

# Land vehicle insurance

## Insurance product information document

**Company: AAS BTA Baltic Insurance  
Company, represented by a branch in Lithuania**

**Product: Land vehicle  
insurance**

Detailed pre-contractual and contract-related information about the product is provided in the Regulations of the Land Vehicle Insurance No. 03.01 and in the insurance certificate (policy), the Law on Insurance of the Republic of Lithuania, the Civil Code of the Republic of Lithuania, and other legislation regulating insurance contracts.

### What is the type of this insurance?

Land vehicle insurance is a type of transport insurance.



#### What is covered by insurance?

- ✓ **Sum insured**
- ✓ The amount of car insurance is determined based on the fact whether the car is insured at market value or factory value.
- ✓ Only new cars purchased from car dealerships are insured at the factory value and their insurance amount is equal to the value specified in the car purchase contract.
- ✓ When insuring a car at market value, the insurance amount is equal to the market value of the car on the day of the insured event.

The insurance version is specified in the insurance certificate. **Damage, destruction or loss of the vehicle** due to the following sudden and unexpected events:

- ✓ traffic accident (collision with another vehicle, collision with animals, fire, etc.);
- ✓ natural forces (storm, hail, downpour, etc.);
- ✓ intentional act of third parties (robbery, etc.)
- ✓ **Glass breakage**
- ✓ breakage of windshield or other windows;
- ✓ breakage of the rear view mirror glass;
- ✓ breakage of the headlight glass.

- ✓ **Theft**  
vehicle theft; theft of vehicle parts.

**We will additionally compensate the expenses incurred due to the insured event:**

- ✓ theft, damage, or destruction of auxiliary equipment (up to EUR 1,000);
- ✓ damage to tires without deductible;
- ✓ the necessary costs related to the removal of the vehicle from the scene of the accident;
- ✓ damage to the vehicle that occurred while rescuing victims;
- ✓ storage of vehicle for up to 5 days;
- ✓ theft or damage of a license plate without application of the deductible (up to EUR 50);
- ✓ theft or damage of a child seat (up to EUR 500);
- ✓ replacement of stolen ignition keys and locks, and reprogramming of security devices (up to EUR 500).

**You can additionally choose the following insurance coverages or they apply to you automatically:**

- ✓ accident insurance for drivers and passengers;
- ✓ roadside assistance.



#### What is not covered by insurance?

**Losses due to damage, destruction or loss are not compensated if:**

- ✗ the vehicle was used under conditions of increased risk (taxi activity, renting, operational activity, transportation of hazardous goods) if this was not discussed in advance and it is not clearly stated in the insurance contract;
- ✗ the damage was caused by technical faults of the vehicle;
- ✗ the vehicle was driven while intoxicated or under the influence of narcotic/psychotropic substances;
- ✗ the vehicle was driven without the right to drive a vehicle of this category;
- ✗ the event occurred due to a technically faulty vehicle or violation of rules of operation;
- ✗ the vehicle was used in areas not designated for road traffic;
- ✗ damage to the vehicle's interior and internal parts was caused by an animal, a passenger, or the driver of the vehicle present inside;
- ✗ Intentional actions of the Insured, the Insurant, or the Beneficiary;

**Damage due to theft is not compensated if:**  
the vehicle was left unattended,  
i.e. with open windows, sunroof or roof, or unlocked doors.

**The following losses incurred due to other risks are not compensated:**

- ✗ additional costs: for a defect made in the factory or in the workshop that was additionally fixed during the repair, or costs for vehicle improvement;
- ✗ financial losses directly related to compensation of the costs of restoring a damaged vehicle or the value (price) of a destroyed (stolen) vehicle;
- ✗ fuel costs.



## Are there any restrictions on insurance coverage?

- ! Insured events are subject to the deductible provided for in the insurance policy (non-reimbursable amount of losses).
- ! A glass breakage deductible applies to the replacement of glass.
- ! In case of vehicle theft, if registration documents, ignition keys and alarm controls, etc. are left in the vehicle, the insurance benefit is reduced;
- ! If at the time of the event the vehicle was driven by a person with less driving experience than specified in the contract, the damage is not compensated (except for the first insured event, which is subject to an additional unconditional deductible);
- ! Failure to provide photos of the vehicle required by the insurer will result in an additional deductible.



## Where do I get insurance coverage?

- ✓ Insurance coverage is valid in Lithuania and/or geographical Europe. The territory of the insurance is specified in the insurance contract.



## What are my obligations?

- You must pay your insurance premiums on time and report any changes in your contact details (residence address, phone, email)
- Notify BTA about an increase in risk, especially if it is related to a change in the object of insurance or the way it is used (e.g. you plan to engage in paid passenger transportation, the security system no longer works, the vehicle has been re-registered in the state vehicle register)
  - Immediately notify the competent authorities (e.g. police, fire service) in the event of an incident, notify BTA (at [www.zalos.bta.lt/transportas](http://www.zalos.bta.lt/transportas)) within 3 working days, follow BTA's instructions, and provide the requested documents. Fill out the traffic accident declaration together with other parties of the traffic accident in cases where the police presence is not required according to road traffic rules.



## When and how do I pay?

You pay the premium for the insurance contract by the date specified in it in one of the following ways:

- by payment transfer to the BTA bank account;
- at all checkouts of Maxima stores, all Perlas terminals, and divisions of "Virtual services operator", by presenting a payment invoice.
- paying by card at any BTA representative office equipped with an DCR card reader, or in cash.



## When does insurance cover take effect and expire?

The insurance contract is valid from the specified date (but no earlier than the payment of the insurance premium) until the last day, both of these dates being specified in the insurance certificate (policy).



## How can I terminate the agreement?

You can terminate the insurance contract by informing your insurance representative in writing or by e-mail at [bta@bta.lt](mailto:bta@bta.lt) no later than 15 days before the desired date of termination of the contract.