

NOTES TO POLICYHOLDERS



MEDICAL EXPENSES AND REPATRIATION INSURANCE

If you become ill or suffer a bodily injury due to an accident during your trip and require urgent medical attention, go to the nearest medical facility (**except in Egypt**).

If you feel unwell during your trip but do not require emergency care or a physical examination, you can consult a family doctor [remotely](#), saving time by avoiding the need to search for and travel to a medical facility unless it is necessary. Save time and get answers faster by consulting a family doctor remotely in five languages. The service is available daily from 8:00 a.m. to 8:00 p.m. More information about the service and the registration link can be found [here](#).

If you seek treatment at a medical facility:

- If the cost of medical services provided does not exceed EUR 300, please pay the bill yourself. Ask the medical facility to provide a medical certificate stating the diagnosis, duration of treatment, examinations performed, and treatment provided. Be sure to obtain an invoice confirming that the services have been paid for. After returning from your trip, notify Lietuvos draudimas about the claim within 30 calendar days and submit the original documents confirming your expenses.
- If you are admitted to a hospital, immediately notify Lietuvos draudimas or one of our assistance partners abroad (listed below). When reporting the incident, please provide the following information: the injured person's full name, insurance policy number, the country where you are staying, the name of the medical facility where the injured person is being treated, and its telephone and/or fax number.

Important: If an insured event occurs in Egypt, you must first contact our assistance partner, OPS International, before seeking medical treatment: phone: +370 5 259 1114, email: ld@ops24.eu.

ACCIDENT INSURANCE

If you suffer an injury due to an accident while travelling abroad, go to the nearest medical facility. If the incident occurs in Egypt, contact our assistance partner OPS International before visiting a medical facility. Ask the medical facility to provide medical documentation stating the diagnosis of your injury and the treatment you received. After returning from your trip, report the incident to Lietuvos draudimas and submit the supporting documents. Your insurance benefit will be calculated in accordance with the injury benefit table set out in the insurance terms and conditions.

BAGGAGE INSURANCE

If your baggage is damaged, lost or stolen, report the incident to the carrier, the police, the hotel administration or another relevant authority as soon as possible. Ask for documents confirming the incident, as you will need them when submitting your claim.

UNEXPECTED EXPENSES INSURANCE

If your trip is cancelled or your travel plans change due to an insured event covered by the insurance terms and conditions, keep all documents confirming the incident and any expenses you incur.

- **If your trip is cancelled:**
 - provide documents confirming why you were unable to travel, such as medical records, a death certificate or other supporting documents.

- **If your travel plans change while you are abroad:**
 - keep documents confirming the incident, such as a carrier's confirmation of a travel delay or cancellation, a police report, receipts for new travel tickets or medical documents;
 - submit these documents to Lietuvos draudimas after you return to Lithuania.
- **If you lose your identity document:**
 - report the loss to the local police;
 - keep documents confirming the costs of replacing your document;
 - submit these documents to Lietuvos draudimas after you return to Lithuania.

THIRD-PARTY LIABILITY INSURANCE

If you accidentally cause damage to another person's property, injure someone or cause someone's death, and a claim is made against you:

- collect or record evidence of the incident. This may include a written claim from the injured party, witness statements, a police report, photographs or other supporting documents;
- contact Lietuvos draudimas.

If you would like to report a claim or have any questions, please contact us:

AB "Lietuvos draudimas"

J. Basanavičiaus St. 10
LT-01118 Vilnius, Lithuania

Business hours:

Monday–Thursday: 8:00 a.m. – 5:00 p.m.

Friday: 8:00 a.m. – 3:45 p.m.

Phone (within Lithuania): 1828

Phone (from abroad): +370 5 266 6612

Email: info@ld.lt

- **If you are abroad and are unable to contact Lietuvos draudimas**, please contact our assistance partner, OPS International.
- **If you are in Egypt**, you must contact our assistance partner, OPS International, before seeking medical treatment.

UAB "OPS International"

Assistance is available 24 hours a day.

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."

Assistance is available 24 hours a day, 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? Contact us by telephone No. **1828** in Lithuania and telephone No. **+ 370 5 266 6612** from abroad.

If an insured event occurs in Egypt, you must contact our assistance partner, OPS International, before visiting a medical facility: Tel. +370 5 259 1114.

EASY TO GET INSURED:



1828



www.ld.lt



contact a consultant if you need advice