected insurance coverage and insured person during the insurance period. Paid insurance settlements will be deducted from the insured sum. For open days travel insurance and for multitrip insurance, the insured sum will be applied to each insurance coverage, insured person and trip.
- 1.2. **Insurance period** – the term of validity of the insurance coverage as indicated on the policy. Insurance period can't be shorter than trip. In the event of a trip interruption insurance policy, the insurance period will begin before the first day of the insurance period indicated on the policy pursuant to the extent stipulated in the terms and conditions. The parties will determine the insurance period based on the time zone in Estonia. If return to Estonia is delayed due to an insured event covered by trip interruption insurance, the insurance period will be extended by 48 hours.
- 1.3. **Insured person** – a person whose travel related insured risk has been insured and whose permanent or normal place of residence is in Estonia.
- 1.4. **Trip** – the insured person's temporary stay outside Estonia. A trip begins when the insured person leaves Estonia by crossing the state border and ends when the insured person crosses the Estonian state border when returning from the trip. If at the time of the conclusion of the insurance contract the insured person has already left Estonia, the conclusion of the insurance contract possible only with special agreement with Gjensidige
- 1.5. **Physical labour** – physically demanding paid employment (e.g. construction work, forest management, agriculture, processing industry). Gjensidige also regards working as a car or bus driver, domestic worker, nanny or hotel service personnel as physical labour. Insurance coverage is only valid if the policy indicates "physical labour".
- 1.6. **Dangerous activity** – engaging in a heightened risk activity listed in this clause during travel when the aim of the trip is not taking part in a sports competition or training. Insurance coverage is only valid if the policy indicates "dangerous activity". A dangerous activity refers to:
 - 1.6.1. Snowboarding or downhill skiing on an indicated path at a winter sports centre;
 - 1.6.2. Windsurfing and surfing intended for tourists, riding a water scooter or jet ski, taking part in at ATV safari, taking part as a passenger on a sailing trip that lasts for more than three consecutive days;
 - 1.6.3. Taking part in a mountain hike (at altitudes from 2,501 to 3,500 metres) or a water hike on a waterfall or river intended and organised for tourists. The hike must take place on a path specifically prepared and indicated for the aforementioned purpose and where the local rescue service, trip organiser or adequately licensed hike leader guarantee supervision, safety and first aid, and provided that no special equipment is used during the hike, and the hike does not pass through glaciers, categorised mountain passes, summits or rapids;



- 1.6.4. Floorball and ice hockey, football, baseball, basketball, triathlon;
- 1.6.5. Taking part in a mass sporting event;
- 1.6.6. Taking part in another activity entailing similar risks.
- 1.7. **Competitive sports** – taking part in any competitive sport during the trip, incl. preparing for competitions and taking part in training camps. The insurance coverage is only valid if the policy indicates “competitive sports” and the according sport.
- 1.8. **Extreme sports** – taking part in an especially dangerous sport that includes a significant risk of injury, e.g. mountain climbing or alpinism; air sports, parachuting and bungee jumping, heli-skiing; car and motor sports, bobsledding, open ocean sailing, white-water rafting, powerboating, kite surfing, diving deeper than 10 metres, downhill biking, doing skateboard or bicycle tricks, martial arts and other sports related to self-defence, e.g. karate, Thai boxing, MMA. The insurance coverage is only valid if the policy indicates “extreme sports” and the according sport.
- 1.9. **Insurance territory** – the geographical territory indicated on the policy that marks where the insurance coverage is valid.
- 1.10. **Type of trip** – indicates how many and what length trips are insured during the insurance period. The type of trip will be indicated on the policy. Types of trips:
 - 1.10.1. **Single journey travel insurance** – travel insurance that covers a single continuous trip;
 - 1.10.2. **Multi-trip travel insurance** – insurance that covers an unlimited number of trips during one year; insurance coverage for each trip lasts a maximum of 45 consecutive days;
 - 1.10.3. **Open travel days insurance** – insurance for legal persons that covers employee business trips. The maximum number of travel days during the insurance period will be indicated on the policy but the number of trips during the insurance period is unlimited.
- 1.11. **Worsening of a chronic illness** – a sudden emergence/worsening of symptoms characteristic of a chronic illness that cause the insured person to seek unavoidable medical aid.
- 1.12. **Unavoidable medical aid** – medical aid that the victim receives in order to avoid further deterioration of the insured person's health.
- 1.13. **The insured person's family member** – spouse, partner, child, grandchild, parent, grandparent, sister, brother, mother-in-law, father-in-law.
- 1.14. **Luggage** – items the insured person brings along on a trip for personal use.
- 1.15. **Precious luggage** – laptop, tablet, photo or video equipment and the accessories of the former, as well as an ID, passport or driver's licence.
- 1.16. **Sports equipment** – the insured person's personal or rented sports equipment intended for personal use.
- 1.17. **Transit point** – a port, airport, train or bus station outside Estonia that the insured person is passing through on his/her travel to the next transit point, destination or back to Estonia.
- 1.18. **Terrorist act** – an act intended to cause personal injury or death, seize, damage or destroy property in order to provoke war or an international conflict and with a political, religious or ideological aim, incl. influencing a government or causing public fear.

2. Insurance Coverage

Insurance coverage includes medical assistance insurance, accident insurance, trip interruption insurance, luggage insurance, sports equipment insurance, private person liability insurance and deductible insurance for a rented vehicle. Only the insurance coverage indicated on the policy is valid.

2.1. Medical Assistance Insurance

Insured Event and Damage Compensation

- 2.1.1. An insured event under a medical assistance insurance policy is a sudden worsening of the insured person's health during travels that threatens the life or health of the insured person and which becomes symptomatic for the first time during the trip and for which the insured person requires unavoidable medical aid.
- 2.1.2. Gjensidige shall compensate the following damage that occurred as a result of an insured event in a foreign country:
 - 2.1.2.1. Ambulatory and/or hospital treatment expenses for services provided during the 30 days following the insured event;
 - 2.1.2.2. Unavoidable surgical expenses;
 - 2.1.2.3. First aid expenses to the extent of 1,500 euros related to the worsening of a chronic illness;
 - 2.1.2.4. Reasonable transportation expenses incurred in order to receive medical aid;



