

## LMT DEVICE INSURANCE – INSURANCE POLICY

Version ENG 08122023

<b>Policy holder / Insured person</b> [NAME] [SURAME]		<b>Monthly payment (premium) (to be charged on LMT service invoice from month 3)</b>	XXX Euro
Insurance Contract (consisting of this policy and Terms and Conditions of LMT Device Insurance), together with the insurance coverage provided by this contract, hereinafter jointly referred to as the <b>Insurance</b>		<b>Deductible</b>	XXX Euro
<b>Personal code/Registration number</b>	XXXXXXXXXX	<b>Insurance policy number</b>	XXXXXXXXXX
<b>Email address</b>		<b>Date of signing/ inception*, Place</b>	The date indicated below in this insurance policy (Date of signing) Riga
<b>Invoice delivery address</b>		<b>* When the Insurance coverage begins</b>	
<b>Address</b>		<b>Maximum validity of the Insurance</b>	60 months
<b>Insured device</b>	iPhone X/XXXX		
<b>Serial number (IMEI)</b>	XXXXXXXXXXXXXX		

**Insurer.** The insurance coverage is provided by **Telia Försäkring AB**, registration number 516401-8490, address 169 94 Solna, Sweden, represented in Latvia by its branch "**Telia Forsakring AB filiāle Latvijā**", registration number 40203181416, address Krišjāņa Valdemāra iela 20-16A, Rīga, Latvia LV-1010.

**LMT Retail & Logistics SIA**, registration number 40103148504, address Ropažu iela 6, Rīga, Latvia, LV-1039 ("**LMT R&L**"), telephone number +37180768076, e-mail [info@lmt.lv](mailto:info@lmt.lv), has concluded this insurance contract on behalf of the Insurer.

**Policyholder/Insured** (hereinafter jointly referred to as the **Insured**): the natural or legal person specified in this policy as Policyholder/Insured person who has purchased or leased ("Purchased") a device from LMT R&L and concludes an insurance contract for the purpose of insuring this device and undertakes to pay the Insurance Premium. For corporate customers, the Insurance remains valid also in case the Device is used by an employee of the Insured or any other person who has been entitled to use the Insured Device by the Insured. For private individuals, the Insurance remains valid also in case the device is used by a family member of the Insured.

The Insurance remains valid also in case the device is used by another natural person authorised by the Insured, provided that such use takes place on a very temporary basis.

**Insurance period.** The Insurance begins at the date indicated in this policy, which is the Insurance conclusion/ inception date. The Insurance is valid for one month from this date, and then automatically extended for every next month, unless the Insured has terminated the Insurance in accordance with clause 10.4, or unless otherwise provided for in the Terms and Conditions of LMT Device Insurance. The maximum validity of the Insurance, including renewals, is 60 months from the date when the Insurance begins, as indicated in this policy. The Insurance will then end without further notice.

**Premium payment.** Premium is charged for the period during which the Insurance is valid. The premium will be invoiced to the Insured by "**Latvijas Mobilais Telefons**" SIA, registration number 50003050931, address Ropažu iela 6, Rīga, Latvia, LV-1039 ("**LMT**") on behalf of the Insurer monthly in arrears. The Insurance is free of charge for the first two months as stated in this policy.

If the premium has not been paid within the term indicated on the invoice, the Insurer has the right to terminate the Insurance if the premium due is still not paid within 15 days after LMT has sent a reminder to the Insured. Such a reminder shall be regarded as sent on behalf of the Insurer.

Should the invoice remain unpaid after the reminder, the Insurance will be terminated in accordance with the terms of the reminder, which in any case means not earlier than 15 days after the reminder was sent out.

**Sum insured:** The sum insured is the maximum amount that the Insurer will indemnify for each insured event and is determined for each insurance cover as follows:

- The sum insured for damage, loss and theft of the device is the replacement or repair cost of the device; however, up to the maximum amount corresponding to the price of the device when the Insurance Contract was concluded, which in any case shall not exceed EUR 4 000, including VAT. If the device cannot be replaced with the same make and model, it will be replaced with a device with the same functionality; however, maximised to the LMT R&L list price of the device when the Insurance was purchased;
- The sum insured in relation to unauthorised use of the device is EUR 1 000, including VAT.

The sum insured remains the same during the entire insurance period; however, a maximum of 1 (one) theft/ loss claim will be reimbursed within each 12 months period running from the day when the Insurance begins, as indicated in this policy.

**Claim notification.** In cases of damage to, or theft or loss of, the Device insured under this Insurance Contract, a notification must be made on LMT's website *Mans LMT*.

If Mans LMT is not available, call +37128008222 to report the claim.

The notification shall be made as soon as possible; however, no later than within 60 days after the date it became possible. For information, please contact the claims handlers at [LMTapdrosinasana@willis.com](mailto:LMTapdrosinasana@willis.com) or call +371 28008222.

**Type of insurance.** Property insurance in accordance with this policy and the Terms and Conditions of LMT Device Insurance. It covers sudden and accidental externally caused damage to, and loss and theft of, the device insured under this Insurance Contract.

