

ERGO Insurance SE Lithuanian Branch

Private Property Insurance Rules No 056



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I. Terms used

1. The terms used in these Insurance Rules and the insurance contract are specified below

- 1.1. **Policyholder** (hereinafter – you) – means the person who has either applied to the insurer for concluding an insurance contract or who has received an offer from the insurer to conclude an insurance contract or who has concluded an insurance contract with the insurer.
- 1.2. **Insurer** (hereinafter – we) – means ERGO Insurance SE Lithuanian branch.
- 1.3. **Beneficiary** – means the person specified by you in the insurance contract who is entitled to receive the insurance benefit.
- 1.4. **Family members** – means your spouse or persons who live with you and are connected by common household: unmarried persons, your children (adopted children) and their spouses, grandchildren, as well as your and your spouse's parents (adoptive parents), grandparents, brothers, sisters. Family members shall be persons treated as the policyholder.
- 1.5. **Insurance rules** – means the standard terms and conditions of the insurance contract drawn up by us and constituting an integral part of the insurance contract.
- 1.6. **Insurance cover** – means our commitment to pay the insurance benefit upon occurrence of the insured event.
- 1.7. **Insurance contract** – means the contract concluded between you and us. By the insurance contract, we undertake to pay out to you, your family members or the beneficiary for whose benefit the contract is concluded, for the insurance premium specified in the contract, the insurance benefit calculated according to the procedure set out in the insurance contract upon occurrence of the insured event specified in the insurance contract. The insurance contract shall consist of these Insurance Rules, the insurance policy and other documents, if they have been submitted or issued (e.g., your written application to conclude an insurance contract, annexes to the insurance policy, supplements or amendments to the insurance policy, etc.).
- 1.8. **Insurance policy** – means the printed or electronic document certifying the conclusion of an insurance contract.
- 1.9. **Insurance contract period** – means the period indicated in the insurance policy. If the policyholder duly fulfils the obligation to pay the full, first and/or deferred insurance premium, the insurance contract period shall coincide with the insurance cover period, unless otherwise agreed in the insurance contract.
- 1.10. **Insurance risk** – means potential danger threatening the insurance object.
- 1.11. **Insured event** – means the event specified in the insurance contract upon occurrence of which we must pay the insurance benefit.
- 1.12. **Sum insured** – means the amount of money which is indicated in the insurance contract or calculated in the manner set out therein and which may not be exceeded by the insurance benefit, unless agreed otherwise in the insurance contract.
- 1.13. **Deductible** – means the sum by which we reduce the insurance benefit upon occurrence of an insured event.
- 1.14. **Non-insured event** – means the event indicated in the insurance contract upon occurrence of which we do not pay the insurance benefit.

II. Private property insurance terms and conditions

1. Insurance object

1.1. **Real property specified in the insurance contract – buildings, premises, apartments, other structures (hereinafter – buildings).**

Buildings shall be considered to be real property objects constructed using building materials, firmly connected to the ground, the location of which cannot be changed without changing their intended use or reducing their value.

The following shall also be attributed to and insured together with buildings:

- 1.1.1. Equipment and elements of a building – heating, water supply, ventilation, electrical, plumbing equipment, alarm systems, lightning protection systems, permanently installed video surveillance equipment, roller blinds, marquee shutters. Plumbing, heating and ventilation equipment of the insured building that was not assembled according to its intended purpose or was temporarily dismantled during the insured event shall be classified as building equipment and insured together with the building;
- 1.1.2. Small (up to 20 sq. m. total area) extensions connected to the insured building, the construction of which does not require designs and permits. Extensions of a larger area shall not be insured, therefore, insurance cover shall not apply to them, except in cases where they are individually indicated in the insurance contract and their insurance value is specified;
- 1.1.3. Solar power plant equipment owned by you and permanently installed on the insured building, intended solely for your personal use against insured events of fire, water, natural forces, intentional acts of third parties, and vehicle collisions;
- 1.1.4. Fencing with gates and other small yard structures on the territory of the land plot of the insured building owned by you (i.e. swings, basketball hoop and other similar large children's playground equipment, hot tub, doghouse and aviary, yard lighting equipment, yard ground and paving stones, flagpole and/or holder, outdoor fireplace, gazebo with a total area of up to 20 sq. m.) against insured events of fire, water, natural forces, intentional acts of third parties, vehicle collision, glass breakage, electrical voltage fluctuations and. We shall indemnify up to EUR 5,000 for one and all insured events during one insurance year;
- 1.1.5. Decorative plants and ornaments made of brick and metal structures within the fenced area of the land plot of the insured building owned by you, only at your permanent place of residence, against insured events of fire, natural forces, intentional acts of third parties, and collisions with vehicles. We shall indemnify up to EUR 1,000 for one and all insured events during one insurance year;
- 1.1.6. Small (up to 20 sq. m. total area) inventoried garages, parking spaces and storage facilities (basements) owned by you, situated in the same multi-apartment building as the insured apartment. This clause shall apply when insuring the apartment;
- 1.1.7. Common partial property held by you by right of common partial ownership, equal to the ratio of the useful floor space of the premises owned by you to the useful floor space of the multi-apartment residential building (including a two-apartment house), as well as your investment in the balcony, terrace belonging to your apartment;
- 1.1.8. Engineering networks and permanently installed irrigation equipment owned by you and situated in the territory of the land plot of the insured building;
- 1.1.9. Increased utility costs for water, electricity and gas after an insured event. We shall indemnify up to EUR 200 for one and all insured events during one insurance year;
- 1.1.10. Expenses to cover bank interest for a period of up to 6 months during one insurance year, if the building mortgaged to a credit institution is damaged during the insured event and is not suitable for living in after the insured event.

- 1.2. Other buildings and structures not mentioned in paragraph 1.1 of Part II shall be considered insured only if they are specified in the insurance contract and their insured value is indicated. If the objects are not specified in the insurance contract, they shall be considered to be not insured and the insurance cover shall not apply to them. Buildings shall be recognized as suitable for use and this fact registered with the State Enterprise Centre of Registers. Otherwise you shall be responsible for ensuring that the buildings are constructed in accordance with the design documents and comply with legal acts and construction standards of the Republic of Lithuania.
- 1.3. **Movable property specified in the insurance contract (hereinafter – home property).**
Home property – movable property owned by you or your family members and used by your common personal household for meeting household and cultural needs of you and your family members. Home property shall also include:
- 1.3.1. equipment of radio and TV antennas, if these items are not of common use or if they are not used for business purposes (not applicable to multi-apartment buildings if the said equipment is installed outside the place of insurance);
 - 1.3.2. financial documents, i.e. documents that can be restored based on data from independent registers or other official sources, including bank cards. Only the costs of restoring these documents or cards shall be considered to be losses. We shall indemnify up to EUR 500 per insured event;
 - 1.3.3. jewellery and articles of precious metals (gold, platinum, silver, etc.) with a unit value of up to EUR 100. We shall indemnify up to EUR 1,000 per insured event;
 - 1.3.4. registered firearms, excluding weapon collections;
 - 1.3.5. bicycles, baby carriages or wheelchairs, grass trimmers and other household equipment for maintenance of environment;
 - 1.3.6. power kites, kayaks, canoes, rowing boats, and inflatable boats, together with their engines, windsurf boards;
 - 1.3.7. additional equipment of a passenger car, i.e.: one set of tires, if they are no older than 3 years on the day of the insured event, booster seat, roof rack, bicycle holder, when they are not installed on the car and are not inside the car;
 - 1.3.8. belongings of guests, except for valuable items, mobile phones, computers and other electronic devices, cameras, at the place of insurance specified in the insurance contract;
 - 1.3.9. property transferred to you or your family members by your employer with the right to use or manage it. We shall indemnify up to EUR 1,000 for one and all insured events during one insurance year;
 - 1.3.10. valuables, if additionally agreed upon and specified in the insurance policy. For valuables, in the case of each insured event, we shall indemnify losses up to the maximum insurance benefits specified in the insurance policy, but not exceeding the value of the lost / damaged property. According to our Rules, the following shall be considered to be valuables owned by you or your family members:
 - 1.3.10.1. cash;
 - 1.3.10.2. items of jewellery, i.e. jewellery and articles made of precious metals (gold, platinum, silver, etc.), the unit value of which exceeds EUR 100, precious stones, pearls;
 - 1.3.10.3. postage stamps, coins, medals;
 - 1.3.10.4. watches, handmade carpets and tapestries, works of art (drawings, graphic works, sculptures, etc.), the unit value of which exceeds EUR 1,000;
 - 1.3.10.5. weapon collections;
 - 1.3.10.6. furs and fur and leather articles, the unit value of which exceeds EUR 1,500;
 - 1.3.10.7. antique items. Antique items are items (except for works of art and collectibles) that are more than 50 years old and have lasting value;
 - 1.3.10.8. musical instruments with a unit value of more than EUR 10,000.

1.4. Indicated in the insurance contract and only additionally selected by you:

- 1.4.1. monuments, i.e. monuments of masonry structure firmly connected to the ground, gravestones and fences at the burial site covered against insured events of fire, natural forces, intentional acts of third parties, and collisions with vehicles. Insurance cover shall apply to monuments of your family members in the territory of the Republic of Lithuania.;
- 1.4.2. student belongings, i.e. movable items of home property owned by you or your family members, used not at the place of insurance, but at another address in the territory of the Republic of Lithuania, where you or your family members temporarily reside during studies. Insurance cover shall apply to the insured events you have selected for student belongings situated inside the building (excluding common areas) and only if there is a lease or other agreement confirming the temporary place of residence during studies.