- 2.1.2.5. The cost of prescription drugs prescribed by a doctor;
- 2.1.2.6. Expenses of up to 300 euros per insured event related to renting crutches, a wheelchair or other similar equipment;
- 2.1.2.7. Expenses of up to 50 euros per insured event related to the repairs of broken eyeglasses or other medical optical device;
- 2.1.2.8. Stomatological first aid expenses of up to 200 euros per insurance period;
- 2.1.2.9. Expenses of up to 1,500 euros related to unavoidable medical aid received for sudden pregnancy related complications that occur before the 32nd week of pregnancy;
- 2.1.2.10. Expenses related to transporting a seriously injured or ill insured person to Estonia;
- 2.1.2.11. Expenses related to transporting the insured person's body or ashes to Estonia;
- 2.1.2.12. Coffin or burial expenses (incl. cremation) in a foreign country (except funeral feast and the travel expenses of the people attending the funeral);
- 2.1.2.13. Reasonable expenses related to transporting an underage child back to Estonia if the child no longer has adult supervision (e.g. parent, caretaker) as a result of an insured event. Compensation includes the reasonable transportation expenses of a loved one travelling from Estonia to accompany the child and his/her journey back to Estonia;
- 2.1.2.14. Transportation expenses in the cheapest available price range related to a later return trip if the insured person cannot use the existing return tickets to Estonia due to medical indications arising from an insured event pursuant to medical assistance insurance;
- 2.1.2.15. Additional transportation expenses in economy class for one travel companion staying with or travelling from Estonia to join a seriously ill or injured insured person, as well as accommodation expenses in a foreign country to the extent of up to 100 euros per day and for up to seven days. The expenses shall be compensated provided that it is not possible to transport the insured person back to Estonia and that the expenses have been coordinated in advance with Gjensidige;
- 2.1.2.16. The cost of phone calls to Gjensidige or its medical assistance partners to discuss an insured event and to the extent of up to 100 euros per insurance period.

Additional Medical Assistance Coverage for Natural Disaster and Terrorist Attack

- 2.1.3. An insured event under the medical assistance insurance natural disaster and terrorist attack additional coverage is damage to the insured person's health or the insured person's death if the insured person has fallen victim to a natural disaster (e.g. earthquake, landslide, volcanic eruption, hurricane, tsunami, flood) or terrorist attack. In the event of an insured event, Gjensidige shall compensate the expenses stipulated in clause 2.1.2.

Exclusions

- 2.1.4. In addition to the exclusions brought in the general exclusions (clause 3) and those listed in the insurance terms and conditions, Gjensidige shall not compensate expenses or damage that:
 - 2.1.4.1. Is avoidable;
 - 2.1.4.2. If the insured person was or should have been aware that he/she would likely need medical aid during the trip. Gjensidige shall also not compensate expenses or damage resulting from using planned medical services (incl. cosmetic surgeries);
 - 2.1.4.3. Is necessary to find the insured person;
 - 2.1.4.4. Is related to birth and abortion related services;
 - 2.1.4.5. Is related to diagnosing and/or treating a psychiatric illness (e.g. depression, schizophrenia, sexual pathology disorders, anxiety, psychosis, addiction, eating disorder);
 - 2.1.4.6. Is related to diagnosing and/or treating a sexually transmitted disease (e.g. HIV, genital herpes, HPV);
 - 2.1.4.7. Is related to prophylactic examinations, vaccines or other preventive measures;
 - 2.1.4.8. Is related to a service provided in Estonia;
 - 2.1.4.9. Is related to prosthetics;
 - 2.1.4.10. Is related to non-medical or alternative medicine treatments.

2.2. Accident Insurance

Insured Event and Damage Compensation

- 2.2.1. An insured event under an accident insurance is a sudden and unforeseeable event occurring during the trip arising from external forces and irrespective of the intent of the insured person that causes physical harm to (trauma, permanent disability) or the death of the insured person.



Trauma

- 2.2.2. Gjensidige shall pay trauma compensation if the insured event causes temporary physical harm to the insured person, the treatment of which lasts at least seven days. The medical institution must verify the length of treatment. The requirement concerning the length of treatment is not applied to fractures verified by an X-ray.
- 2.2.3. A trauma resulting from an accident in a foreign country must be medically documented immediately but no later than within 72 hours of when the insured event took place.
- 2.2.4. Trauma compensation will be paid as a percentage of the agreed indemnity limit. The percentage of the trauma will be determined pursuant to the Table of Indemnity Limits that forms appendix 1 to these terms and conditions. If the insured event results in damage to several parts of the same body part, the amount of the indemnity will be determined based on the most severe physical trauma.

Permanent Disability

- 2.2.5. Gjensidige shall pay compensation for a permanent disability to the insured person if the insured event results in the insured person's permanent disability. The disability is permanent if the function of the body part or sense organ has not returned within one year of the insured event.
- 2.2.6. The existence and extent of the permanent disability is determined based on the insured person's health when one year has passed of the accident. The extent of a permanent disability may be determined before one year passes if it is apparent that the injury is permanent and there is no hope of recovery.
- 2.2.7. A permanent disability will be determined based on the degree of disability determined by a state expert assessment:
 - 2.2.7.1. Moderate disability – indemnity 25% of the insured sum;
 - 2.2.7.2. Severe disability – indemnity 50% of the insured sum;
 - 2.2.7.3. Profound disability – indemnity 100% of the insured sum.
- 2.2.8. If the degree of disability determined by a state expert assessment is based not only on the physical injuries resulting from the insured event but also on the insured person's other injuries, Gjensidige may determine the permanent disability indemnity based solely on the degree of disability resulting from the physical injuries arising from the insured event.

Death

- 2.2.9. Death compensation shall be paid to the legal heir of the insured if the insured person dies as a result of the insured event within one year after the occurrence the insurance event.
- 2.2.10. Gjensidige will deduct any trauma or permanent disability compensation paid to the insured person from the death compensation.

Exclusions

- 2.2.11. In addition to the exclusions brought in the general exclusions (clause 3) and those listed in the insurance terms and conditions, Gjensidige shall not compensate expenses or damage that was caused by:
 - 2.2.11.1. A tick or insect bite;
 - 2.2.11.2. The insured person's illness, incl. an illness that caused an accident or contributed to it.

2.3. Trip Interruption Insurance

- 2.3.1. The insurance coverage of a trip interruption insurance policy will enter into force 72 hours after the policy is issued. Gjensidige shall compensate no more than two insured events under a trip interruption insurance policy per trip.

Insured Event

- 2.3.2. An insured event under a trip interruption insurance policy refers to the cancellation, interruption or delay of a trip that is directly caused by one of the below instances:
 - 2.3.2.1. An acute illness, severe injury or death of the insured person or a family member travelling with the insured person or the insured person's only travel companion;
 - 2.3.2.2. A life-threatening conditions, severe injury or death of the insured person's family member;
 - 2.3.2.3. Unexpected and sudden damage to the insured person's property located in Estonia that unavoidably requires the insured person to be present;
 - 2.3.2.4. The cancellation or delayed departure of a scheduled transportation vehicle caused by harsh weather conditions, an unexpected technical failure, traffic accident or airspace congestion. Gjensidige will consider the trip cancellation justified, if at least 50% of the temporal duration of the trip is cancelled as a result of the cancellation or delayed departure of the vehicle;



- 2.3.2.5. Theft of or a traffic accident involving the vehicle being used for travel, if this makes it impossible to continue the trip;
- 2.3.2.6. The flight is cancelled by the airport management, aviation committee or a state institution, excl. a strike or insolvency;
- 2.3.2.7. A change in the planned flight schedule after the flight tickets had been purchased, excl. if the flight plan was changed due to a strike or insolvency.

