

AAS "BALTA" HOME ASSISTANCE TO NATURAL PERSONS TERMS OF SERVICE NO. 1202.603

This is an English translation for information purposes only. In case of signing of an insurance contract only the insurance terms in Latvian are binding.

1. INSURED RISKS

- 1.1. The Insurer shall reimburse the expenses for the service received in these Terms and Conditions in order to prevent such sudden and unforeseen damage to a residential building or apartment (hereinafter - property), which may cause further damage to the property. The following services may be received by the insured and the person with whom he/she lives in the same property at any time of the day 3 times (except for telephone consultations) **within one Insurance Year**.
- 1.2. The following services are reimbursed:
 - 1.2.1. **Locksmith service**, which means - opening of doors/gates and replacement of locks, if necessary, if:
 - a key is lost/stolen or if you are locked out/in because of an automated door/gate lock and it is impossible to enter or leave the property;
 - the lock is damaged for whatever reason, the key is broken as a result of which it is not possible to open the door/gate;
 - opening the door inside the property, if there is a person trapped inside the room for some reason and it is not possible to open the door on your own.
 - 1.2.2. **A plumber** who will assist in case of/to:
 - stop the leakage of liquid due to the rupture or blockage of pipelines, their equipment or facilities and the installation of a temporary solution to ensure the operation of damaged pipelines, their equipment or facilities, including if this has occurred outside the property and causes direct damage to property;
 - collection of liquid, drying of surfaces after leakage caused by the rupture or blockage of pipelines, their equipment or facilities, if the insured is unable to do this by himself/herself due to objective circumstances.
 - 1.2.3. **A carpenter** who will repair damage to a fence of the property or its territory or install a temporary solution if that damage results in a broken window or a roof damaged by a storm, or a fence damaged by a fallen tree, etc., and this damage can cause further damage to property.
 - 1.2.4. **Security Services** that will perform physical security of the property, if as a result of the damage it is not possible to close the property to prevent unauthorised access, and the insured cannot look after the property due to objective circumstances.
- 1.3. The policyholder and the insured **may receive an unlimited number of telephone consultations** on how to act in an unforeseen situation in order to limit and prevent sudden and unforeseen damage to the property, which would reduce further damage to this property.

2. OBLIGATIONS OF THE POLICYHOLDER AND THE INSURED

- 2.1. Besides the requirements stipulated by the insurance Terms and Conditions, which are binding in relation to the property insured in the insurance policy, the policyholder and the insured are obliged to:
 - 2.1.1. when concluding the insurance policy, indicate a valid telephone number to contact the policyholder or the insured;
 - 2.1.2. in the event of property damage, immediately inform the insurer thereof by calling the insurance claims telephone number specified in the insurance contract (policy), and provide an objective and true description of the situation, indicating the address and insurance contract (policy) number;
 - 2.1.3. take all urgent measures to prevent further losses, listen to and comply with the insurer's instructions expressed before the arrival of the service provider;

- 2.1.4. after receiving the service, carefully read, fill in and sign the acceptance protocol regarding the received services;
- 2.1.5. as soon as possible, carry out appropriate repairs, if the service provider referred to in Paragraph 1.2 has installed a temporary solution to prevent further losses.

3. EXCEPTIONS

- 3.1. With regard to the insured risk, exceptions mentioned in the Terms and Conditions of Personal Property Insurance by AAS BALTA, which are binding in relation to the property insured with the insurance policy. Besides, the insurer has the right to refuse the service if:
 - 3.1.1. the service provider does not have the possibility to verify the identity of the recipient of the service and the right of a person to receive the service;
 - 3.1.2. the insured, the policyholder, related persons or persons in the insured property hinder the provision of the service;
 - 3.1.3. the insured or the policyholder has not fulfilled the obligations referred to in Paragraph 2;
 - 3.1.4. the provision of the service endangers human life and health or the property rights of third parties may be infringed without the consent of such third parties;
 - 3.1.5. the damage has occurred to a joint property and such damage does not cause direct damage to the insured property;
 - 3.1.6. losses have occurred in connection with the repair of equipment (boiler, household appliances, etc.);
 - 3.1.7. the damage has recurred and is causally related to the fact that, after the provision of the temporary solution, no appropriate repairs have been carried out to prevent the recurrence of the damage.
- 3.2. BALTA Home Assistance service does not include the following:
 - 3.2.1. prevention of aesthetic damage to the interior/exterior decoration of the real estate;
 - 3.2.2. regular system maintenance works, technical maintenance;
 - 3.2.3. prevention of wear-related damage.
- 3.3. Expenses for the received services are not reimbursed if the services have not been provided by the insurer or the insurer's partner. If, for justified reasons, the insurer is unable to provide the service, the insurer may, subject to prior agreement with the insured, allow the insured to engage a qualified handyman who can prevent sudden and unforeseen damage to the property that may cause further damage to the property. In this case, the compensation limit is set at EUR 150 per case.

4. INSURANCE INDEMNITY

- 4.1. The insurer shall pay for the services provided within the framework of these Terms and Conditions directly to the service provider - the insurer's partner.