1.5. The following shall not be considered to be the insurance object:

- 1.5.1. buildings and structures in a dangerous state or intended for demolition, individual parts of a building;
- 1.5.2. greenhouses with wood or plastic frame or covered with polyethylene film;
- 1.5.3. buildings, structures, and extensions or parts thereof that have been built or rebuilt without a properly approved design and building permit, if such are required under the legal acts of the Republic of Lithuania;
- 1.5.4. buildings in which commercial, individual activities are carried out and movable property intended for carrying out this activity, goods intended for sale;
- 1.5.5. all types of motor vehicles (including unregistered vehicles – quadricycles, etc.) and their trailers, components, spare parts, details, except those listed in subparagraphs 1.3.5 and 1.3.7 of Part II;
- 1.5.6. watercraft, except for the watercraft listed in subparagraph 1.3.6 of Part II;
- 1.5.7. radioactive materials, nuclear fuel, explosives;
- 1.5.8. alcoholic beverages, narcotics, medicines, implants, food products, tobacco products, cosmetics, perfumery, household chemicals;
- 1.5.9. animal feeds, agricultural production stocks, plants, animals of all kinds;
- 1.5.10. building materials and products;
- 1.5.11. software, media, storage devices and information in them;
- 1.5.12. any fuel, excluding fuel used for heating;
- 1.5.13. valuables in a non-permanent place of residence, on the territory of the land plot of the insured building, in storerooms, basements, auxiliary outbuildings, garages;
- 1.5.14. home property in illegally constructed buildings, in dangerous, abandoned buildings, buildings under constructions;
- 1.5.15. auxiliary, working materials and tools for devices and electronic equipment (e.g., developers, reagents, electrostatic powders, cooling agents) and other parts that are replaced many times during their service life (e.g., fuses, light sources, elements, filter mass and inserts, etc.).

2. Insurance of bicycles, baby carriages and wheelchairs outside the place of insurance

- 2.1. Bicycles, baby carriages and wheelchairs outside the place of insurance shall be insured against:
 - 2.1.1. the insured event of burglary from locked storage rooms (basements) belonging to you, utility buildings or other auxiliary buildings of a residential house on the insured plot of land at the address specified in the insurance certificate;
 - 2.1.2. theft from the common areas of the multi-apartment building of your permanent residence (including a two-apartment building) when they were attached to stationary objects;
 - 2.1.3. theft from any location in the geographical area of Europe, if you or your family members used them and temporarily (for not longer than 8 hours) left them locked or attached to stationary objects.
- 2.2. Bicycles shall also be insured against loss due to theft, robbery and damage during transportation by car, bus or train when secured with special holders with a security lock, designed for bicycle transportation and in accordance with the requirements for bicycle transportation in the geographical area of Europe. Insurance cover during transportation shall not apply to additional equipment removed from bicycles, i.e. a luggage bag, mirrors and other accessories.
- 2.3. For the insured events specified in Section 2 of Part II, during one insurance year, we shall indemnify losses up to the maximum sum insured for bicycles, baby carriages and wheelchairs specified in the insurance policy, but not exceeding the value of the lost / damaged property.

3. Insurance of additional costs

- 3.1. The following direct costs resulting from an insured event shall be covered:
 - 3.1.1. the necessary and reasonable costs reducing losses which you incur in order to avoid or minimise the losses;
 - 3.1.2. the damage site clearing costs – the costs for demolishing remains of parts of the insured object; delivering debris and remains of insured items to the nearest landfill and destroying them;
 - 3.1.3. the insured home property transportation and storage costs – the costs incurred by you when the building is no longer suitable for further use or for storing items in it. We shall indemnify storage costs for a maximum of 100 days after the date of the insured event;
 - 3.1.4. the car lock replacement costs – the costs you and your family members incur to replace the locks on your personal car when the car keys are lost as a result of an insured event;
 - 3.1.5. the insured building locks replacement costs – the costs you and your family members incur to replace the locks of the insured building when the keys are lost as a result of an insured event;
 - 3.1.6. holiday trip interruption or cancellation costs – the costs incurred by you and your family members when you and your family members are unable to go on a holiday trip or must immediately interrupt it and return due to damage or destruction of insured property caused by the insured event chosen by you. The insurance cover shall apply when your holiday trip is not shorter than 2 days and not longer than 21 days worldwide (including Lithuania).

4. Insurance cover option “Property”

We shall indemnify losses due to sudden and unexpected damage, destruction or loss of insured property during the validity period of the insurance contract caused by the following insured events:

4.1. **Fire**, including:

- 4.1.1. fire – uncontrolled dangerous combustion that occurs in a place not designated for that purpose. Damage caused by the consequences of fire shall also be covered;
- 4.1.2. explosion – a sudden manifestation of force due to the expansion of gas or vapour;
- 4.1.3. direct lightning strike on an insured item that causes a fire;
- 4.1.4. fall over of manned aircraft, their parts or cargo;
- 4.1.5. as well as the spontaneous fall of other objects over the insured building (not applicable to losses due to snow or ice falling from buildings).

Insurance cover shall not include losses due to heating and burning out, if they were caused not by fire, short circuit or power fluctuations.

4.2. **Water** – we shall indemnify losses caused to insured property due to a sudden and unexpected liquid spill or vapour eruption:

- 4.2.1. as a result of an engineering system accident, when water leaks from water supply or sewage system pipes, devices permanently connected to the pipe system, hot water or steam heating devices, air conditioning equipment, fire extinguishing or irrigation systems;
- 4.2.2. from adjacent premises that do not belong to you;
- 4.2.3. through the roof covering, external walls of the building, foundations due to rain, engineering system failure or melting snow. We shall indemnify only sudden and unexpected events and only losses to the interior decoration of the premises and insured home property up to EUR 1,000 for one and all insured events during 2 years. We shall not indemnify the costs of eliminating building defects and other reasons that caused such event, as well as losses recurring due to the same cause;
- 4.2.4. from aquariums that suddenly break and/or split. In the case of such event, we shall not indemnify losses for the aquarium itself, the equipment, animals and other items in it;
- 4.2.5. if buildings are insured under the insurance contract, we shall also indemnify losses caused by water to building equipment connected to the water supply and sewage system, hot water (or steam) heating equipment, air conditioning equipment, fire extinguishing or irrigation system equipment, pipes, except in cases where such equipment was affected by corrosion, rusting;
- 4.2.6. Insurance cover in respect of water shall not apply to losses resulting from:
 - 4.2.6.1. groundwater, standing or running water, floods or precipitation, or inundation caused by one of these factors, except for the conditions described in subparagraph 4.2.3 of Part II;
 - 4.2.6.2. activation of fire extinguishing or irrigation devices in cases of fire, pressure testing of those systems, repair of a building or such devices;
 - 4.2.6.3. sinkholes or landslides, except in cases where the sinkholes or landslides are caused by an accident in the water supply system.

4.3. **Intentional acts of third parties** including:

- 4.3.1. burglary – the fact of illegal breaking into a building or the fact of illegal breaking into, or entering, a fully fenced area where the insured home property is kept. The missing insured items do not constitute proof of theft unless the break-in was committed using a key that was taken or stolen from you or your family members;
- 4.3.2. vandalism – when one of the methods specified in paragraph 4.3 of Part II is used to break into a building and insured items are destroyed or damaged;
- 4.3.3. robbery – when the insured home property is taken from you or your family members using physical or psychological coercion. If items are taken without resistance (by way of deception, fraud) it shall not be considered coercion;
- 4.3.4. damage, destruction of the insured building or its parts or theft of parts of the insured building due to intentional acts of third parties.

Events caused by intentional acts of third parties as described in subparagraphs 4.3.1–4.3.4 of Part II (including robbing and taking away of keys) must be reported to the police within 24 hours of becoming aware of that. Insurance cover shall not apply to items for which theft, destruction or damage has not been reported to the police and possession of which has not been proved..

4.4. **Natural forces** – storm, hail, sudden and unexpected flooding, rainfall, snow pressure, ground subsidence, landslide, earthquake:

- 4.4.1. storm – the movement of air masses depending on the climate, with wind speeds exceeding 18 m/s. The insurance benefit shall be paid for losses (damage) to insured items that are destroyed, damaged or lost due to the direct impact of the storm and fall of trees or other objects over buildings during the storm. The insurance cover shall not apply to losses to home property kept outdoors, in open outbuildings, except in cases where this property is adapted for use and storage outdoors in accordance with the conditions described in paragraph 9.3 of Part II;
- 4.4.2. hail – precipitation in the form of ice particles;
- 4.4.3. sudden and unexpected flood – inundation of a building or home property inside it due to surface (standing or running) water overtopping the banks;
- 4.4.4. rainfall – short-term heavy rain with 15 mm or more of precipitation falling in 6 hours or less;
- 4.4.5. snow pressure – heavy snowfall when 20 cm of snow falls in 12 hours or less, and the weight of that snow or ice mass cause damage to the insured property.

Insurance cover shall not apply to losses due to prolonged exposure to snow pressure when snow accumulates and reaches the specified thickness snow cover and is not cleared for more than 48 hours;

- 4.4.6. land subsidence – natural subsidence of soil due to natural cavities in the ground, when such a fact has been confirmed by competent public authorities;
- 4.4.7. landslide – natural sliding or collapse of rocks, stones or earth, when such a fact has been confirmed by competent public authorities;
- 4.4.8. earthquake – sudden movement of the earth surface, when such a fact is confirmed by competent public authorities.