Damage Subject to Compensation

- 2.3.3. If the trip is cancelled under the circumstances stipulated in clause 2.3.2, Gjensidige shall compensate a package tour or its part (e.g. accommodation, flight tickets, car rental, concert tickets, tours) that have been purchased/booked without a right of withdrawal and that cannot be claimed from the trip organiser or service provider related to the trip.
- 2.3.4. If an already commenced trip is cancelled and the insured person returns to Estonia in the instances stipulated in clause 2.3.2, Gjensidige shall compensate:
 - 2.3.4.1. Reasonable and justified additional expenses related to transport and accommodation during the insured person's premature return to Estonia. Gjensidige shall compensate a maximum of 100 euros in accommodation costs per day for no more than three days to the insured person;
 - 2.3.4.2. The cost of services (accommodation, flight tickets, car rental, concert tickets, tours, excl. transport) that have been purchased/booked without a right of withdrawal that the insured person cannot use due to the cancellation of the trip and that cannot be claimed from the trip organiser or service provider related to the trip.
- 2.3.5. If the trip is delayed due to the circumstances stipulated in clause 2.3.2, Gjensidige shall compensate the expenses necessary for:
 - 2.3.5.1. Purchasing a new economy class ticket to continue the trip if it is not possible to exchange the previously purchased ticket;
 - 2.3.5.2. Using an alternative vehicle necessary for continuing the trip to the extent of the purchase value of the initial ticket;
 - 2.3.5.3. Accommodation at a transit point if continuing the trip does not depend on the insured person. Gjensidige shall compensate a maximum of 100 euros in accommodation costs per day for no more than three days;
 - 2.3.5.4. Accommodation at the trip destination that was booked and paid for before the trip but was not used due to the insured person being late. Gjensidige shall compensate 50% of the accommodation expenses for each day of delay.

Trip Interruption Insurance, Additional Coverages

An additional coverage is only valid if it has been indicated on the policy. Gjensidige shall compensate damage arising from an insured event under an additional coverage pursuant to clauses 2.3.3–2.3.5.

Natural Disaster, the Delay of a Vehicle, Cancellation of a Planned Event

- 2.3.6. An insured event under a trip interruption insurance policy's additional coverage refers to the cancellation, interruption or delay of an already paid for trip for the following reasons:
 - 2.3.6.1. Natural disaster (e.g. earthquake, landslide, volcanic eruption, hurricane, tsunami, flood) that took place during the trip or within the 48 hours preceding the trip in an area that the insured person was going to travel through or that may directly influence his/her travel plans or pose a threat to his/her life or health.
 - 2.3.6.2. The delay of a scheduled flight or train due to reasons independent of the insured person (in additions to the reasons listed in clause 2.3.2, e.g. the flight crew's work hour quota is met), except due to a terrorist act, interruption of work, strike or insolvency;
 - 2.3.6.3. The flight is over-booked;
 - 2.3.6.4. The cancellation of a previously planned professional, occupational or public event (e.g. conference, seminar, expo, concert or sports event) that served as that primary aim of the trip by the event's organiser.
- 2.3.7. An insured event under a trip interruption insurance policy's additional coverage also refers to not taking part in an excursion or public event (e.g. concert, expo, sports event) during a previously planned and paid for trip due to the sudden illness, severe injury or death of the insured person or his/her travel companion or either of the aforementioned people falling victim to a crime. In this case, Gjensidige shall compensate the cost of the pre-purchased service.



Terrorist Act, Interruption of Work, Strike or Insolvency

- 2.3.8. An insured event under a trip interruption insurance policy's additional coverage is the cancellation or delay of a previously paid for trip if the cancellation or delay is caused by:
 - 2.3.8.1. A terrorist act that took place during the trip or within 48 hours before embarking on the trip in the territory the insured person planned to pass through during his/her trip and that may directly influence his/her travel plans or pose a threat to his/her life or health;
 - 2.3.8.2. An interruption of work, strike or insolvency (incl. bankruptcy) of a transportation company, a company servicing the aforementioned (e.g. airport) or a service provider included in the package trip (e.g. hotel). The additional coverage does not cover trip interruptions caused by the travel agent's or bureau's insolvency.

Exclusions

- 2.3.9. In addition to the exclusions brought in the general exclusions (clause 3) and those listed in the insurance terms and conditions, Gjensidige shall not compensate expenses or damage:
 - 2.3.9.1. If the cause of the trip interruption was known before the insurance contract was concluded;
 - 2.3.9.2. If the trip is cancelled due to the worsening or continued treatment of a disease or injury that began or occurred before the trip interruption insurance entered into force;
 - 2.3.9.3. That is caused by the insured person's psychiatric illness or psychoneurological state (incl. stress, depression, anxiety, phobia);
 - 2.3.9.4. If the trip interruption was caused by the insured person's, the insured person's travel companion's or family member's pregnancy or pregnancy related complications or giving birth;
 - 2.3.9.5. Caused by a missing travel document (incl. passport, ID card, visa, driver's licence, vaccination certificate);
 - 2.3.9.6. That is related to food and drink;
 - 2.3.9.7. If the insured event under a trip interruption insurance policy is caused by a change in the schedule of a charter route vehicle, incl. the delay or cancellation of a charter flight;
 - 2.3.9.8. If the insured event under a trip interruption insurance policy is caused by the activity or inactivity of the travel agent or bureau;
 - 2.3.9.9. That is caused by changes in the schedule of a hydrofoil boat or boat traffic within Estonia due to weather conditions;
 - 2.3.9.10. Related to accommodation and transport in Estonia;
 - 2.3.9.11. To the extent that a transportation company or other third party has paid compensation or other monetary sum to compensate the expenses related to the cancellation or delay of the trip.

2.4. Luggage Insurance

Theft or Robbery, Damage or Loss. Insured Event and Damage Compensation

- 2.4.1. An insured under a luggage insurance policy is:
 - 2.4.1.1. Theft or robbery of luggage during a trip if the local police have issued a report on the matter;
 - 2.4.1.2. Damage to or loss of luggage while the luggage was under the supervision of a transportation company or accommodation establishment. Luggage is considered lost when it hasn't reached the trip's destination within 30 days and the transportation company has issued a corresponding report
- 2.4.2. Gjensidige shall compensate expenses arising from an insured event as follows:
 - 2.4.2.1. Repairs of a damaged item in the luggage if repairs are reasonable;
 - 2.4.2.2. Based on the value of the items in the luggage or market value in Estonia at the time the insured event took place, provided that the luggage has been stolen, robbed, lost while under the supervision of a transportation company or accommodation establishment or repairing it is not reasonable. If it is not possible to determine the market value of an equivalent item, Gjensidige shall compensate the damage deducting 20% depreciation from the item's purchase value for each calendar year. Depreciation will be calculated for items that are more than one year old;
 - 2.4.2.3. Taking into account that the maximum compensation per item is 50% of the luggage insurance policy's insurance sum;
 - 2.4.2.4. State fee for restoring an ID card, passport or driver's licence in the event of a theft or robbery.
- 2.4.3. Gjensidige will reduce compensation by the amount paid to compensate delayed luggage.



