

Certificate

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| Date | |
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This Certificate has been issued to verify that Inbank AS (Policyholder), reg code 12001988 and If P&C Insurance (Insurer), reg code 10100168 have concluded the Travel Insurance Contract No 20201, which provides the following insurance coverage to the Insured Person(s):

| | |
|---------------|--|
| Name | |
| Personal code | |

Those insured are Inbank Pay Platinum and Platinum Metal cardholders and family members travelling with them. For the purposes of the insurance, 'family' is defined as the cardholder's spouse or partner and any children. The insurance covers cardholders and spouses/partners younger than 80 and children younger than 22 at the time of the insured event.

| Insurance cover | Sum insured or indemnity limit |
|---|---|
| Sum insured valid per insured person | |
| Medical assistance insurance including dental care including costs of travel companion staying with Insured Person including medical aids expecting mother | 500 000 € 200 € 100 € 500 € coverage valid until 27th pregnancy week |
| Accident insurance including death due to accident including disability due to accident | 20 000 € |
| Sum insured valid per card | |
| Luggage insurance including indemnity limit per one item including luggage delay over 4 hour including costs for replacement document | 2 000 € maximum 50% of the sum insured for luggage insurance 2 000 € 2 000 € 100 € |
| Travel interruption insurance change in flight tickets delay in departing flight over 4 hours | 5 000 € 150 € Max 500 €, each hour over 4 hours 40 euros indemnity will be paid |
| Winter sport special coverages closing of piste due to storm etc. inability to ski or snowboard because of illness or injury theft or damage to winter sports inventory | 200 € with 30 € limit per day 300 € with 30 € limit per day 300 € |
| Liability insurance | 20 000 € |
| Legal expenses Bail | 10 000 € 5 000 € |
| Rental car insurance including personal belongings | 40 000 € with deductible 250 € 2 500 € |
| Calls made to If from a foreign country | 200 € |

Medical assistance insurance includes also expenses of the necessary repatriation (transportation of the insured Person for further treatment from a foreign country to the country of permanent residence) in case of insured event.

The insurance is valid anywhere in the world, except in Russia, Belarus, Ukraine, Israel and in the cases specified in the following article.

Insurance cover is valid until

| Date |
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but no longer than to the expiration of the credit card containing the insurance coverage. For one trip insurance coverage is valid not longer than 90 days. Number of trips is not limited.

Please note that the Certificate provides only short overview of the travel insurance.

Please read the Inbank Pay travel insurance conditions TTIB-20241 including exclusions and restrictions.

If P&C insurance

Insurance phone: +372 777 1211