When determining the quantitative parameters of storm, hail, rainfall, snow pressure, the measurements made by the meteorological service closest to the region and/or the facts that the specified insured events caused similar losses to other buildings in good condition in the area of the place of insurance shall be used.

- 4.5. **Vehicle collision with insured property.**
- 4.6. **Glass breakage** – breakage or splitting of glazing of the insured property, including losses to other insured property caused by broken glass. Breakage or splitting of external plastic windows of a building, ceramic surfaces of stoves and plumbing equipment (bathtubs, shower cabins, washbasins, bidets and toilets) shall also be covered.
- 4.7. **Electrical voltage fluctuations** – damage, destruction or loss of the insured property due to sudden and unexpected fluctuations in the supplied electrical voltage resulting from an external cause or indirect effect of lightning (lightning discharge entering the insured object from a nearby object that was struck by lightning). Losses due to electrical voltage fluctuations shall be indemnified only when they are very clearly visible (blown or broken fuses; property damaged by fire, heat, sparking; property has changed its shape or colour; charring, soot, melting are visible) or such losses are confirmed by the repair company carrying out repairs of the damaged property. Losses due to fluctuations in electrical voltage shall not be indemnified for property when it was damaged due to improper connection, installation, servicing, maintenance, insulation defects or operation in violation of the manufacturer's instructions and requirements, short circuit inside electrical equipment not due to external causes. The maximum insurance benefit for this insured event within one insurance year shall be limited to the amount specified in the insurance policy.
- 4.8. Insurance cover shall apply only in respect of those insured events that are selected (marked) in the insurance policy.

5. Insurance cover option “Safe Property”

- 5.1. We shall indemnify losses due to sudden and unexpected damage, destruction or loss of your property during the validity period of the insurance contract due to any event that occurs, except for the non-insured events listed in this Section and in Section 6 of Part II.
- 5.2. We shall indemnify losses for bicycles, baby carriages and wheelchairs up to the individual annual sum insured limit specified in the insurance policy, in accordance with the conditions set out in Section 2 of Part II.
- 5.3. We shall indemnify losses due to breakdown of the insured property up to the limit of an individual annual sum insured specified in the insurance policy. Property breakdown – losses due to breakdown of heating, ventilation, water supply, security and other insured engineering systems and insured home property used in the household, caused by electrical voltage fluctuations, improper human acts or omissions and consequential damage of other unforeseen events.
- 5.4. Insurance cover for breakdowns of lawnmowers and other household environmental maintenance equipment shall apply when they are operated within the premises of a permanently inhabited building, provided that on the day of the insured event the equipment is not older than 5 years.
- 5.5. Indemnified shall be losses made to the insured property by a sudden and unexpected liquid spillage through the roof covering, external walls of the building, foundations due to rain, engineering system accidents or melting snow. We shall indemnify only sudden and unexpected events and only losses to the interior decoration of the premises and insured home property up to EUR 1,000 for one and all insured events during 2 years. We shall not indemnify the costs of eliminating building defects and other reasons that caused such event, as well as recurrent losses resulting from the same cause.
- 5.6. The following losses shall not be indemnified:
- 5.6.1. due to bursting (rupturing) of equipment in unheated premises caused by cold and leakage or spillage of liquids, containers, pipelines, except in cases where such bursting (rupturing) occurred due to a sudden and unexpected disruption of the heat supply or other circumstances beyond your or your family members' control;
 - 5.6.2. due to defects in buildings, their disintegration or collapse as a result of the displacement or disruption of foundations, retaining walls, poles, change in the groundwater level, decay, disintegration, and collapse of building parts caused by the impact of construction, repair, reconstruction, or finishing works performed

- or being performed by you or outside the insured building, except for losses caused by fire, smoke, soot, or water entering the insured premises from adjacent premises;
- 5.6.3. due to water flowing out of the washing machine not into the sewage pipe, except in cases where the cause of the incident is a malfunction of the washing machine;
- 5.6.4. due to tearing, staining, change in size and shape of clothing and footwear;
- 5.6.5. due to cutting of insured property;
- 5.6.6. due to loss of the insured home property items without burglary, robbery;
- 5.6.7. due to the property failures:
 - 5.6.7.1. if the property is older than 10 years on the date of the insured event (except for losses due to voltage fluctuations);
 - 5.6.7.2. if losses are indemnified under a valid manufacturer's warranty;
 - 5.6.7.3. for the property worth less than EUR 60 (except for losses due to voltage fluctuations);
 - 5.6.7.4. for the property transferred to you or your family members by your employer;
 - 5.6.7.5. for the parts of property that are frequently replaced during their service life, such as fuses, light sources, elements, accumulators, batteries, chargers;
 - 5.6.7.6. if the insured property was damaged due to mechanical failures, manufacturing defect, wear and tear or was operated in violation of the manufacturer's requirements.
- 5.7. When insuring your home property with the "Safe Property" insurance option, you can additionally choose the Extended Warranty insurance, which covers sudden and unexpected property damage only due to events specified in the property manufacturer's warranty occurring during validity of the insurance contract, for which the manufacturer undertakes to compensate for losses.
- 5.8. The Extended Warranty insurance conditions:
 - 5.8.1. The insurance cover shall apply to refrigerators, freezers, washing machines, dryers, dishwashers, stoves, ovens, hot plates, vacuum cleaners, coffee makers, TVs, home cinema systems, and players which:
 - 5.8.1.1. are purchased for not less than EUR 60 (acquisition value);
 - 5.8.1.2. are not older than 5 years on the date of the insured event;
 - 5.8.1.3. have the manufacturer's warranty in the official Lithuanian language and are purchased in Lithuania. The manufacturer's warranty is a free after-sales service provided by the manufacturer or seller for an item for a predetermined period, which specifies the term of validity of the warranty, the manufacturer's obligations to the user of the item, and the conditions of refusal to provide the after-sales service;
 - 5.8.1.4. were covered by the manufacturer's warranty of not less than 365 days.
 - 5.8.2. The insurance cover shall not apply to:
 - 5.8.2.1. iPod, MP3, MP4 players, car multimedia players, gaming equipment;
 - 5.8.2.2. used items (when purchasing an already used item);
 - 5.8.2.3. property or its component specified in the manufacturer's warranty, for which the manufacturer does not provide the after-sales service.
 - 5.8.3. The following losses shall not be indemnified:
 - 5.8.3.1. losses caused by unauthorized property repairs by you or your family members;
 - 5.8.3.2. losses related to the periodic technical and other maintenance and inspection of property, and the replacement or repair of parts associated with these operations;
 - 5.8.3.3. when the manufacturer recalls a product and this information is provided to the public;
 - 5.8.3.4. when faults are not recognized as eligible for compensation under the manufacturer's warranty (they were not provided for in the manufacturer's warranty).

- 5.8.4. The Extended Warranty insurance period shall coincide with the validity period of the home property insurance contract, but the insurance cover shall apply not earlier than from the expiry of the manufacturer's warranty and shall continue for not more than 5 years of acquisition of the insured home equipment.

6. General non-insured events

We shall always consider the below specified losses as the losses caused by non-insured events:

- 6.1. fraud, misappropriation, embezzlement or other acts committed by you, your family members or the beneficiary aimed at unjustifiably and illegally obtaining an insurance benefit;
- 6.2. property confiscation, seizure, destruction or damage in carrying out instructions from public authorities;
- 6.3. disappearance of insured items without burglary involving breaking into buildings or certified safes;
- 6.4. scratches to the surfaces of insured items or damage to their aesthetic appearance (scratches, dents, cracks, smudges), when this does not affect the functionality of the item;
- 6.5. failure, breakage and mechanical damage to wristwatches (including smart watches), except where this is provided for in the insurance policy;
- 6.6. malfunction, breakage, and mechanical damage to film cameras (except those permanently mounted on tripods) and photo cameras;
- 6.7. breakage and mechanical damage to TV sets, mobile phones, navigation equipment, e-book readers, tablets and other computers, except where this is provided for in the insurance policy;
- 6.8. breakage of greenhouses, dishes, optical glasses (except for spectacle glasses when the spectacle frames are also broken, and when home property is insured with the "Safe Property" insurance option), binocular glasses, light fitting glasses (except for stationary light fitting glasses), hand mirror glasses;
- 6.9. damage caused by plants, animals, parasites, except for losses caused by animals under the insured events of fire, water or glass breakage provided for in these Rules;
- 6.10. fungus, rot, mould, odour change;
- 6.11. natural wear and tear, atmospheric moisture, rust, erosion and other similar natural processes. This exclusion shall apply only to property destroyed, damaged or lost directly as a result of these processes, but shall not apply to property destroyed, damaged or lost as a result of an insured event resulting from these processes;
- 6.12. flood that was expected at the place of insurance. Flood shall be considered to be expected if, according to the official statistical data of the Hydrometeorological Service, it occurs at the place of insurance more often than once every 10 years;
- 6.13. change in the normal level of groundwater, subsoil water or water in artificial water bodies;
- 6.14. freezing of soil (also including consequential damage);
- 6.15. long-term water accumulation or vapour condensation, water splashing or water used for washing purposes;
- 6.16. defective and faulty roofing materials, external building walls, foundations, if they repeatedly (not for the first time) leak water for the same reason, which damages the insured property, except in cases described in subparagraph 4.2.3 and paragraph 5.5 of Part II;
- 6.17. water, snow, dirt entering the insured premises through external, enclosing elements of the building, unless these openings have occurred due to an insured event or as provided for in subparagraph 4.2.3 and paragraph 5.5 of Part II;