Delays. Insured Event and Damage Compensation

- 2.4.4. An insured under a luggage insurance policy is more than a four-hour delay of luggage in a foreign country due to the activity of a transportation company, provided the transportation company has issued a corresponding certificate.
- 2.4.5. Gjensidige shall compensate expenses related to purchasing essential items to the extent of 50 euros per each delayed day and a total of 50% of the luggage insurance sum per insured event but for no more than two insured events per one trip.

Exclusions

- 2.4.6. In addition to the exclusions brought in the general exclusions (clause 3) and those listed in the insurance terms and conditions, Gjensidige shall not compensate expenses or damage:
 - 2.4.6.1. Minor damage that does not decrease the functionality of the luggage (surface damage, scratches, paint defects);
 - 2.4.6.2. Caused by damage to items resulting from contact with corrosive or staining substances, sharp objects or condensate in the insured person's luggage;
 - 2.4.6.3. That arises from the luggage's delay upon returning to Estonia;
 - 2.4.6.4. To the following items: precious metals and stones (incl. jewellery, pieces of art, unique and antique items, collections, delicate items, motor vehicles (incl. trailer, RV, watercraft, etc.) and their spare parts, cash, bank cards, securities, documents (except ID, passport and driver's licence), manuscripts, photos, designs, blueprints, animals, plants, seeds, medications, product and goods' samples, glasses, contact lenses, prosthesis, drinks, food, cosmetics, perfumes, electronic devices not listed in clause 1.15 (incl. mobile phones and smartphones), tools, sports equipment, musical instruments and the bags intended for transporting musical instruments.

2.5. Sports Equipment and Activity Insurance

Insured Event and Damage Compensation

- 2.5.1. An insured event under a sports equipment and activity insurance policy is:
 - 2.5.1.1. A more than 24-hour delay to the trip destination or loss of sports equipment given into the care of a transportation company;
 - 2.5.1.2. Damage to or theft or robbery of the sports equipment by third parties;
 - 2.5.1.3. The insured person's inability to do sports due to a trauma that occurred during the trip.
- 2.5.2. Gjensidige shall compensate:
 - 2.5.2.1. Sports equipment rental fees to the extent of 200 euros during the trip. Provided that luggage that was under the supervision of a transportation company was late, Gjensidige shall compensate up to 200 euros worth of sports equipment rental expenses to the insured person until the insured person's sports equipment is returned to him/her;
 - 2.5.2.2. Up to 200 euros of sports equipment repair costs if the insured person's sports equipment has been damaged and can be repaired;
 - 2.5.2.3. The market value of the sports equipment to the extent of 200 euros, provided that the sports equipment has been stolen, burgled, lost or damaged to the extent that repairing it is not possible or reasonable. Gjensidige shall compensate the sports equipment's market value but no more than the sports equipment insurance's insured sum, provided that the sports equipment was lost or destroyed while under the supervision of a transportation company;
 - 2.5.2.4. The expenses of a pre-purchased sporting subscription intended for personal use (e.g. skypass, green-fee) if this was not used due to a trauma and/or the rented sports equipment. Gjensidige shall proportionally compensate the expenses for the unused period starting from the day following the trauma but no more than 50 euros per day.
- 2.5.3. Sports equipment will be considered lost if the transportation company issues a certificate regarding the loss of the sports equipment.
- 2.5.4. The compensation of the market value of the sports equipment will be reduced by the compensation already received for the rental of and/or repairs to sports equipment.
- 2.5.5. The calculation of the compensation of the items' market value will be based on the sports equipment's market value in Estonia. If it is not possible to determine the market value of an equivalent item, Gjensidige shall compensate the damage deducting 20% depreciation from the item's purchase value for each calendar year. Depreciation will be calculated for items that are more than one year old.



Exclusions

- 2.5.6. In addition to the exclusions brought in the general exclusions (clause 3) and those listed in the insurance terms and conditions, Gjensidige shall not compensate expenses or damage:
 - 2.5.6.1. To sports equipment that can only be transported with a special permit;
 - 2.5.6.2. Arising from the seizure, removal or checking of the sports equipment by public authorities (e.g. security, border or customs check);
 - 2.5.6.3. Events caused by the insured person, incl. if the sports equipment has been forgotten, lost or left unsupervised;
 - 2.5.6.4. Minor damage that does not decrease the functionality of the sports equipment (surface damage, scratches, paint defects);
 - 2.5.6.5. To the item intended to transport sports equipment (e.g. bag, box, case) or sports equipment accessories (electrical equipment, cameras, maintenance equipment).

2.6. Private Person Liability Insurance

Insured Event and Damage Compensation

- 2.6.1. An insured event under a private person liability insurance policy is causing damage that the insured person is legally responsible for to a third party during a trip. In the event of an insured event, Gjensidige shall compensate the following, provided that it has been coordinated with Gjensidige in a format that can be reproduced in writing:
 - 2.6.1.1. Medical expenses upon the conditions stipulated in clause 2.1;
 - 2.6.1.2. Expenses related to restoring or replacing damaged property. If it is not possible to restore the property, Gjensidige shall compensate the property's market value;
 - 2.6.1.3. Necessary and justified legal expenses arising from the insured event and to the extent of 1,500 euros;
 - 2.6.1.4. Funeral expenses upon the conditions stipulated in clause 2.1.2.12.
- 2.6.2. If the event that caused the insured person's liability results in claims from several injured persons and the total sum of the claims exceeds the insurance sum, Gjensidige shall settle the claims proportionally to the extent of the insurance sum.
- 2.6.3. If several people are responsible for causing the same damage, Gjensidige shall only compensate the part of the total damage that corresponds to the insured person's liability but no more than the insurance sum indicated in the policy.
- 2.6.4. All claims arising from a single event shall be regarded as a single insured event.

Exclusions

- 2.6.5. In addition to the exclusions brought in the general exclusions (clause 3) and those listed in the insurance terms and conditions, Gjensidige shall not compensate expenses or damage:
 - 2.6.5.1. Related to the insured person's business activities, incl. performing obligations arising from employment or similar contracts;
 - 2.6.5.2. Arising from sanctions under public law (e.g. fine);
 - 2.6.5.3. To the insured person's family member or travel companion;
 - 2.6.5.4. Arising from the destruction or loss of or damage to an object in the possession or use of the insured person;
 - 2.6.5.5. That the insured person is liable for as the owner or possessor of a building, a part of a building or an item located therein;
 - 2.6.5.6. That the insured person caused in the course of the possession or use of any vehicle;
 - 2.6.5.7. Caused by or to an animal that belongs to the insured person or is under his/her supervision or in his/her use;
 - 2.6.5.8. That occurred due to or during a sports competition or training.

