

NOTES TO POLICYHOLDERS



Medical expenses and repatriation insurance. If you fell ill while traveling or bodily injuries (traumas) were incurred due to an accident and you need an immediate medical assistance, please, contact the nearest health care institution:

- If the price for the services provided in the health care institution does not exceed 300 EUR, such amount should be paid on your own. Afterwards you should request a patient's documentation stating the diagnosis, the duration of the treatment, tests performed and the treatment applied. Moreover, you should also request the invoice confirming the payment for the services provided. Having returned from the trip you should contact AB "Lietuvos draudimas" and provide the original documents proving the occurrence of the accident and the costs incurred.
- If you get the in-patient treatment in the health care institution, please, notify AB "Lietuvos draudimas" or our partners abroad about the accident immediately (contact details enclosed below). Notifying about the insured event the following should be mentioned: the name of the patient, the insurance policy number, the country you are in, the name of the health care institution where the patient is and its telephone/ fax number.

Accident insurance. If due to an accident abroad you incurred bodily injuries (traumas), please, contact the nearest health care institution. Afterwards you should request a patient's documentation stating the injury diagnosis and the treatment applied. Having returned from the trip you should contact AB "Lietuvos draudimas" and provide the documents confirming the occurrence of the accident. The insurance indemnity shall be paid according to the table of traumas specified in the insurance regulations.

Luggage insurance. You should immediately notify the carrier, the police, the hotel administration etc. about the loss or damage made to your luggage and receive the documents confirming the insured event.

Unexpected expenses insurance. If the trip was cancelled or travel plans have been changed due to the insured events described in the insurance terms and conditions and you incurred expenses:

- if the trip was cancelled, present the documents confirming the cancellation (medical documents, death certificate and/or etc.) to Lietuvos draudimas;
- if you are abroad and your travel plans were changed, make sure to obtain the evidence confirming the event – carrier's confirmation of delay/cancellation of the trip, police statement, documents substantiating purchase of new tickets, medical documents, etc., and upon return to Lithuania, present them to Lietuvos draudimas;

- if you lost personal ID documents, contact the local police, collect the documents related to expenses on passport replacement, and upon return to Lithuania, present them to Lietuvos draudimas;

Third-party liability insurance. If you accidentally caused damages to the property, health or life of a third party, and received a claim for damages:

- make sure to collect/register the evidence substantiating occurrence of the event, which could serve as proof of the event and its circumstances: a written claim and/or statements of the persons who suffered the damages, the police report, photographs and/or etc.
- contact Lietuvos draudimas.

In order to inform us about the insured event or receive the needed information, please, contact:

AB "Lietuvos draudimas"

(I–IV 8:00 a.m. - 5:00 p.m., V 8:00 a.m. - 15:45 p.m.)
J. Basanavičiaus g. 10, LT-01118, Vilnius;
Telephone for calls from abroad: + 370 5 266 6612;
Telephone in Lithuania: 1828;
E-mail: info@ld.lt

If you are abroad and cannot reach AB "Lietuvos draudimas", please, contact our partners abroad:

UAB "OPS International"

(24 hours service)
Telephone: +370 5 259 1114
Fax: 0 5 279 0818;
E-mail: ld@ops24.eu

If an accident was incurred in the USA:

"Global Medical Management, Inc."

(24 hours service, free of charge)
880 SW 145th Avenue, Suite 400,
Pembroke Pines, Florida 33027 USA
Telephone: + 1 800 682 6065
Fax: + 1 954 370 8130
E-mail: customerservice@gmami.com

Did you have an accident? Call us by telephone No. **1828** in Lithuania and telephone No. **+ 370 5 266 6612** from abroad.

EASY TO GET INSURED:



1828



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contact a consultant if you need advice