

Security Programme Insurance Memory Card

Insurance cover	Sum insured
Vehicle Keys Cover	300 € each and every event and for the entire insurance period (covered losses due to key replacement and/or vehicle locks replacement/ repair)
Ticket Cancellation Cover	200 € each and every event and for the entire insurance period
Personal Liability Cover	1 000 € each and every event and for the entire insurance period
Insurance Period	Calendar year from 1st of January to 31st of December inclusively

Contacts in case of claim or insurance issue	
In case of claim (including report on the event)	Baltic Underwriting Agency, AB (BUNDA) <ul style="list-style-type: none"> • claims@bunda.eu • +370 52 667799
Claim reporting term	Immediately, but no later than within 15 calendar days from the event
Insurance issues	ARTEA bankas, AB <ul style="list-style-type: none"> • info@artea.lt • +370 610 44447

Definitions, Terms	Description
Insurer	Lloyd's Insurance Company S.A. acting through Baltic Underwriting Agency, AB (BUNDA)
Insured Person	ARTEA bankas, AB client voluntary chosen „Security Programme“ service
Insurance territory	Worldwide (including the Republic of Lithuania)

VEHICLE KEYS COVER

Insured event	Event during the insurance period in which an insured key is lost, damaged, or stolen (including theft or robbery).
Non-Insured event	<p>Insurance indemnity is not paid in the following cases:</p> <ul style="list-style-type: none"> • The insured, the Insured's family members and/ or the beneficiary with gross negligence. High negligence is considered to be a person's behavior that manifests itself in actions that a person would not have done in accordance with minimum caution and attentiveness requirements (for example, a person's youthfulness, intoxication with narcotic, toxic substances, potently acting medicines, and other circumstances which indicate a high degree of personal negligence); • the disappearance of the keys of the insured vehicle without the signs of burglary of the premises, certified safes or a designated territory; • fraud, deception or other actions aimed at unjustifiably and illegally obtaining insurance indemnity; • Insured doesn't have Police report, in case of theft.

TICKET CANCELLATION COVER

Insured Person	Insured Person (Ticket Holder) shall mean a natural person that owns the Ticket purchased using ARTEA bankas, AB internet bank or debit/ credit card issued by ARTEA bankas, AB.
Insured event	Personal health problems – Illness resulting in the Insured Person's hospitalization or out-patient treatment lasting through the day of the event and/or if the Insured Person has a medical certificate covering the illness and valid for no less than 7 calendar days, and preventing Insured from attending the event.

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Non-Insured event	<p>Event ticket insurance shall not cover the following events:</p> <ul style="list-style-type: none"> • Death, illness or trauma of the Insured Person or a close relative as a result of any willful act of the Insured; • Insured Person's or a close relative's pregnancy resulted in childbirth or related complications; • Fire or explosion at the Insured Person's home as a result of any willful act of the Insured or his family members; • If the event was cancelled or the Insured Person could not attend it due to a reason other than the ones specified in Article 8 hereof. The Insurer is not liable for cancelled events and shall not refund the ticket price or any applicable fees. All refunds for cancelled events shall be issued by the event organizer.
PERSONAL LIABILITY COVER	
Insured event	Fiscal interests of the Insured related to civil liability arising from ordinary actions of the Insured as a natural person, whereby the Damage has been inflicted on third parties.
Non-Insured event	<p>Civil liability for the Damage shall not be covered if the Damage:</p> <ul style="list-style-type: none"> • was done to the Insured or his/her family member; • arose from actions of the Insured as a professional participating in a competition and was inflicted upon other participant in such competition; • arose during hunting or target-shooting; • arose due to improper execution or non-execution of a contract (contractual liability); • is related to the control, use, loading and unloading of vehicles except; • related to full or partial loss, destruction, Damage, losing or loss of opportunity to use property of third party who is a natural person, which was leased, as of the moment of arising of the Damage, by the Insured from such natural person; • done to money, securities, bars, schlichs, nuggets, semi-finished pieces of industrial or laboratory purpose, and articles of precious metals (gold, platinum, silver), diamonds, jewellery and other household articles of gold, silver, platinum and metals of platinum group, gemstones, pearls as well as scrap thereof, works of art, antiques, articles having numismatic, sphragistic, heraldic or philatelic value, orders or medals or collections or sets thereof or other formations thereof having artistic, historical or another cultural value; • the Insured was wilfully intoxicated with alcohol, narcotic, toxic or other psychotropic substances or took medicines of strong action without a medical doctor's prescription, and this has a causal relationship with the causing of the Damage to third party; • arising directly or indirectly from or due to Employers liability, contractual liability or Family member traveling together; • arising directly or indirectly from or due to Animals belonging to or in the care, custody or control of an Insured Person; • arising directly or indirectly from or due to pollution or contamination; • arising directly or indirectly from or due to passing on an infectious disease.
Applicable Law and Jurisdiction	Law of the Republic of Lithuania is applied. All disputes arising from insurance contract are resolved by negotiation. Failure to settle peacefully, disputes are resolved in the courts of the Republic of Lithuania.