

Examples of claims and documents to be submitted



We have summarized different situations of our clients during their travel, indicating both the expenses we will compensate and the documents to be submitted for compensation.

COMPENSATION CASE	WHICH EXPENSES WILL BALTA COMPENSATE?	WHICH DOCUMENTS DO I NEED TO SUBMIT A CLAIM?
Accident insurance	If you have chosen a travel insurance programme that includes accident insurance, in addition to the compensation of medical expenses, we will pay compensation for disability resulting from an injury.	Documents proving the injury, disfigurement or disability.
Soiled or damaged clothing as a result of the injury	We will compensate the cost of cleaning, repairing or buying new clothes if they cannot be cleaned or repaired.	<ul style="list-style-type: none"> • Photographs of the damaged or soiled clothing. • Payment documents for dry-cleaning and repair of the clothes.
Luggage delayed for more than three hours	<p>We will compensate the cost of essentials such as clothing and footwear suitable for the local climate, hygiene products, hire of sports equipment.</p> <p>→ Please keep in mind!</p> <p>No compensation will be paid if your luggage is delayed on your return to Latvia.</p>	<ul style="list-style-type: none"> • Note from the carrier stating that the luggage was delayed and a receipt stating the date and time. • Payment documents for the purchase of essential goods.
Luggage damaged or lost	We will compensate you for both the suitcase and the lost or damaged items in the luggage, including the purchase of essential goods such as clothing and footwear suitable for the local climate, hygiene products.	<ul style="list-style-type: none"> • Certificate from the carrier stating that the luggage was damaged. • Photographs to assess the damage. • Payment documents if you have repaired and cleaned the damaged luggage. • If it is not possible to repair the baggage, please take as good a photograph of the bag as possible so that we can assess the damage and determine the amount of the loss. • In the case of lost luggage, a certificate from the carrier stating that the luggage was lost and the amount of compensation paid or refused.
Luggage stolen	We will compensate you for both the suitcase and the lost or damaged items in the luggage, including the purchase of essential goods such as clothing and footwear suitable for the local climate, hygiene products, hire of sports equipment.	<ul style="list-style-type: none"> • Proof of theft issued by the relevant national law enforcement authority (theft must be reported within 24 hours of discovery). • Payment documents for the purchase of essential goods, hire of sports equipment, etc., while outside Latvia.



<p>Travel cancelled</p>	<p>We will compensate transport and accommodation costs incurred if the trip has to be cancelled or interrupted due to unforeseen circumstances. We will compensate transport and accommodation expenses, as well as the purchase of a cancelled concert ticket or conference registration fee if the purpose of the travel was to attend a concert or conference.</p> <p>→ Please keep in mind!</p> <p>If your travel is cancelled while you are in Latvia, please inform us immediately by calling 675 333 75 and cancel your flight, hotel and other travel-related bookings.</p>	<ul style="list-style-type: none"> • Documents proving the risk (e.g., a certificate from a medical institution or hospital, certificate of incapacity to work opened in connection with an illness prior to the travel, a police report of an incident involving property or possessions). • Documents from a travel agency or other service provider stating the cancellation conditions. • A statement from the tour operator acknowledging the receipt of your written notification requesting cancellation. The statement must indicate the amount of compensation paid or refused. • Proof of payment for transport tickets, hotel, conference fees or concert tickets.
<p>Travel interruption</p>	<p>We will compensate the cost of re-booking the ticket or purchasing a new ticket.</p> <p>→ Please keep in mind!</p> <p>If your travel is interrupted, please inform us immediately by calling 675 333 75</p>	<ul style="list-style-type: none"> • Payment documents for re-booking a ticket, purchase of a new ticket or car rental and proof of purchase of the unused ticket. • Documents proving the risk (e.g., hospital certificate, cancellation order, notice from a law enforcement authority).
<p>Travel missed due to a traffic accident or technical problems with public transport</p>	<p>We will compensate transport and accommodation costs, as well as the cost of re-booking or buying a new ticket.</p>	<ul style="list-style-type: none"> • A traffic police certificate for the accident or written proof of disruption of public transport due to technical problems with the vehicle. • Proof of payment for transport tickets, hotel, re-booking or purchase of a new ticket.
<p>Flight delay of four hours or more</p>	<p>If your flight is delayed while you are abroad, we will compensate you for meals, transport and hotel.</p> <p>If your flight is delayed while you are in Latvia or outside your home country and you are not satisfied with the alternative flight offered by the airline, we will compensate up to 50% of the value of the economy-class ticket for the alternative flight.</p>	<ul style="list-style-type: none"> • A statement from the airline about the length of the delay. • Proof of payment for meals, alcoholic and non-alcoholic beverages, hotel and transport to and from the airport. • Proof of payment for re-booking or purchase of a new ticket.
<p>Replacement of a delayed flight (if the travel starts with a flight and is continued by another mode of transport (cruise ship, train, etc.) and the flight is delayed for four hours or more)</p>	<p>We will compensate the cost of re-booking or buying a new ticket if it is not possible to re-book the ticket to continue on to your final destination.</p>	<ul style="list-style-type: none"> • A certificate from the airline stating the length of the delay and the amount of compensation paid or refused. • Proof of payment for re-booking or purchase of a new ticket.
<p>Missed connecting flight</p>	<p>If the final destination is the cruise ship's port of departure, we will compensate the transport costs to get you to the next cruise ship stop. We will compensate the cost of re-booking or buying a new ticket, as well as the hotel at the transit point where the flight was missed.</p>	<ul style="list-style-type: none"> • A certificate from the airline stating the length of the delay, the reason for the delay and the amount of compensation paid or refused. • Proof of payment for the hotel, re-booking or purchase of a new ticket.