2.7. Deductible Insurance for a Rented Vehicle

Insured Event and Damage Compensation

- 2.7.1. An insured event under a deductible insurance policy for a rented vehicle is the theft, burglary or loss of or damage to a vehicle rented by the insured person during a trip that, pursuant to a rental agreement, results in the insured person's liability to pay deductibles to the rental company. A rental company refers exclusively to a legal person whose official area of activity is the short-term rental of vehicles.
- 2.7.2. In the event of an insured event, Gjensidige shall compensate damage to the vehicle rented by the insured person to the extent of the deductible stipulated in the rental agreement but no more than the insurance sum indicated in the policy.



Exclusions

- 2.7.3. In addition to the exclusions brought in the general exclusions (clause 3) and those listed in the insurance terms and conditions, Gjensidige shall not compensate expenses or damage:
 - 2.7.3.1. If the rental vehicle has been used contrary to the terms and conditions of the rental agreement or the vehicle was being driven by a person not included in the rental agreement;
 - 2.7.3.2. That was caused to the rental vehicle by using it in a location or road (e.g. terrain, forest, field, bog, water, coastal area, forest path, unofficial ice road, etc.) it is not suited for;
 - 2.7.3.3. If the event took place during a rally, competitions or practice for a competition.

3. General Exclusions

In addition to the exclusions listed in the general terms and conditions and the exclusions listed under the concerned insurance coverage, Gjensidige shall not compensate damage or expenses:

- 3.1. If the following has not been indicated on the policy:
 - 3.1.1. Insurance coverage, incl. additional coverage;
 - 3.1.2. The activity engaged in during the trip: physical labour (clause 1.5.), dangerous activity (clause 1.6), competitive sport (clause 1.7), extreme sport (clause 1.8);
 - 3.1.3. The type of trip (clause 1.10);
 - 3.1.4. The insurance territory (clause 1.9);
- 3.2. That occurs while working on the following high-risk positions: the operator of a decompression chamber, work in the chemical, explosives or mining industry, work on a drilling rig, ship builder, a member of a ship's or aircraft's crew, any job that requires the insured person to wear or use a gun, working in a crisis area, stuntman/woman, rescue worker, security worker, police officer, bomb disposal technician, work on the open sea;
- 3.3. That occurs as a result of a natural disaster (excl. in the instances stipulated in clauses 2.1.3 and 2.3.6), as well as circumstances that were generally known before embarking on the trip or regarding which the Estonian Foreign Ministry has issued a warning;
- 3.4. That is caused by the activity or inactivity of public authorities (e.g. airport security check, customs check);
- 3.5. That is caused by a strike, interruption of work, insolvency, bankruptcy or the activity of a third party (e.g. transportation company or travel agency), excl. in the instances stipulated in clause 2.3.8;
- 3.6. That is caused by the insured person's unlawful actions, excl. in the instances stipulated in clause 2.6;
- 3.7. That is caused by birth, a recently born child, abortion, artificial insemination, infertility treatment, avoiding pregnancy or the results or complications arising from the aforementioned;
- 3.8. That is related to the repairs, maintenance, use, storage or transport of a vehicle, excl. in the instances stipulated in clause 2.7;
- 3.9. That is caused by a fight started by the insured person or the insured person committing an act that has the characteristics of an intentionally committed criminal offence;
- 3.10. That is caused by engaging in winter sports outside indicated paths or areas;
- 3.11. That is caused by injury to the insured person's health from riding a bicycle or motorcycle (incl. a moped) if the vehicle was the insured person's primary means of transport during the trip (the insured person left Estonia on a bicycle or motorcycle), unless agreed differently in the policy;
- 3.12. That is subject to compensation by another person pursuant to another contract or law (incl. motor third party liability insurance);
- 3.13. That arises from driving a motor vehicle if the insured person was driving the motor vehicle without the required right to drive;
- 3.14. That is caused by the insured person intentionally injuring him/herself or putting him/herself in grave danger, excl. if the insured person does so to save the life of another person.

4. Obligations of the Parties to the Insurance Contract

- 4.1. Gjensidige, the policyholder and/or insured person must adhere to the general terms and conditions of insurance and the liabilities stipulated below.

General obligations

- 4.2. The policyholder shall inform the insured person of the insurance coverage indicated on the policy, as well as its extent and the terms and conditions of insurance.



4.3. The policyholder/insured person shall:

- 4.3.1. Immediately inform Gjensidige of changes to the activities engaged in during the trip or other circumstances that might increase the likelihood of the insured person's risk;
- 4.3.2. Adhere to the laws of the country of location during the trip;
- 4.3.3. Use the required special equipment and follow safety requirements when engaging in sports or working;
- 4.3.4. At the insurer's request apply for the substitute certificate of the European health insurance card if he/she does not have a European health insurance card and display the health insurance card or the substitute certificate when turning to a medical institution in a country of location that is part of the EU;
- 4.3.5. Immediately submit a written application to the police to begin proceedings in the event of a traffic accident, robbery, burglary or other crime;
- 4.3.6. Certify that an insured event has taken place by presenting Gjensidige or its loss adjustment partner with the corresponding information and documents and enable Gjensidige to determine the exact circumstances of the event and the amount of damage (incl. medical information and other sensitive personal data). Among else, the following documents must be presented to Gjensidige:
 - 4.3.6.1. Documents that certify that the used service or goods have been paid for;
 - 4.3.6.2. Documents issued regarding the circumstances of the insured event by the corresponding institution (e.g. medical establishment, police, rescue board);
 - 4.3.6.3. Documents issued by the service provider that includes information regarding any paid compensation or refusal to do so (e.g. travel agency, airline);
 - 4.3.6.4. A list of items in the luggage, documents certifying ownership, purchase invoices, information concerning the location and year of purchase, etc.;
 - 4.3.6.5. Other document or certificate explaining the circumstances of the insured event and determining compensation, incl. a written confirmation issued by the transportation service provider regarding the delayed arrival, damage to or loss of sports equipment;
- 4.3.7. Acquire a claim for compensation and a letter of explanation detailing the circumstances of the event from the injured party and add documents and other certificates confirming the occurrence of the insured event from corresponding establishments;
- 4.3.8. Submit an application for compensation at latest within one month of the end of the trip along with the original documents and data concerning the circumstances of the event, as well as the amount of damage and concerned parties;
- 4.3.9. Inform Gjensidige of other valid insurance contracts associated with the loss event.

Actions in the Event of an Insured Event Under a Medical Assistance Insurance

- 4.4. The insured person shall go see a doctor when his/her health deteriorates and shall follow the instructions, guidelines and requirements of the doctor.
- 4.5. If the insured person requires hospital treatment, it will be necessary to contact Gjensidige's loss adjustment partner indicated on the policy, who will then help arrange hospital treatment. Gjensidige shall only compensate hospital treatment expenses if these have been coordinated in advance with Gjensidige's loss adjustment partner.
- 4.6. Gjensidige and the insured person's doctor will agree to expenses for surgeries that cannot be postponed until the insured person's return to Estonia.
- 4.7. Gjensidige or its authorised medical representative will arrange transportation back to Estonia for a seriously ill or injured insured person, taking into account his/her health. If the insured person refuses transport, the insurer may refuse to compensate any later damages.
- 4.8. Gjensidige will arrange the transportation of the insured person or his/her body back to Estonia and/or shall only compensate expenses if these have been coordinated in advance with the loss adjustment partner. Return transportation expenses shall not be compensated if the doctor does not believe that transporting the ill insured person back to Estonia is medically reasonable.
- 4.9. It is necessary to contact Gjensidige's loss adjustment partner to coordinate the burial or cremation of the insured person in a foreign country.