- 6.18. explosion during use of the property in the production process (when performing operations of mining, construction, repair, demolition, dismantling, etc.);
- 6.19. exposure of the insured property to fire or heat during the production process (melting, welding, drying, ironing, smoking, baking, etc.), except in cases where the fire has spread and destroyed or damaged other insured property;
- 6.20. errors, shortcomings and defects for which the manufacturer, contractor, supplier, carrier or company (person) performing warranty and technical service is liable under the warranty or in accordance with the procedure established by law;
- 6.21. collapse and disintegration of the main building structures (ceilings, walls, partitions, floors, etc.);
- 6.22. vibrations, normal settlement or expansion of parts of the building;
- 6.23. incorrect operation of the insured property (including operation in violation of the manufacturer's instructions and requirements) or installation errors, except in cases where third parties are responsible for the errors;
- 6.24. poor, inappropriate design, construction, installation, soil investigation works, due to the use of obviously defective, unsuitable parts, materials, equipment;
- 6.25. nuclear energy research, use or occurrence;
- 6.26. use or operation of any computers, computer systems, computer software, computer viruses, processes or any other electronic system for the purposes of causing damage;
- 6.27. any damage related to or caused directly or indirectly by war, aggression, hostile acts of foreign forces (regardless of whether war has been declared or not), civil war, rebellion, revolution, insurrection, internal unrest amounting to an insurrection, military or unlawful use of force and any kind of terrorist act. Other causes and circumstances that might have influenced the occurrence or amount of damage, losses or expenses shall not be taken into account.
Terrorism – endangering the life or health of many people, property or infrastructure, using or threatening to use force for political, religious, ideological or ethnic purposes, as well as with the aim of influencing or intimidating the government, the public or its part.
Damage, loss or expenses caused by or relating to response, prevention or suppression of the actions and events referred to in this paragraph shall not be indemnified.

7. Restrictions on insurance cover in respect of performance of construction, reconstruction, renovation and repair operations

Restrictions on insurance cover when carrying out construction, reconstruction, renovation, major and simple repair operations in the insured building:

- 7.1. regardless of the insurance option and insured events specified in the insurance policy, when construction, reconstruction, renovation or major repairs are carried out in the insured building, the building and the home property inside it shall be insured only against insured events of fire and natural forces;
- 7.2. insured events of natural forces shall be insured if the main structures of the insured building (external and internal walls, floors, other load-bearing and partition structures) are completed, the roof is covered and completely fixed, all windows and doors are properly installed, and other openings are covered so that construction and reconstruction in progress does not pose a risk of damage;
- 7.3. if the property is covered by the "Safe Property" insurance option, the insured events described in Section 4 of Part II relating to fire, water, natural forces, intentional acts of third parties, vehicle collision, glass breakage and electrical voltage fluctuations shall apply to simple repairs carried out in the insured building;
- 7.4. if the property is covered by the "Property" insurance option, all insured events specified in the insurance policy shall apply to simple repairs carried out in the insured building;

- 7.5. upon completion of construction, reconstruction, renovation or repair operations, the conditions specified in the insurance policy shall enter into force;
- 7.6. the end of construction, reconstruction, renovation, or major repair of a building shall be considered to be the day when all construction operations provided for in the building design are completed. The end of repair of a building shall be considered to be the day of completion of the full restoration or improvement of the properties of the building or its part;
- 7.7. The concepts of construction, reconstruction and repair are regulated by the Technical Construction Regulation STR 1.01.08:2002.

8. Place of insurance

- 8.1. The place of insurance of buildings – the address specified in the insurance policy.
- 8.2. Home property shall be insured inside buildings situated at the address specified in the insurance policy (excluding the cases provided for in these Insurance Rules and/or the insurance policy, its annexes).
- 8.3. Unless otherwise provided for in the insurance contract, home property in auxiliary buildings and outbuildings, common areas and inventoried garages, storerooms (basements) of multi-apartment buildings situated on the territory of the insured land plot of the building shall not be insured. You may choose home property insurance additionally (by specifying this in the insurance policy):
 - 8.3.1. in a locked, inventoried garage, storeroom (basement) of a multi-apartment building. We shall indemnify up to EUR 2,000 per insured event;
 - 8.3.2. in locked outbuildings or other auxiliary buildings on the territory of the insured land plot. We shall indemnify up to EUR 8,000 per insured event.
- 8.4. The insurance cover shall also apply to insured home property that has been temporarily moved from the place of insurance if this was necessary due to an insured event that has occurred or was actually imminent according to the conditions of subparagraph 3.1.3 of Part II.
- 8.5. The place of insurance for radio and TV antennas shall be the whole land plot at the address of which the home property is insured (this provision shall apply when home property is insured in a residential building or in that part of the building which is situated within a fenced enclosed area and shall not apply to multi-apartment buildings).
- 8.6. If you notify us in writing about a change of your dwelling, the insurance cover for home property shall apply to both dwellings for up to 2 months from the start of the relocation, except during the transportation of property (including loading, unloading, and temporary storage).
You must inform us of the change of the place of insurance by a registered letter or e-mail before the start of the relocation, otherwise the insurance cover shall not apply to the new place of residence.
If you continue maintaining your previous dwelling (for more than 2 months) the home property insurance cover shall not apply to the new dwelling (dual place of residence). For obtaining insurance cover for the new place of residence you will have to conclude a new insurance contract.

9. Temporary home property insurance (outside the place of insurance)

Additionally, you can choose the Temporary Insurance of Home Property. This is the insurance of the home property items owned and used by you or your family members against:

- 9.1. insured events listed in the insurance policy, when the insurance cover is valid not only at the place of insurance, but also temporarily, for not more than two months, while living at another address in the territories of the Republic of Lithuania, Republic of Latvia, Republic of Estonia in a dwelling not owned by you (inside a building).

According to this clause, insurance cover shall not apply to property situated outside the building, in non-permanently occupied housing owned by you or your family members, in auxiliary, non-residential buildings, and when you or your family member temporarily reside elsewhere due to studies at an educational institution;

- 9.2. fire, intentional acts of third parties, insured events from a hospital, rehabilitation centre or sanatorium ward, sports club, educational institution, workplace in the territory of the Republic of Lithuania;
- 9.3. insured events of fire, intentional acts of third parties, storm, in a closed area of the insured plot of the building completely fenced on all sides, only at your permanent place of residence. Insurance cover shall apply only to home property that can be kept outdoors according to its intended purpose. Losses due to storm risk to property purchased more than 10 years ago shall be indemnified at the residual value. Unexplained disappearance of items shall not be indemnified;
- 9.4. insured events of fire, intentional acts third parties in a locked boot and/or glove compartment of a car in the geographical area of Europe. Insurance cover shall only apply only to a car with the alarm system activated;
- 9.5. property damage or destruction during a car accident in the geographical area of Europe;
- 9.6. insured event of robbery outside the place of insurance in the geographical area of Europe;
- 9.7. insured events of fire, intentional acts of third parties during holidayss and business trips (when leaving for a period not exceeding 21 days) within the geographical area of Europe. Insurance cover for insured events of burglary and vandalism shall only apply if the insured property was stolen from locked premises or was damaged by breaking into the locked premises.

The insured event relating to fire shall apply according to the descriptions provided in paragraph 4.1 of Part II, to intentional acts of third parties and robbery – according to the descriptions provided in paragraph 4.3 of Part II, and to storms – according to the description provided for in subparagraph point 4.4.1 of Part II.

In the case of each insured event specified in this Section, we shall indemnify losses up to the maximum insurance benefits specified in the insurance policy, but not exceeding the value of the lost / damaged property. The number of events shall not be limited.

10. Insurance value

Insurance value means the value of the insured property on the basis of which the insurance interest is assessed and the amount of the insurance benefit payable is calculated.

- 10.1. The insurance value of buildings may be:
 - 10.1.1. replacement cost – estimated replacement costs of a building that would be required to restore a building of the same parameters, physical and operational characteristics, including all additional costs (construction, planning, design, coordination, etc.) that may arise in the construction of a new building;
 - 10.1.2. residual value – replacement costs of a building less its depreciation. Depreciation of a building shall be calculated according to the standards specified in paragraph 15.9 of Part II.
- 10.2. The insurance value of home property may be:
 - 10.2.1. replacement cost – expenses for purchasing a new property of the same purpose, type, quality, power or similar technical parameters. The total value of the insured property for each insured item is not indicated in the insurance policy because losses actually incurred by you shall be indemnified;
 - 10.2.2. residual value – the value at which losses shall be indemnified for home property older than 10 years. That is, when insuring at residual value, losses to home property that is not older than 10 years on the date of the event shall be indemnified at replacement cost and for home property that is older than 10 years – 30% of replacement cost of such property shall be indemnified.

- 10.3. The insurance value of glass shall always be the replacement cost, i.e. the value of new glass of the same type, including expenses for the work related to the replacement of the damaged glass.
- 10.4. The value of antiques, works of art and valuables shall be determined according to their acquisition documents, expert assessments or by mutual agreement.

