

Certificate

Date

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 IN 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 | 500 000 euros |
| including COVID-19 insurance | 100 000 euros |
| including dental care | 200 euros |
| including costs of travel companion staying with Insured Person | 100 euros |
| including medical aids | 500 euros |
| expecting mother | coverage valid until 27th pregnancy week |
| ACCIDENT INSURANCE | 20 000 euros |
| including death due to accident | |
| including disability due to accident | |

Sum insured valid per card

| | |
|--|---|
| LUGGAGE INSURANCE | 2 000 euros |
| including indemnity limit per one item | maximum 50% of the sum insured for luggage insurance 2 000 euros |
| including luggage delay over 4 hour | 2000 euros |
| including costs for replacement document | 100 euros |
| TRAVEL INTERRUPTION INSURANCE | 5 000 euros |
| change in flight tickets | 150 euros |
| delay in departing flight over 4 hours | Max 500 euros, each hour over 4 hours 40 euros indemnity will be paid |
| WINTER SPORT SPECIAL COVERAGES | |
| closing of piste due to storm etc. | 200 euros with 30 euros limit per day |
| inability to ski or snowboard because of illness or injury | 300 euros with 30 euros limit per day |
| theft or damage to winter sports inventory | 300 euros |

| | |
|---|--|
| LIABILITY INSURANCE | 20 000 euros |
| LEGAL EXPENSES | 10 000 euros |
| Bail | 5 000 euros |
| RENTAL CAR INSURANCE | 40 000 euros with deductible 250 euros |
| including personal belongings | 2 500 euros |
| Calls made to If from a foreign country | 200 euros |

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 and in the cases specified in the following article.

COVID-19 insurance applies as follows:

- In Europe, Turkey, Egypt, United Emirates of Arabia, Tunisia, Morocco, Israel, Georgia, Armenia, Azerbaijan, Kazakhstan irrespective of the vaccination certificate or certificate of recovery.
- In the country or continent not mentioned in the previous article in condition that the insured person has a valid vaccination certificate or certificate of recovery from COVID-19 during the past six months at the time of the insurance event. COVID-19 insurance is not valid in Ukraine, Russia and Belarus.

Insurance cover is valid until

Date

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 IN Pay travel insurance conditions TTIB-20221 and Covid-19 special conditions TTIB-COVID-20221 including exclusions and restrictions.

If P&C insurance
Insurance phone +372 777 1211

*This document is not acceptable to apply for Russian or Belarussian visa.