Requirements for Planning Transfers ?a Layover

- 4.10. The time planned for switching vehicles at a transit point may not be shorter than the minimum time prescribed in booking systems, provided that the vehicle is indicated on the same ticket (i.e. the trip has been arranged using a single transport contract) and that it is not necessary to claim the luggage between the parts of the journey.



- 4.11. If the package trip has not been compiled by a licenced travel agent or if the tickets have been purchased separately or it is necessary to claim the luggage between the parts of the journey indicated on the same ticket (a luggage handling agreement has not been concluded between the carriers), the time allocated for changing vehicles at a transit point must be at least two hours.
- 4.12. If it is necessary to cross a border and go through border control when switching vehicles in a transit point, the time allocated for changing vehicles must be at least three hours.
- 4.13. The time for switching vehicles in the same country from arriving in one transit point until leaving from another transit point must be at least three hours and the distance between transit points can be no more than 150 km.

Actions in the Event of an Insured Event Under a Trip Interruption Insurance

- 4.14. If the trip is cancelled, the insured person shall immediately inform the concerned service provider (travel agent, accommodation establishment, transportation company, etc.) of the circumstances that prevent him/her from going on or continuing the trip to minimise the costs associated with cancelling the trip. Furthermore, the insured person shall:
 - 4.14.1. Request that the service provider associated with the cancelled trip compensate the expenses related to the trip and shall submit the documents certifying the paid compensation sum or reason for refusing compensation to Gjensidige;
 - 4.14.2. Submit a doctor's certificate verifying the onset, diagnosis and duration of the planned treatment of an illness, if the cancellation of the trip is health related;
 - 4.14.3. Certify damage to property located in Estonia and the need for the insured person being present if the cancellation of the trip is related to the aforementioned.
- 4.15. In the event a trip is interrupted, the insured person shall submit documents certifying the life threatening medical condition of a family member, damage to property located in Estonia and the need for the insured person to be present or a traffic accident and not being able to continue the trip to Gjensidige.
- 4.16. In the event the insured person is late for a trip, he/she shall request that the transportation company present a written document indicating the time and cause of the delay and the compensation of expenses.
- 4.17. In the event of an insured event under a trip interruption insurance policy, the insured person must use the cheapest available means of transportation to return home early or continue the trip.

Requirements for Storing Luggage

- 4.18. The insured person shall adhere to the following requirements for storing luggage:
 - 4.18.1. Precious luggage must be under the constant and immediate supervision of the insured person, incl. the luggage must not be placed in the general luggage room of a vehicle (i.e. check-in luggage) or luggage wagon. Valuables must be kept in a safe or other locked storage area at the place of accommodation;
 - 4.18.2. Luggage, incl. personal documents must not be left in a public area without immediate supervision;
 - 4.18.3. The luggage cannot be left in view in a vehicle and must be placed in a locked luggage compartment. If the vehicle has no luggage compartment, the items cannot be left in the passenger compartment. Valuable luggage must not be left in a vehicle without immediate supervision;
 - 4.18.4. All windows, hatches and openings must be closed before leaving the vehicle or place of accommodation, the vehicle or place of accommodation must be locked, any keys and fob must be removed and the security, if installed, must be turned on;
 - 4.18.5. Luggage must not be left in a vehicle or trailer overnight if the vehicle or trailer is not being used for sleeping.

Actions in the Event of an Insured Event Under a Luggage Insurance

- 4.19. If a transportation company or other person storing the luggage is responsible for causing the damage, the insured person must turn to the person that caused the damage to claim compensation. The insured person shall request a written certificate that indicates the time and cause of the incident, the sum of the compensation paid to the insured person or reason for declining from the person responsible for the damage.
- 4.20. If the luggage is stolen or robbed, it is necessary to immediately inform the police of the country of location, who shall fix the event in writing; the corresponding certificate is to be submitted to Gjensidige.
- 4.21. The right of ownership of any luggage the insured value of which Gjensidige has compensated, will pass to Gjensidige. If the insured person wants to retain possession of luggage damaged in the insured event or fails to deliver it to Gjensidige, Gjensidige shall reduce the insurance settlement by the value of the property after the insured event.



Requirements for Using a Rented Vehicle

- 4.21.1. The insured person must fix the state of the rental vehicle when concluding the rental agreement and receiving the car, indicating any prior damage in the rental agreement or on video or photos.
- 4.21.2. The vehicle must be used prudently to avoid damage to or theft or burglary of the vehicle.
- 4.21.3. Only a person indicated in the rental agreement as the driver or user and with a corresponding category driver's licence, may drive the rental vehicle.
- 4.21.4. The driver of the rental vehicle must adhere to the valid speed limits imposed using traffic control devices or legislation.
- 4.21.5. It is forbidden to cause a fire risk in or near the rental vehicle or use an open flame within the vehicle.
- 4.21.6. The keys or other equipment used to open and start the rental vehicle must not be kept in a place or way that allows third parties to access them. The keys to the vehicle must not be left unsupervised in a public place. The vehicle's keys must be kept in a safe or other locked storage area when leaving the place of accommodation.
- 4.21.7. The windows, sunroof and luggage compartment must be closed when leaving the rental vehicle, the vehicle must also be locked and all installed security measures activated.

Actions in the Event of an Insured Event Under a Deductible Insurance for a Rented Vehicle

- 4.22. In the event an insured event concerning the rental vehicle occurs, the insured person shall:
 - 4.22.1. Immediately contact the rental company, inform them of what happened and ask them for advice on what to do;
 - 4.22.2. Immediately inform the police of a robbery, theft or other crime in writing to initiate proceedings;
 - 4.22.3. Inform the police of a traffic accident where the parties cannot reach an agreement on who is at fault or that results in human injuries;
 - 4.22.4. Take photos of the scene and damage to the rental vehicle;
 - 4.22.5. Implement measures to minimise damage and limit further damage.

5. Circumstances that Significantly Affect the Insured Risk

- 5.1. Significant circumstances that affect the insured risk primarily refer to:
 - 5.1.1. Data and changes to data that Gjensidige asked for or received from the policyholder before the conclusion of the insurance contract;
 - 5.1.2. Circumstances that Gjensidige did not expressly inquire into but that may reasonably be presumed to influence the insured risk (e.g. taking a child who is currently on antibiotics on a trip);
 - 5.1.3. Failure to perform the liabilities, incl. safety requirements, stipulated in the insurance contract;
 - 5.1.4. Overlapping insurance concerning the insured object;
 - 5.1.5. Failure to adhere to the special provisions stipulated in the policy



6. Table of Insurance Sums and Indemnity Limits

The table presents an informative summary of the insurance sums and indemnity limits stipulated in the terms and conditions.