11. Sum insured and deductible

- 11.1. The sum insured (if specified in the insurance policy) shall be the maximum insurance benefit specified in the insurance contract, which in all cases shall be based on the property replacement cost and shall be our maximum liability for each insured event.
- 11.2. The property shall be insured at the agreed sum insured and the insured value specified in the insurance policy for each group of objects or for each object separately. If the sum insured for any object is not specified or is equal to zero, such object shall not be considered insured.
- 11.3. The underinsurance clause shall apply when the sum insured specified in the insurance policy is by more than 10% lower than the actual calculated insurance value.
- 11.4. In the case of insurance at increased sums, the insurance benefit shall be calculated according to the procedure established by laws of the Republic of Lithuania.
- 11.5. The insurance benefit shall not reduce the sum insured specified in the insurance contract if the insured property is restored, except in the cases of total loss and the limits set out in these Rules, the insurance policy, and its annexes.
- 11.6. Property shall be insured with or without unconditional deductible. Unconditional deductible is the amount unconditionally paid by you in the case of each insured event. It shall always be indicated in the insurance policy.
- 11.7. You may choose one of two methods of determining the sum insured of home property:
- 11.7.1. before signing the insurance contract you shall prepare a list of insured items, in which you specifically indicate the replacement cost of each item, i.e. the new price of those items at the time of conclusion of the contract. The total replacement cost of home property shall be the maximum insurance benefit. In such case, only the specific items indicated the list provided by you shall be insured. The home property items described in subparagraph 1.3.10 and paragraph 1.5 of Part II may not be included in the list;
- 11.7.2. we may calculate the sum insured of home property based on the total area of your dwelling applying a rate per square meter.

12. Rights and obligations of the parties

- 12.1. Your obligations before concluding the insurance contract:
- 12.1.1. to provide the available and correct information about the circumstances that may affect the calculation of the insurance premium, the probability of occurrence of the insured event, and our decision to conclude the insurance contract. The essential circumstances that you must inform us about shall include the information about the dwelling (year of construction, reconstruction and repair, structure, area, security devices), history of claims incurred, information about other insurance contracts in respect of the same property;
- 12.1.2. to indicate whether the insured building (home property inside it) is permanently or non-permanently occupied. A building where you and/or your family members maintain the main household shall be considered by us to be a permanently occupied building;
- 12.1.3. to allow us to inspect the insured property.

12.2. Your obligations during validity of the insurance contract:

- 12.2.1. to follow recommendations and instructions of manufacturers, builders, assemblers, etc., regarding safe operation of the property;
- 12.2.2. to comply with safety measures and properly operate the insured property, to install and operate electrical installations, fireplaces, stoves, heating boilers and chimneys in a proper manner. Defects and deficiencies in the equipment must be eliminated immediately;
- 12.2.3. to properly maintain pipelines in your possession, immediately eliminate any faults or deficiencies and protect them from freezing. Drain all water from pipelines if the building is not sufficiently heated and maintained during the cold season;
- 12.2.4. within 3 calendar days after the event or on the first business day after you became aware of it, to notify us by one of the methods provided for in item 2.3.2.2 of Part III;
- 12.2.5. depending on the nature of damage, to report the incident to the relevant authorities: in the case of a vehicle collision, intentional acts of third parties – to the police within 24 hours of becoming aware of it, in the case of fire – to the fire department, in the case of damage caused by water and natural forces – to the emergency service, the administrator or association of the multi-apartment building, etc.;
- 12.2.6. in the case of intentional acts of third parties, to provide us and the police with a list of lost, damaged or destroyed items within 3 working days. Reports submitted later shall be considered valid if the fact of possession of the item is proved and documents supporting its value are provided;
- 12.2.7. when an accident occurs, to provide evidence of the possession of all lost or destroyed items and their value. Evidence of the disposition of items shall be considered to be documents substantiating payment, video recordings, photographs, warranty documents, certificates or other evidence that can objectively confirm the possession and value of the items before the accident. Proof of value shall be considered to be payment receipts, bank transfer statements, hire-purchase contracts, property valuation reports and other documents demonstrating the possession and value of these items.

12.3. Other rights and obligations that you and we have are indicated in Part III.

13. Insurance for the benefit of a third party

- 13.1. When the insurance contract is concluded for the benefit of a third party (beneficiary), you shall be responsible for the performance of the contract. We shall be entitled to require the beneficiary to perform the insurance contract if you have not performed the contract or performed it partially, and the beneficiary requires payment of the insurance benefit.
- 13.2. When the ownership right of the insured property is transferred from the person in whose interests the insurance contract was concluded to another person, the rights and obligations under the insurance contract shall not pass on to the new owner of the insured property. You must inform us in writing within 3 business days of the transfer of rights and obligations.

14. Procedure for calculating the amount of insurance premiums

- 14.1. The insurance premium amount shall be determined by us on the basis of the information provided about the insured property for the purpose of risk assessment.
- 14.2. The insurance premium shall be calculated using an automated decision-making method.
- 14.3. The insurance premium amount shall depend on: the selected insured events, payment method, the place where the property is situated, the type of property and insurance value, structure of a building, condition and depreciation of the property, security devices and other facts that we ask you to provide.

15. Procedure for determining damage

- 15.1. We shall determine the amount of loss of the insured event based on documents confirming the fact and amount of loss and actual repair costs. Only losses actually incurred shall be indemnified.
- 15.2. The amount of losses incurred by you, your family member or beneficiary due to an insured event shall be calculated taking into account:
 - 15.2.1. damage caused by the event ((property loss or damage; however not taking into account expenses incurred and income not received, except in cases specified in the insurance contract);
 - 15.2.2. the principle of compensation (the insurance benefit may not exceed the damage caused by the event);
 - 15.2.3. the property insurance value (replacement cost or residual value);
 - 15.2.4. whether the building and/or home property is being rebuilt (repaired) or not.
- 15.3. When the building is insured at replacement cost and, as a result of the insured event:
 - 15.3.1. is destroyed and rebuilt, the loss shall be considered to be the cost of constructing the building of the same parameters, physical and operational characteristics in the same location;
 - 15.3.2. is damaged and being repaired, the loss shall be considered to be the cost of repairs of the building.
- 15.4. If the building is insured at residual value, the loss shall be considered to be the cost of restoring the building, after deducting the depreciation of the building. In the event of damage to the building, depreciation shall not be calculated for the works being carried out.
- 15.5. A building shall be considered destroyed if the cost of its repair is equal to or exceeds the cost of construction of the same building immediately before the insured event.
- 15.6. If the insured property is destroyed, the loss shall, in all cases, be reduced by the value of debris remaining after the insured event.
- 15.7. If it is not legally or economically possible to rebuild the building in its previous location, then, with our prior written consent, it may be rebuilt in another location in the Republic of Lithuania.
- 15.8. The estimate of reconstruction operations to be carried out shall be agreed with us.
- 15.9. Depending on the construction of buildings, the annual depreciation rates shall be applied to calculate the depreciation of buildings:
 - 15.9.1. masonry buildings – 0.8%;
 - 15.9.2. log houses and log houses with brickwork – 1.5%;
 - 15.9.3. wooden frame, wooden frame with brickwork, wooden panel, metal, glass buildings – 2.5%;
- 15.10. When home property is insured at replacement cost, the loss shall be considered to be:
 - 15.10.1. in the case of its damage – the price of repair (restoration) of items;
 - 15.10.2. in the case of total destruction (loss) – the price of acquisition of new items.
- 15.11. When home property is insured at residual value, 30% of replacement cost of such property shall be indemnified.
- 15.12. If you can provide proof of possession of stolen or destroyed items, but cannot provide evidence of their value, we shall indemnify according to the average market price of the item.

- 15.13. If you cannot provide evidence of the possession of stolen or destroyed items and their values, you can describe the essential characteristics of the property you had, which do not raise doubts about the use of such property in your home. In undisputed cases, the amount of compensation for damage shall be equal to the value of the lost property. No indemnity shall be paid for items in respect of which false statements were made or the fact of their disposal is not demonstrated.
- 15.14. If the calculated depreciation of buildings or home property exceeds 70 %, such property is depreciated to a maximum extent and its value on the day of the insured event constitutes 30 % of the replacement value of such property.
- 15.15. The amount of losses shall exclude the costs for the improvement, betterment, if any, of buildings and/or home property compared to the condition of buildings and/or home property before the insured event, and for the repair of defects that existed before the insured event.
- 15.16. The amount of losses shall exclude the costs that would have been incurred if the insured event had not occurred.
- 15.17. The amount of loss shall exclude the losses directly related to the heritage, architectural, artistic or other special value of the insured object.
- 15.18. No indemnification shall be paid for any loss or part thereof which has been compensated by public authorities or other persons.
- 15.19. Loss caused to the property that was inoperative, damaged or broken at the time of the conclusion of the contract shall not be indemnified.
- 15.20. The insurance benefit for construction, planning, design, coordination and construction supervision costs incurred during the construction of a new building shall be indemnified up to EUR 6,000.
- 15.21. The insurance benefit for work tools and equipment that you or your family members use in individual business activities shall be indemnified up to EUR 1,000 per insured event.
- 15.22. Hotel or other residential dwelling rental costs, including breakfast, shall be indemnified when, due to an insured event, you and your family members cannot live in the insured dwelling and are forced to rent temporary living space because:
- 15.22.1. there is no possibility to maintain a temperature of at least 15 degrees in the dwelling;
 - 15.22.2. all engineering systems in the dwelling (electricity, plumbing and heating) are out of order at the same time;
 - 15.22.3. the entire area of the dwelling is flooded or sooty;
 - 15.22.4. the dwelling was destroyed or is in a state of emergency after the event.
We shall pay the cost of renting a hotel or other accommodation for the period until your dwelling or its part again becomes suitable for living; however not more than up to EUR 2,000. The need for temporary accommodation shall be agreed with us.
- 15.23. The costs of interrupting or cancelling a holiday trip shall be indemnified when all of the following conditions are met:
- 15.23.1. the loss caused to the insured property by the insured event that has occurred, compared to the condition of the affected property before the event, is substantial;
 - 15.23.2. your presence at the place of insurance (or in Lithuania) is necessary for the assessment of loss;
 - 15.23.3. the event affects further security of the insured property.
- 15.24. We shall indemnify documented expenses for interruption or cancellation of a holiday trip:

- 15.24.1. in the case of trip cancellation – costs for already purchased travel tickets, accommodation, car rental. We shall also indemnify the costs for excursions purchased from companies providing tourism services;
- 15.24.2. in the case of trip interruption – costs for changing travel tickets or purchasing new ones when travelling to a permanent place of residence in Lithuania, by economy class by a public transport vehicle of a similar type of transport.
- 15.25. We shall have the right to deduct from the insurance benefit all insurance premiums outstanding for the current insurance year.
- 15.26. Expenses for services provided by fire-fighters or other public services shall not be indemnified.
- 15.27. The insurance benefit for the property held by right of common partial ownership shall be assessed pro rata to your share of the common partial ownership and shall be paid out only upon submission of documents substantiating the expenses incurred upon occurrence of the insured event specified in the insurance policy.
- 15.28. If the insurance contract provides for an unconditional deductible, it shall be deducted from the insurance benefit. When several insurance objects are insured under one insurance contract and they suffer damage during one insured event, a single, maximum, unconditional deductible shall be applied, except for individually applicable exemptions provided for in the extension clauses and annexes to the insurance policy.
- 15.29. The unconditional deductible shall not apply to:
- 15.29.1. losses due to increased costs for utility services after the insured event in accordance with the conditions of subparagraph 1.1.9 of Part II and expenses for interest of a credit institution in accordance with the conditions of subparagraph 1.1.10 of Part II;
- 15.29.2. if after the insured event the liable for it are identified and the liability of the persons who caused the damage is accepted, we shall pay the insurance benefit without applying the unconditional deductible.
- 15.30. Expenses for works carried out by emergency services:
- 15.30.1. the necessary expenses incurred by you shall be indemnified if the damage occurred at the place of insurance and your insured property was affected;
- 15.30.2. if an accident of engineering systems occurred outside the place of insurance and your insured property was affected, the part of expenses equal to the ratio of the total area of the premises owned by you to the total area of the entire building shall be indemnified;
- 15.30.3. shall not be indemnified if the insured property was not damaged or the event is recognized to be a non-insured event.
- 15.31. If, after the insured event, the building is not reconstructed and not repaired the indirect costs of restoration of the building shall be deducted from the insurance benefit. Indirect costs of restoration of the building shall be the costs of design, construction, planning, coordination, social insurance, value added tax, other taxes and fees incurred due to construction operations.
- 15.32. Both we and you may hire independent experts and rely on their findings to determine the causes of the event and the amount of the loss. Independent experts may be persons specified in the lists of experts provided by the Authority of Audit, Accounting and Property Valuation of the Republic of Lithuania and the Ministry of Justice of the Republic of Lithuania. The costs of an independent expert, if one has been hired, shall be borne by the party who requested his services.

16. Payment of insurance benefit

- 16.1. In the case of destruction or damage to buildings, the insurance benefit shall be paid out on the basis of documents approved by us and demonstrating the amount of loss and, if the building is being restored (repaired) – the actual costs of restoration (repair) of the building.

- 16.2. In the case of home property insurance, the insurance benefit shall be paid out on the basis of documents approved by us and demonstrating the amount of loss as well as the actual costs of restoration (repair) of the building (purchase documents, invoices for repair (restoration) operations that must be carried out in order to restore (recover) the home property damaged due to the insured event and other documents). The maximum insurance benefit, when home property insurance by area is selected, shall be up to EUR 400 / m² unless otherwise provided for in the insurance policy, but not more than the actual damage.
- 16.3. The insurance benefit in respect losses for property transferred to you or your family members by your employer shall be paid only upon written confirmation from the employer that the damaged property was transferred to you or your family members for personal or professional use and upon receipt of the employer's request to pay the insurance benefit.
- 16.4. In the case of extended warranty insurance, you must provide us with the documents demonstrating the purchase or possession of the insured property and the documents proving the issuance of the manufacturer's warranty. If these documents are not provided, losses shall not be indemnified.
- 16.5. The amount of insurance benefits may not exceed the sum insured of the insured property selected in the insurance policy, if it is specified in the insurance contract.
- 16.6. We shall have the right to choose to restore, repair or purchase a new item instead of paying out the insurance benefit in cash.
- 16.7. If home property is destroyed after we have paid out the insurance benefit for the purchase of a new item, we shall have the right to request you in writing to hand over the damaged property or its remains to us within the specified period, and, in that case, you must hand over the damaged property or its remains to us within the period specified by us.
- 16.8. If you recover the property after payment of the insurance benefit you must immediately repay the insurance benefit to us. If the property is recovered damaged, we must reimburse the repair costs in accordance with these Insurance Rules.

17. Grounds for non-payment of insurance benefit

We shall be exempted from payment of the insurance benefit:

- 17.1. if you or the beneficiary did not notify us in writing about the event within the time limits set out in these Rules, except in the cases when it is proved that we learned about the insured event in time or where failure to notify about the insured event does not affect the assessment of the circumstances of the damage and the determination of the amount of the loss;
- 17.2. if the security systems specified by you when concluding the insurance contract were faulty, disconnected or not installed before and after the event;
- 17.3. if the insured event occurred because you, your family members and/or the beneficiary were under the influence of alcohol, narcotic and toxic substances, strong medications; use of technically unsound equipment or use of equipment not for its intended purpose or in a place not intended for it; gross violation of general fire safety rules, which had an impact on the occurrence of the insured event.

We shall have the right to reduce the insurance benefit by 15–50% in the following cases:

- 17.4. the damage caused to property which has not been used, stored or permanently occupied by you, except when this was provided for in the insurance policy;
- 17.5. you default on the obligations referred to in Section 12 of Part II and Section 2 of Part III;
- 17.6. the damage occurred due to an increase in risk and you have not informed us about that as provided for in item 2.2.2.4 of Part III.

We shall have the right to refuse payment of the insurance benefit if:

- 17.7. you or your family members have not reported the intentional act of third parties to the police;
- 17.8. you or your family members have received full or partial compensation for damage from a third party liable for damage to the insured property.

18. Terms and conditions of long-term and automatically renewed insurance contracts

- 18.1. If the insurance contract is valid for more than one calendar year, after the end of the current insurance year or after a change in circumstances, the parties to the insurance contract may agree on other terms and conditions of insurance. We shall have the right to reassess the risk, i.e. the loss ratio of the current insurance contract, changes in property values and cases of increased risk and, on that basis, recalculate the insurance premium, deductible or provide for other terms and conditions of the insurance contract. If we do not inform you in writing about changes to the terms and conditions of insurance one month before the end of the current insurance year, the insurance contract shall be valid during the next insurance year under the same terms and conditions as in the previous year, and the insurance premium must be paid in the same amount and within the same time limits.
- 18.2. Before concluding an insurance contract for one year, we may individually agree with you on the automatic extension of the insurance contract for the next year.

19. Cases of increase and decrease in insurance risk

- 19.1. After concluding the insurance contract, you must inform us in writing about potential or actual increase in risk within 7 days before the increase in risk (or immediately as soon as it becomes known). An increase in risk shall be considered to be the following cases:
 - 19.1.1. the insured property is transferred to third parties on lease, loan or other grounds;
 - 19.1.2. if you no longer live in, maintain or visit the insured buildings for more than 45 days;
 - 19.1.3. a permanently occupied building becomes non-permanently occupied;
 - 19.1.4. the insured property is used not for its purpose;
 - 19.1.5. the insured property is used for commercial activity;
 - 19.1.6. the security or fire safety condition of the insured property deteriorates;
 - 19.1.7. construction, repair, reconstruction operations are carried out in the insured building (operations involving hot work shall be considered to be an increase in risk: welding, cutting and covering with pitch using open flames, metal cutting and other work during which the temperature rises above 100 °C);
 - 19.1.8. flammable or explosive materials are stored at the place of insurance and this was not known to us at the time of conclusion of the contract;
 - 19.1.9. any circumstance that you indicated in your application for home property insurance contract and/or in the insurance contract changes.
- 19.2. A reduction in insurance risk shall be the cases when the existing circumstances change and the probability of an insured event decreases. You shall have the right to contact us in writing regarding the assessment of changed insurance risks, changes to insurance terms and conditions, or changes to insurance premiums.

III. General part

1. Insurance contract conclusion

- 1.1. The insurance contract shall be concluded when you submit an application to conclude an insurance contract and provide other information requested by us. The application to conclude an insurance contract may be oral or, in the cases required by us, in writing. You shall be responsible for the accuracy of the data specified in the application to conclude the insurance contract.
- 1.2. The insurance contract shall be concluded when we provide you with the Insurance Rules and sign the insurance policy with you, and/or when you pay the full or first insurance premium within the period specified in the insurance policy.
- 1.3. The insurance contract shall be concluded using the standard Insurance Rules. However, we may agree with you on individual terms and conditions of the insurance contract which shall take precedence over the standard Insurance Rules. Individual terms and conditions of insurance shall be written in the insurance policy or its annexes.

