

## BALTA HOME ASSISTANCE

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. Insurable risks

1.1. The Insurer shall indemnify losses to prevent such sudden and unexpected damages to the inhabited residential building or apartment (hereinafter in the text *Property*), which may cause further losses to the Property. The Indemnity limit is determined as 300 EUR during the insurance year. The expenses for the following services shall be indemnified:

#### 1.2. Phone consultations

1.2.1. providing information regarding services rendered by the state or municipal emergency services;

1.2.2. consultation regarding actions to be undertaken in case of emergency to par limit and prevent the damages caused by the emergency and to reduce further losses.

#### 1.3. Key service

1.3.1. repair or replacement of the door or gate lock of the Property or its territory fence, if the lock has been damaged as a result of burglary, attempted burglary or vandalism and the Property or its territory cannot be locked due to the damage;

1.3.2. opening the locked door or gate lock of the Property or its territory fence in cases when the lock cannot be opened due to stolen, lost or damage keys and if there are no other functioning entrances to the Property or the territory.

#### 1.4. Plumber

1.4.1. stopping leakage of the liquid resulting from rupture or clogging of the pipes, their fittings or equipment and installation of a temporary solution to ensure functioning of the damaged pipes, their fittings or equipment;

1.4.2. losses for the services specified in clause 1.4.1 shall be indemnified also if a sudden and unexpected rupture or clogging of the pipes, their fittings or equipment has occurred outside of the insured Property and it causes direct losses to the insured Property.

#### 1.5. Carpenter

1.5.1. preventing damages to the Property or its territory fence or installation of a temporary solution, if the Property remains unclosed as a result of these damages (broken window, roof damaged during the storm, fence damaged through a fallen tree, etc.) or there is a risk of occurrence of further damages to the Property.

#### 1.6. Rescue and clearing works

1.6.1. collecting of fluid, drying of surfaces after leakage of the liquid resulting from rupture or clogging of the pipes, their fittings or equipment, if the Insured is unable to perform this by his/her own means due to objective reasons;

1.6.2. losses for the services specified in clause 1.6.1 shall be indemnified also if a sudden and unexpected rupture or clogging of the pipes, their fittings or equipment has occurred outside of the insured Property and it causes direct losses to the insured Property.

#### 1.7. Security

1.7.1. physical guarding of the Property is the Property cannot be closed as a result of the damages to prevent third party access and if the Insured cannot ensure supervision of the Property due to objective reasons.

### 2. Obligations of the Policyholder and the Insured

2.1. Obligations of the Policyholder and the Insured in addition to the obligations specified in the Insurance terms and conditions, which are applicable in regard to the Property insured by the Insurance Policy:

2.1.1. upon obtaining of an insurance policy, to specify phone number, which may be used to contact the Policyholder or the Insured;

2.1.2. upon occurrence of damages, to inform the Insurer of this by calling the Indemnity application phone number and providing objective and true description of the situation and specifying the address and the policy number;

2.1.3. to undertake all immediate measures in order to prevent further damages, to take notice and comply with the instructions of the Insurer, which have been expressed before arrival of the service provider;

2.1.4. to present a personal identification document upon request of the service provider;

2.1.5. after receiving of the services to familiarize with, fill in and sign the Act on acceptance – handing over of the received services;

2.1.6. if the scope of the services exceeds the Indemnity limit specified in clause 1, to compensate the difference from his/her own means and to keep a proof of payment, which specifies the type and the monetary value of the received services;

2.1.7. as soon as possible, to perform capital repairs, if the service provider has installed a temporary solution to prevent further losses.

### 3. Exceptions

3.1. The exceptions specified in IJSC Balta Individual property insurance terms and conditions, which are applicable in regard to the Property insured by the Insurance policy, shall apply in regard to the Insurable risk, and the Insurer shall be entitled to refuse the service, if:

3.1.1. the service provider is unable to verify the identity of the service recipient and the rights of the individual to receive the service;

3.1.2. the Insured, the Policyholder, the related parties or the individuals present in the insured Property hinder or impede provision of the service;

3.1.3. the Insured or the Policyholder have failed to meet the obligations specified in clause 2;

3.1.4. provision of the service causes threat to the human life and health or the property rights of a third party may be infringed without their consent;

3.1.5. damages have been caused to joint property and these damages do not cause any direct losses to the insured Property;

3.1.6. damages have occurred in relation to repairs of the equipment (boiler, household appliances, etc.);

3.1.7. losses have occurred repeatedly and they have a causal relation to the fact that adequate repair has not been performed after installation of the temporary solution to prevent repeating of the damages.

3.2. Expenses for the received services shall not be indemnified if the services have not been provided by the Insurer or the partner of the Insurer.

### 4. Indemnity

4.1. The Insurer shall make payment for the services provided within the framework of these terms and conditions directly to the service provider – partner of the Insurer.

4.2. Indemnity limit for the services provided within the framework of the 24-h home assistance service is determined in clause 1.

4.3. The Insurer shall indemnify the service costs, which exceed the Indemnity limit specified in clause 1.1, to the Insured, if Insurance case has occurred in accordance with the Insurance terms and conditions, which are applicable to the Property insured by the Insurance policy, except for the deductible specified in the policy.

### 5. Other provisions

5.1. This Annex to the IJSC „BALTA” Individual property insurance terms and conditions No 1202.602 shall be applicable only if a relevant note has been made in the policy.