Insurance Coverage	Insurance sum or indemnity limit	Ref. to terms and conditions
Medical aid insurance	Sum indicated on the policy	See policy
Incl. chronic illness	1,500	2.1.2.3
Incl. rental of crutches, wheelchair	300	2.1.2.6
Incl. mending a medical optical device	50	2.1.2.7
Incl. stomatological first aid	200	2.1.2.8
Incl. pregnancy complications before the 32nd week	1,500	2.1.2.9
Incl. accommodation expenses for a family member staying with the ill person in a foreign country	100 euros; up to seven days	2.1.2.15
Incl. phone calls related to the insured event	100	2.1.2.16
Medical assistance, natural disaster and terrorist attack insurance additional coverage	Sum indicated on the policy	See policy
Accident insurance	Sum indicated on the policy	See policy
Incl. trauma indemnity	1 to 20% depending on the severity of the trauma	2.2.4, appendix 1
Incl. permanent disability indemnity	15 to 100% depending on the severity of the permanent disability	2.2.7
Trip interruption insurance	Sum indicated on the policy	See policy
Incl. trip interruption insurance, accommodation	100 euros per day; up to three days	2.3.4.1
Incl. trip delay, accommodation at a transit	100 euros per day; up to three days	2.3.5.3
Incl. compensation of unused accommodation expenses, trip delay	50% of the accommodation costs per each day arrival is delayed	2.3.5.4
Luggage insurance	Sum indicated on the policy	See policy
Incl. indemnity limit per item	50% of the luggage insurance's insured sum	2.4.2.3
Incl. luggage delayed by more than four hours	50 euros per day but no more than 50% of the luggage insurance's insured sum	2.4.5
Sports equipment and activity insurance	Sum indicated on the policy	See policy
Incl. purchase, rental and/or repair expenses	200	2.5.2.1–2.5.2.3
Incl. sports subscription or rented sports equipment not used due to a trauma	50 euros per day	2.5.2.4
Private person liability insurance	Sum indicated on the policy	See policy
Incl. legal expenses	1,500	2.6.1.3
Deductible insurance for a rented vehicle	Sum indicated on the policy	See policy



Appendix 1. Table of Trauma Indemnities

1. Trauma

		%
Skull injuries	1. Skull fractures:	
	1) Cranial vault fracture	3 %
	2) Cranial base fracture	5 %
	3) Cranial vault and base fracture	8 %
	2. Cerebral hematomas:	
	1) Epidural	3 %
	2) Subdural, intracerebral	5 %
	3. Brain injuries:	
	1) Concussion	1 %
	2) Contusion, subarachnoid haemorrhage	3 %
	4. Head, spinal cord and nervous system injuries:	
	1) Spinal cord contusion	7 %
	2) Post-traumatic epilepsy	5 %
	5. Traumatic plexopathy	3 %
Optic Organs	6. Blocked tear duct on one eye	3 %
	7. One of the below conditions following an eye trauma:	
	1) Conjunctivitis, keratitis, iridocyclitis, chorioretinitis	1 %
	2) Iris defect, lens luxation, trichiasis, entropion, a foreign object in the eye	3 %
	8. Wounds that penetrate the layers of the eye, second and third degree burns (blister), intraocular haemorrhage that does not decrease eyesight	1 %
	9. Enucleation of the eye	3 %
	10. Orbital fracture	3 %
Respiratory Organs	11. Nasal bone, frontal bone and inferior nasal concha fracture	3 %
	12. Lung injury, subcutaneous emphysema, hemothorax, pneumothorax, exudative pleuritis, a foreign object in the chest cavity, pneumonia (excl. hypostatic and post-operative):	
	1) In one lung	1 %
	2) In both lungs	3 %
	13. Sternal fracture	1 %
	14. The fracture of a single rib verified by an x-ray	1 %
	15. The following, if performed due to a trauma:	
	1) Thoracoscopy, thoracentesis	1 %
	2) Thoracotomy	3 %
	16. Injury to the throat and trachea, bronchoscopy, tracheotomy	2 %
Cardiovascular System	17. Injuries to the heart, heart wall and large major blood vessels	5 %



		%
Gastrointestinal Tract	18. Fractures of the cheekbone, upper jaw and lower jaw 1) Single bone 2) Several bones, multiple fractures Note! A habitual dislocation and its relapses are not considered an insured event.	1 % 3 %
	19. Injuries to the pharynx, oesophagus, stomach, intestines (wounds, ruptures, corrosive injuries), oesophagoscopy and gastroscopy	1 %
	20. The following, if resulting from an injury: 1) Stricture of the oesophagus, intestines or anus as a result of scarring 2) Peritoneal adhesions 3) A fistula in the intestines, colovaginal and pancreatoduodenal fistula	5 % 9 % 3 %
	21. Injuries to the liver or resulting from a severe accidental poisoning: 1) Serum hepatitis resulting from the treatment of an injury 2) Liver failure	1 % 3 %
	22. The following, if resulting from a trauma: 1) Subcapsular rupture of the liver, without surgery, is diagnosed based on a CT or ultrasound 2) Stiches due to a liver rupture 3) Peritonitis arising from a gall bladder rupture	1 % 3 % 5 %
	23. Subcapsular rupture of the spleen, without surgery, is diagnosed based on a CT or ultrasound:	1 %
	24. Following an injury to the gastrointestinal tract: 1) Stiches to the stomach, pancreas or intestines 2) Pancreatic pseudocystocolic fistula 3) Stomach, intestine or pancreas resection	5 % 8 % 10 %
	25. The following if performed for diagnostic purposes resulting from a stomach injury (not in addition to clauses 19 to 24): 1) Laparoscopy (laparocentesis) 2) Laparotomy Note! Clauses 19 to 21 must be diagnosed endoscopically, laparoscopically or via a laparotomy.	1 % 3 %
Urinary and Reproductive System	26. Kidney injuries: 1) Subcapsular rupture, without surgery, is diagnosed based on a CT or ultrasound 2) Stiches to the kidney	1 % 3 %
	27. Urinary tract surgeries: 1) Epicystostomy 2) Stiches to the urinary tract, lumbotomy	1 % 3 %
	28. Injuries, ruptures and burns to the urinary and reproductive organs	1 %
	29. Removing one testicle, ovary or fallopian tube due to a trauma	3 %
Soft tissues	30. Cosmetic defects caused by scars on the face, front of the neck: 1) Expressed (do not significantly alter the shape of the face), scars with a surface area of more than 1 cm ² 2) Severely expressed (significantly alters the shape of the face) 3) Face is completely distorted (masklike face)	1 % 10 % 20 %