2. Rights and obligations of the Parties

- 2.1. Your and our rights and obligations before concluding the contract:
 - 2.1.1. You shall have the right to:
 - 2.1.1.1. get acquainted with the Insurance Rules and receive their copy;
 - 2.1.1.2. file with us an application to conclude an insurance contract.
 - 2.1.2. You shall have the obligation to:
 - 2.1.2.1. provide us with all the information we request and allow us to perform all required actions necessary to assess the insurance risk;
 - 2.1.2.2. provide us with all available information about circumstances known to you that may have a significant impact on the probability of an insured event and/or the amount of losses;
 - 2.1.2.3. inform us about all insurance contracts concluded with other insurers in respect of the same risks and the same object, indicating the other insurer, the validity periods of the insurance contract, the sums insured, the objects insured and the insured events;
 - 2.1.2.4. before concluding an insurance contract for the benefit of a third party, inform the insured persons about such contract and about their personal data to be processed by the insurer for the purpose of concluding and performing the contract.
 - 2.1.3. We shall have the right to:
 - 2.1.3.1. request information from you necessary to assess insurance risk and conclude an insurance contract;
 - 2.1.3.2. refuse to provide an insurance offer and conclude an insurance contract without giving reasons.
 - 2.1.4. We must provide you with an opportunity to get acquainted with these Insurance Rules.
- 2.2. Your and our rights and obligations during validity of the insurance contract
 - 2.2.1. You shall have the right to request a change or termination of the insurance contract.
 - 2.2.2. You shall have the obligation to:
 - 2.2.2.1. pay the insurance premium and/or its parts within the time limits specified in the insurance contract;

- 2.2.2.2. on your own initiative or at our request, take all possible measures to prevent or minimize potential damage and follow the related instructions received from us, if any;
 - 2.2.2.3. inform the insured person about the concluded insurance contract and about all the terms and conditions of the insurance contract;
 - 2.2.2.4. immediately, not later than within 7 days, as soon as you become aware of a particular case of increase in the insurance risk, notify us about it. Cases of increase in the insurance risk shall be determined in the terms and conditions of the type of insurance, additional terms and conditions and other documents constituting the insurance contract;
 - 2.2.2.5. inform us about changes in your contact details.
- 2.2.3. We shall have the right to:
- 2.2.3.1. claim the amounts of insurance benefits paid from the person liable for the damage caused (subrogation), if this is not in conflict with the imperative provisions of laws;
 - 2.2.3.2. if the insurance risk increases, demand a change in the terms and conditions of the insurance contract and/or a recalculation of the insurance premium.
- 2.2.4. Upon your request, we shall issue copies of the insurance contract.
- 2.3. Your and our rights and obligations upon occurrence of the event
- 2.3.1. You shall have the right to receive information about the progress of the investigation of the event according to the procedure prescribed by laws.
 - 2.3.2. You shall have the obligation:
 - 2.3.2.1. take reasonable measures to avoid or minimize potential damage and comply with our requirements related to that, if any;
 - 2.3.2.2. report the accident and/or claim received to us via the internet at www.ergo.it/zalos or by calling at 1887 (from abroad: +370 5 2683222) and provide to us all available information about the circumstances of the event;
 - 2.3.2.3. provide us with all documents requested by us, necessary to investigate the circumstances of the event and determine the amount of damage and compensation, and fulfil our other requirements related to the investigation of the incident;
 - 2.3.2.4. provide us with the information about concluded insurance contracts in respect of the same insurance object;
 - 2.3.2.5. refrain from recognising and/or fulfilling any third party claims for damage or taking any other actions related to the recognition or compensation for damage without our written consent;
 - 2.3.2.6. at our written request, authorize us in writing to make all, in our opinion, appropriate statements on your behalf related to the satisfaction or rejection of third party claims;
 - 2.3.2.7. provide us with all information and documents that we need in order to properly exercise the right transferred to us to claim the amounts of insurance benefits paid from the persons responsible for the damage caused;
 - 2.3.2.8. if third parties file a claim for damages in court, grant powers of attorney, at our request, to our appointed lawyer and provide all explanations and documents deemed necessary by the appointed lawyer or us.
 - 2.3.3. Our obligation, upon occurrence of an insured event, shall be to pay insurance benefits within the time limits specified in the Insurance Rules.
 - 2.3.4. The beneficiary, the insured person or the affected third party shall have the right to:
 - 2.3.4.1. receive information about the progress of investigation of the accident;
 - 2.3.4.2. claim payment of the insurance benefit in accordance with the procedure established by legal acts and the insurance contract.
 - 2.3.5. The beneficiary, the insured person and the affected third party must provide us with all documents and information requested by us about the circumstances and consequences of the event.

- 2.4. If, after concluding the insurance contract, it transpires that you have provided us with incorrect information about the circumstances that may have a significant impact on the assessment of insurance risk, we, in accordance with the conditions established by legal acts, shall have the right to demand that the insurance contract be declared invalid, to propose to change the insurance contract or request its termination, as well as to reduce the insurance benefit or refuse to pay it.
- 2.5. Your and our additional rights and obligations shall be established by applicable legal acts.

3. Insurance contract validity. Application of insurance cover

- 3.1. In all cases, the entry into force of the insurance contract shall be linked to the payment of the full or first insurance premium, i.e. the insurance contract shall enter into force only after you pay the full or first insurance premium, regardless of whether the insurance contract provides that the full or first insurance premium must be paid on the date of conclusion of the contract, or whether the contract provides for a later deadline for payment of the full or first insurance premium:
 - 3.1.1. if the insurance contract provides that the full or first insurance premium must be paid on the day of conclusion of the insurance contract and you have paid it on time, the insurance contract shall enter into force from the day and hour of the beginning of the insurance contract period specified in the contract, and the insurance cover shall apply only to insured events occurring after the insurance contract enters into force;
 - 3.1.2. if the insurance contract provides that the full or first insurance premium must be paid later than the date of conclusion of the insurance contract and you have paid it on time, the insurance contract shall enter into force from the time of payment of the insurance premium, and the insurance cover shall also apply to insured events of which the parties to the insurance contract were not aware when concluding the insurance contract and which occurred from the day and hour of the beginning of the insurance contract period specified in the contract until the time of entry into force of the contract (i.e. the insurance cover shall apply retroactively);
 - 3.1.3. if you pay the full or first insurance premium after the premium payment deadline specified in the insurance contract, then, regardless of whether the insurance premium was due to be paid on the day of conclusion of the contract or whether the contract provided for a later payment deadline, the insurance contract shall enter into force only from 00:00 hr of the next day following the payment of the insurance premium, and the insurance cover shall apply only to insured events occurring after the entry into force of the insurance contract;
 - 3.1.4. in all cases provided for in paragraph 3.1 and subparagraphs 3.1.1–3.1.3 of this clause, the insurance cover shall be applied not earlier than from the date of the beginning of the insurance contract period specified in the insurance contract.
- 3.2. If the insurance premium is paid in instalments, all other insurance premiums after the first insurance premium shall be considered to be deferred insurance premiums, and their payment shall be deferred until the payment deadline specified in the contract.
- 3.3. If you fail to pay the deferred part of the insurance premium within the period specified in the insurance contract or if you pay it only partially, we will notify you in writing that after 15 calendar days from the date of sending the notification about the outstanding insurance premium, your insurance cover will be suspended, and after 30 calendar days from the date of sending this notification, the insurance contract will terminate without separate notice.
- 3.4. If you pay the insurance premium during the period from the suspension of insurance cover to its expiry specified in paragraph 3.3 of this clause, the insurance cover shall enter into force from 00:00 hr on the 3rd (third) calendar day following the payment of the premium.
- 3.5. The basis for payment of the insurance premium shall be the insurance policy or insurance premium invoice issued by us, or a document corresponding to it.

- 3.6. The insurance contract shall be concluded for the period specified in the insurance policy.

4. Terms and conditions of double insurance, supplementary insurance and underinsurance

- 4.1. If it is found that the insurance contract has been concluded with other insurance companies for the same insurance risks and the object of insurance, we and other insurance companies would pay the insurance benefit in proportion to the sums insured so that the total benefit paid does not exceed the total amount of claim (double insurance).
- 4.2. If only part of the value of the property or insurance risk is insured, you may additionally insure the property or insurance risk by concluding an additional insurance contract with us or another insurance company (supplementary insurance). In that case, the total sum insured under all insurance contracts may not exceed the insurance value.
- 4.3. If the sum insured specified in the insurance contract is less than the insurance value, upon the occurrence of the insured event, we will compensate for the part of the losses incurred pro rata to the ratio of the sum insured to the insurance value.

5. Conditions for amending, supplementing and terminating the insurance contract

- 5.1. The insurance contract may be amended by written agreement between us and you. If no effective date is specified when making amendments to the contract, the amendments shall enter into force from the amendment date.
- 5.2. The insurance contract may be terminated by agreement between you and us or unilaterally, on the grounds set out in this section of the Insurance Rules. The party to the insurance contract must notify the other party to the insurance contract in writing of the termination of the insurance contract not later than 30 (thirty) days in advance, unless another notice period is specified in the insurance contract. Termination of the insurance contract shall not relieve of the performance of obligations arising before the date of termination. If the insurance contract is concluded for the benefit of a beneficiary, upon our request, you must provide the beneficiary's written consent to the termination of the insurance contract.
- 5.3. You may terminate the insurance contract if, after the entry into force of the contract, the possibility of occurrence of the insured event has disappeared or the insured risk has ceased due to circumstances unrelated to the insured event (e.g., the insured object has perished for reasons not related to the insured event, etc.). In that case, we shall have the right to the part of the insurance premium pro rata to the term of validity of the insurance contract.
- 5.4. If the insurance contract is terminated on your initiative on the grounds other than those specified in paragraph 5.3, the insurance premium paid shall not be refunded. We shall have the right to refund to you a part of the insurance premium pro rata to the remaining unused period of validity of the insurance contract, after deducting the costs of concluding and performing the insurance contract and the insurance benefits paid under that contract. The costs of concluding and performing the insurance contract shall amount to 10% of the insurance premium, but not less than EUR 10.00.
- 5.5. If you, as a natural person, conclude an insurance contract for the purposes not related to your business, trade, craft or profession using means of communication (internet, telephone, e-mail, etc.), you shall have the right to withdraw from such insurance contract within 14 days from the date of its conclusion, except for:
- 5.5.1. the insurance contracts the term of which is shorter than 30 days;
- 5.5.2. the insurance contracts under which a notification of an insured event has been received.
- 5.6. In order to withdraw from the insurance contract in the cases provided for in paragraph 5.5, you must provide us with a completed model form of withdrawal from the contract (posted on www.ergo.lt, or, on your request, provided by e-mail or issued at any ERGO customer service branch) or a clear statement regarding your decision

to withdraw from the insurance contract. The completed form of withdrawal from the contract or statement shall be e-mailed to info@ergo.lt or delivered to any ERGO customer service branch.