<p>Unintentional damage to the property, health or life of a third party</p>	<p>We will compensate you for damage you have unintentionally caused to the property, health or life of a third party.</p> <p>→ Please keep in mind!</p> <p>Inform us immediately by calling 675 333 75 Do not admit fault and do not negotiate the amount of compensation with the victim or their representative before you have contacted a BALTA representative.</p>	<ul style="list-style-type: none"> • Written application from the victim or his/her representative. • Documents proving the damage caused to the property or health of a third party.
<p>Stolen or lost travel documents</p>	<p>We will compensate the costs of producing new travel documents and paying the national tax, as well as the costs of transport, accommodation, re-booking the ticket or buying a new economy-class ticket to return to Latvia.</p> <p>→ Please keep in mind!</p> <p>If your travel documents (passport, identity card (eID), payment card, driving licence, vehicle registration certificate) have been stolen or lost, you must inform the law enforcement authorities of the country concerned immediately but no later than within 24 hours.</p>	<ul style="list-style-type: none"> • Written confirmation of the incident from the national law enforcement authority. • Proof of payment for the production of new travel documents and payment of national taxes, hotel expenses and transport tickets abroad, re-booking of the ticket or purchase of a new economy-class ticket.
<p>Winter sports equipment damaged in an accident</p>	<p>We will compensate you for damaged winter sports equipment and the hire of winter sports equipment.</p>	<ul style="list-style-type: none"> • Payment documents confirming the accident. • Good quality photographs of the damaged equipment, including equipment number (if applicable), brand and model. • Payment documents for the repair and hire of the equipment.
<p>Winter sports equipment delayed</p>	<p>We will compensate the costs of hiring winter sports equipment.</p>	<ul style="list-style-type: none"> • Copy of the ticket or proof of hire of the equipment, boarding pass, luggage voucher for sports equipment. • Statement from the carrier about the delay and duration of the delay.
<p>Winter sports equipment damaged or lost</p>	<p>We will compensate you for damaged or lost winter sports equipment and the hire of winter sports equipment.</p>	<ul style="list-style-type: none"> • A statement from the carrier stating the delivery of the damaged winter sports equipment, specifying the damage to the winter sports equipment, or proof of the loss of the winter sports equipment, together with the amount of compensation paid or refused. • Good quality photographs of the damaged equipment, including equipment number (if applicable), brand and model. • Payment documents for the repair and hire of the equipment.



<p>Winter sports equipment stolen during the travel</p>	<p>We will compensate you for stolen winter sports equipment and the hire of winter sports equipment.</p> <p>→ Please keep in mind!</p> <p>The insurance will be valid if the equipment is kept in a locked room or a locked hotel room and is not left unattended in public places or in unlocked vehicles. The fact of theft shall be reported immediately, but no later than within 24 hours, to the law enforcement authority of the country concerned.</p>	<ul style="list-style-type: none"> • A statement from the national law enforcement authority certifying the theft. • Proof of payment for the hire or purchase of winter sports equipment while travelling.
<p>Sudden illness preventing you from taking part in winter sports</p>	<p>We will compensate EUR 40 per day for a ski pass for the days you were unable to participate in winter sports due to a sudden illness or injury that led to a medical emergency.</p>	<ul style="list-style-type: none"> • Ski pass and proof of payment. • A certificate from the medical institution stating the date and diagnosis of the illness or injury.
<p>Ski slopes closed due to sudden and unforeseen weather conditions</p>	<p>We will compensate EUR 40 per day for each day that all ski slopes are closed due to sudden and unforeseen weather conditions (thaw, avalanche, storm).</p> <p>→ Please keep in mind!</p> <p>The insurance will only be valid from 1 December to 15 March.</p>	<ul style="list-style-type: none"> • Certification from the tourist centre or piste owner that all the ski slopes have been closed (indicating the exact time when the ski slopes were closed and the reason).