		%
	31. Burn scars with severe keloid scarring on the body: 1) 1-2% of the total body surface 2) 3-4% of the total body surface 3) 5-6% of the total body surface 4) 7-8% of the total body surface 5) 9-10% of the total body surface 6) More than 10% of the total body surface Note! The extent of soft tissue damage will be determined three months after the insured event. In case of the injury listed in clause 32 subsection 1, a 1 cm ² scar grants right to 1% trauma indemnity.	3 % 5 % 8 % 9 % 10 % 20 %
Vertebral Column	32. Vertebral body, vertebral arch, articular processes, spinous process fracture: 1) 1st to 2nd vertebra 2) 3rd to 5th vertebra	2 % 5 %
	33. The fracture of the transverse process of one vertebra	3 %
	34. Sacrum fracture	3 %
	35. Tailbone fracture	1 %
Scapula and Clavicle	36. Scapula or clavicle fracture, the rupture of the acromioclavicular or sternoclavicular joint: 1) Single bone fracture, single joint rupture 2) The fracture of two bones and rupture of one joint 3) Complete rupture of two joints, complete rupture of two joints along with a dislocation or one fractured bone or one fractured bone and dislocation, two fractured bones along with the rupture and dislocation of one joint 4) Clavicle bone non-union	1 % 3 % 5 %
		3 %
Shoulder Joint	37. Shoulder joint injuries: 1) Avulsion fracture 2) Fracture of two bones, fracture of the elliptical cavity, clavicle fracture along with a dislocated shoulder joint, rupture of tendons and/or joint capsule rupture that has been proven during testing 3) Fracture of the capitulum of the humerus, surgical or anatomical neck of humerus, fracture and dislocation of the humerus 4) Multifragment fracture of the humerus in the shoulder joint Note! Repeated dislocations of the shoulder joint and habitual luxation or its relapses that have not undergone surgery are not considered an insured event.	1 % 3 % 5 % 8 %
	38. Humerus: 1) Diaphysis fracture 2) Multiple fracture	5 % 8 %



		%
Elbow Joint and Ulna	39. Injuries to the elbow joint:	
	1) Avulsion fracture (incl. epicondylus), fracture of the ulna or radius in the joint, luxation from the elbow joint	1 %
	2) Ulna and radius fracture in the joint	3 %
	3) Distal humerus metaphyseal fracture	5 %
	4) Humerus and ulna or radius fracture	8 %
	40. Forearm bone fracture:	
	1) Single bone fracture	1 %
	2) Fracture of two bones or multiple fractures in one bone	3 %
	41. Non-union	
	1) One bone	3 %
	2) Two bones	9 %
	42. Injuries to the wrist joint:	
	1) Avulsion fracture, styloid process fractures, single bone fracture, typical (<i>in loco typico</i>) fracture of the radius	1 %
	2) Fracture of two or more bones in the wrist joint	3 %
	3) Perilunate dislocation	5 %
	43. Carpal and metacarpal bone injuries:	
	1) Single bone fracture (except scaphoid)	1 %
	2) Fracture of two or more bones	3 %
	3) Scaphoid fracture	8 %
	4) Wrist dislocation and fracture, unstable wrist joint due to a ligament injury	3 %
	44. Scaphoid non-union arising from an injury	12 %
Thumb	45. Thumb injury:	
	1) Flexor tendon rupture	1 %
	2) Bone fracture, flexor tendon rupture, tendon, joint or bone whitlow	2 %
	3) Amputation from the distal phalanx	3 %
2 nd, 3rd, 4th, 5th finger	46. Finger injury:	
	1) Fracture of one or several distal, intermediate or proximal bones, flexor or extensor tendon rupture, joint, tendon or bone whitlow	1 %
	2) Amputation from the intermediate phalanx	2 %
Pelvic Bone, Hip Joint	47. Pelvic bone injuries:	
	1) Single bone fracture	1 %
	2) Fracture of two bones, multiple fractures of one bone, single symphysis rupture	2 %
	3) Fracture of three or more bones, two or more symphysis ruptures	3 %
	48. Hip joint injuries:	
	1) Avulsion fracture	1 %
	2) Isolated greater trochanter fracture (one or several)	3 %
	3) Dislocated hip joint	5 %
	4) Femoral head, neck, proximal metaphyseal fracture, fracture of the elliptical cavity	9 %
Thigh	49. Femur fracture:	
	1) Diaphyseal fracture	9 %
	2) Multiple fractures	10 %



		%
Knee Joint	50. Knee joint injuries:	
	1) A recent tear of meniscus verified during surgery	3 %
	2) Avulsion fracture, capitulum fibulae fracture, cruciate ligament rupture verified during surgery and/or testing	1 %
	3) Fracture of the patella, the intercondyloid eminence of the tibia or condyle, proximal metaphyseal fracture of the tibia	3 %
	4) Proximal metaphyseal fracture of the tibia with a capitulum fibulae fracture	5 %
	5) Fracture of the tibia condyle (one or multiple), dislocated shin (see clause 61).	8 %
	6) Distal metaphyseal fracture of the femur	9 %
	7) Distal metaphyseal fracture of the femur and proximal metaphyseal fracture of the tibia, fracture of the capitulum fibulae	10 %
Shin	51. Diaphyseal fracture of the tibia:	
	1) Fracture of the fibula, avulsion fracture	1 %
	2) Fracture of the tibia, multiple fractures of the fibula	3 %
	3) Fracture of the tibia and fibula, multiple fractures of the tibia	5 %
	52. A non-union arising from a fracture of the tibia:	
Ankle	1) On the tibia	3 %
	2) On the fibula and tibia	5 %
	53. Ankle injury:	
	1) Single malleolus fracture, rupture of the syndesmosis between the fibula and tibia	1 %
	2) Bimalleolar fracture, fracture of a single malleolus and crest of the tibia	2 %
Foot	3) Fracture of both malleoli and crest of the tibia	3 %
	4) Ankle injury that requires fixation (fixation exceeds three weeks)	1 %
	54. Achilles tendon rupture	3 %
Toes	55. Foot injuries:	
	1) Single bone fracture (except calcaneus and talus), dislocation (see clause 61)	1 %
	2) Fracture of the calcaneus, talus, two or more metatarsals	3 %
Other Injuries	56. The fracture of one or several distal, intermediate or proximal phalanges:	
	1) 1st to 2nd toe	1 %
	2) 3rd to 5th toe	2 %
	57. Osteomyelitis resulting from open fractures	3 %
	58. Amputation:	
	1) Big toe	3 %
	2) Other toe	2 %
Other Injuries	59. Traumatic and haemorrhagic shock, burns	3 %
	60. Accidental acute chemical poisoning, carbon monoxide poisoning and electrical injury:	
	1) Inpatient care 5 to 10 days	1 %
	2) Inpatient care 11 to 20 days	3 %
	3) Inpatient care more than 20 days	5 %
Other Injuries	61. Dislocations – 50% of the percentage indicated in the table, if compensated	