Withdrawal from the insurance contract shall be carried out according to the applicable legal acts of the Republic of Lithuania.

- 5.7. We shall have the right to terminate the insurance contract due to a material breach of the terms and conditions of the insurance contract on your part. In that case, we shall be entitled to a part of the insurance premium proportionate to the period until the date of termination of the insurance contract. Failure to notify us of an increase in risk (a change in the information specified in the application for an insurance contract and the insurance certificate) shall be considered a material breach of the insurance contract.
- 5.8. Upon receiving a notification of an increase in insurance risk, we shall have the right to demand that the terms and conditions of the insurance contract be amended or that the insurance premium be increased. If you do not agree to the changes in the insurance terms and conditions, we shall have the right to demand termination of the insurance contract and indemnify you for losses to the extent that they are not covered by the insurance premiums received, if you have not notified us of the increase in the insurance risk within 7 calendar days.
- 5.9. Notwithstanding any other provisions of the insurance contract, insurance cover shall only apply to the extent that it does not conflict with any trade and economic sanctions, prohibitions, or restrictions imposed by the United Nations resolutions, any laws or regulations of the European Union, the United Kingdom or the United States of America. If the aforementioned sanctions, prohibitions or restrictions directly or indirectly prevent us from providing services under this contract, we shall have the right to terminate it unilaterally by notifying you in writing.

6. Insurance contract currency

- 6.1. Insurance premiums and insurance benefits may be paid in the national and/or foreign currency, provided that this does not conflict with laws of the Republic of Lithuania.
- 6.2. If the insurance premium is paid in a currency other than that specified in the insurance policy, the amount of the insurance premium paid shall be determined using the official exchange rate applicable on the date of conclusion of the insurance contract.

7. Procedure and time limits for payment of insurance benefits

- 7.1. The insurance benefit shall be paid without exceeding the sum insured.
- 7.2. We shall reduce the calculated amount of the insurance benefit by the amount of deductible specified in the insurance policy (if applicable). The insurance benefit for the same insured event shall be paid by applying one – the largest – deductible.
- 7.3. We shall compensate for your reasonable and necessary expenses incurred in order to minimise the amount of claim according to our instructions, if any.
- 7.4. We shall have the right to reduce the insurance benefit by any outstanding insurance premiums that are due on the date of payment of the benefit.
- 7.5. If the insurance contract terminates when the insurance benefit (the total sum insured) is paid, all insurance premiums outstanding under the insurance contract shall be deducted from the insurance benefit.
- 7.6. We shall have the right to defer the payment of the insurance benefit if a civil, administrative or criminal case is pending before court where the circumstances relevant for deciding on the insurance of the event and/or its consequences are being investigated. In that case, the payment of the insurance benefit may be deferred until enforcement of the court decision.

- 7.7. We must disburse the insurance benefit or, if the damage is indemnified in instalments – its first instalment not later than within 30 days from the date on which we receive all the information necessary to determine the fact, circumstances, consequences of the insured event and the amount of the insurance benefit.
- 7.8. If the insurance benefit has not been paid, we must provide you (the beneficiary or the affected third party), every 30 days from the date of notification of the insured event, with written detailed information about the progress of the investigation of the insured event, except in the cases when the documents or information have not been received from you (the beneficiary or the affected third party) only and you have already been notified of the documents or information that you must provide for the investigation of the insured event.
- 7.9. If the event that has occurred is declared to be an insured event, but you and/or the affected third party and we do not agree on the amount of the insurance benefit, and the precise assessment of the damage takes longer than 3 months, we, upon your written request, must pay the amount equal to the insurance benefit which is not disputed by the parties.
- 7.10. When refusing to pay an insurance benefit or reducing it, we shall provide you and the persons entitled to the insurance benefit with the written information on the reasons for such a decision.
- 7.11. The insurance benefit shall not be paid if:
- 7.11.1. the event is declared to be a non-insured event;
 - 7.11.2. you or the affected third party attempted to mislead us by falsifying facts relevant for the identification of causes of the insured event and provided incorrect data;
 - 7.11.3. the insured event occurred due to your, the insured person's or the beneficiary's intentional acts, except where the intentional acts or omissions are of social value (necessary self-defence, performance of a civic duty, etc.);
 - 7.11.4. the payment of the benefit would result in any violation of trade and economic sanctions, prohibitions or restrictions under the United Nations resolutions, laws and/or regulations of the European Union, the United Kingdom or the United States of America;
 - 7.11.5. in other cases provided for in the insurance contract and/or legal acts.
- 7.12. We shall have the right to reduce the insurance benefit or refuse to pay it:
- 7.12.1. if you have improperly fulfilled the obligations set out in the insurance contract, and due to that we were unable to ascertain whether an insured event has occurred, the extent of losses incurred and/or to exercise the right of subrogation against the person responsible for the damage. If the insurance benefit has been paid, but due to your actions specified in this paragraph it has become impossible for us to exercise the right of subrogation against the person liable for the damage, we shall have the right to demand that you return the insurance benefit received or the respective part thereof;
 - 7.12.2. if the damage has occurred because of your deliberate failure to take reasonable measures to avoid or minimize it and/or failure to follow our instructions to avoid or minimize the damage;
 - 7.12.3. if you have acknowledged the validity of the claim submitted to you without our consent, assumed financial obligations for indemnification of losses or indemnified the loss by yourself, except where the loss amount does not exceed the deductible amount;
 - 7.12.4. in other cases provided for in the insurance contract and/or legal acts.
- 7.13. The insurance benefit shall be paid in the national currency. If the sums insured, deductibles, insurance premiums or other amounts are specified in the insurance contract not in the national currency, payments under the insurance contract shall be made in the national currency at the official exchange rate set by the Bank of Lithuania on the payment date.

8. Information on personal data protection

- 8.1. We shall process personal data received from you, persons insured under the insurance contract, your family members, other persons equivalent to you under the insurance contract or other participants in the insurance contract in order to provide insurance services and perform related actions.
- 8.2. In order to assess the insurance risk, submit an insurance offer or conclude an insurance contract, assess the circumstances of the insured events that occurred and determine the amount of the insurance benefit, we may provide and collect personal data from state registers, banks, law enforcement agencies, fire departments, emergency services, multi-apartment building administrators, multi-apartment building associations, independent experts, healthcare institutions, other natural and legal persons.
- 8.3. Personal data may be disclosed to third parties (law enforcement and other institutions, reinsurers, companies providing us with customer service and other services, other natural or legal persons) if this is necessary for the conclusion or performance of the insurance contract, or on other lawful grounds.
- 8.4. You or any other person whose personal data we process shall have the right to contact our Data Protection Officer (by e-mail: asmensduomenys@ergo.lt or phone 1887) on all issues related to the processing of personal data and the exercise of your rights.
- 8.5. If you or another person whose data we process believe that his/her rights regarding the processing and protection of personal data have been violated, you shall have the right to file a complaint with the State Data Protection Inspectorate.
- 8.6. More detailed information about our processing of personal data can be found in ERGO's Privacy Policy posted on our website at www.ergo.lt.

9. Procedure for transfer of the insurer's rights and obligations under insurance contract to another insurer

- 9.1. We shall have the right to transfer our rights and obligations under insurance contracts to another insurer in the manner prescribed by legal acts of the Republic of Lithuania.
- 9.2. If you disagree with the change of the insurer, you shall have the right to terminate the insurance contract and to receive the unused part of the insurance premium pro rata to the remaining term of validity of the insurance contract.

10. Dispute settlement procedure

- 10.1. All disagreements regarding the conclusion, performance or termination of the insurance contract shall be resolved by mutual negotiations, and if an agreement cannot be reached, the dispute may be resolved out of court or in court, in the manner prescribed by laws of the Republic of Lithuania.
- 10.2. For out-of-court settlement of disputes, you shall have the right to contact the supervisory authority of the financial market participants – the Bank of Lithuania (address: Totorių g. 4, LT-01121 Vilnius). Information about the procedure for settlement of disputes between consumers and financial market participants is posted on http://www.lb.lt/gincu_nagrinejimas.
- 10.3. The Insurance Contract shall be governed by the law of the Republic of Lithuania.

What to do in the case of damage?

If an accident occurs:

- Report a vehicle collision, intentional acts of third parties to the police within 24 hours from the time you learn about it, a fire – to the fire department, losses caused by water and natural forces – to the emergency service, the administrator or association of a multi-apartment building;
- You must inform us about the event immediately (within 24 hours) verbally, and additionally in writing providing details within 3 (three) calendar days, via the internet **www.ergo.lt/zalos** or by short number 1887 (calling from abroad: +370 5 2683222);
- Take reasonable measures to avoid or minimize potential damages.