**Object of insurance.** Pecuniary interests of the Insured related to the insured property (Device) Purchased from LMT R&L by the Insured according to this policy and the Terms and Conditions of LMT Device Insurance.

**Use of LMT site Mans LMT at <https://mans.lmt.lv>** ("**Mans LMT**"). Mans LMT can be used by the Insured, if the Insured separately agrees to the "Terms of use of Mans LMT" at Mans LMT.

## LMT DEVICE INSURANCE – INSURANCE POLICY

**By signing this insurance policy I (as the Insured) declare that:**

- I am providing my consent to conclude this Insurance Contract, which consists of this policy and the Terms and Conditions of LMT Device Insurance, a copy which I have received, read, fully understood and agreed to;
- It has been explained to me and I understand the meaning of deductible indicated in this policy, which is a part of the losses that will not be indemnified by the Insurer;
- I acknowledge that I am aware that the policy and the Terms and Conditions of LMT Device Insurance are available at <https://mans.lmt.lv> (Mans LMT), and that notifications are sent in accordance with Section 17 and other provisions of the Terms and Conditions of LMT Device Insurance;
- I acknowledge that I have received the product information document of LMT Device Insurance;
- I acknowledge that I understand that personal data will be processed by the Insurer, as a data controller, and the Insurer's cooperation partners in order to provide insurance services as stated in Clause 10.6 of the Terms and Conditions of LMT Device Insurance.

Signature of the Insured: \_\_\_\_\_

Date of signing (when the Insurance begins): [Date] \_\_\_\_\_ Town (if other than Riga): \_\_\_\_\_

On behalf of the Insurer, Telia Försäkring AB, represented in Latvia by its branch "Telia Forsakring AB filiāle Latvijā":

Dealer code \_\_\_\_\_ Dealer's name, surname and signature \_\_\_\_\_

**Please note that if any information changes, such as the serial number (IMEI), insurance coverage period etc, this policy will be replaced by an updated version, available on Mans LMT or upon request (request to be sent to: [LMTapdrosinasana@willis.com](mailto:LMTapdrosinasana@willis.com)). Please make sure you refer to the latest version of the policy when you raise a claim.**

**Applicable Terms and Conditions of LMT Device Insurance, which are valid as of December 8<sup>th</sup> 2023**

# LMT DEVICE INSURANCE TERMS AND CONDITIONS

LMT Retail & Logistics (LMT R&L) (registration number 40103148504, address Ropažu iela 6, Riga, Latvia, LV-1039, telephone number 80768076, e-mail [info@lmt.lv](mailto:info@lmt.lv)) on behalf of the Insurer offers customers purchasing an insurable device (Device) from LMT R&L with extended protection for the Insured Device using LMT Device Insurance (LMT Device Insurance). The Device can be a product such as, but not limited to, a mobile phone, laptop, smartwatch, tablet, headphones, a TV set, and refurbished devices from LMT R&L.

The Device being insurable means that it meets the criteria under these Terms and Conditions of LMT Device Insurance and that at the time of purchase LMT includes the type of Device in the insurance scheme.

The insurance provider for this LMT Device Insurance is Telia Försäkring AB, registration number 516401-8490, address 169 94 Solna, Sweden, which is represented in Latvia by its branch "Telia Forsakring AB filiāle Latvijā", registration number 40203181416, address Krišjāņa Valdemāra iela 20-16A, Rīga, Latvia LV-1010.

LMT R&L has concluded this Insurance Contract (consisting of a policy and these Terms and Conditions of LMT Device Insurance together with insurance provided by this contract hereinafter jointly referred to as the "Insurance") on behalf of the Insurer. LMT R&L as an ancillary insurance intermediary has been entered into the register of ancillary insurance intermediaries in accordance with the requirements stipulated in the applicable regulatory act governing the distribution of insurance and available at the website of legal acts of the Republic of Latvia [www.likumli.lv](http://www.likumli.lv).

## 1. Who is covered by the insurance?

The natural or legal person specified in this policy as a Policyholder/ Insured person (hereinafter jointly referred to as the **Insured**), who has Purchased a device from LMT R&L and insured this device under this Insurance Contract and who has an insurable interest. For corporate customers, the Insurance remains valid also in case the device is used by an employee of the Insured or any other person who has been entitled to use the Insured Device by the Insured. For private individuals, the Insurance remains valid also in case the device is used by a family member of the Insured. The Insurance remains valid also in case the device is used by another natural person authorised by the Insured, provided that such a use takes place on a very temporary basis.

## 2. Where is the insurance valid?

LMT Device Insurance applies all over the world.

## 3. When is the insurance valid?

This Insurance applies if the Insured has concluded an Insurance Contract. The customer has the right to submit an application for LMT Device Insurance within 14 days of the date of purchase or delivery of such a Device, whichever takes place latest. If the application is submitted after the date of purchase or delivery of the Insured Device but within a period of 14 days, the document confirming payment for the Insured Device and the Insured Device itself must be presented to, functionally tested and approved by LMT Customer Centre personnel or other representatives authorised by LMT R&L.

Other methods of taking out insurance after the purchase of the Insured Device may apply, in accordance with the terms and conditions in force at any time.

## 4. Insurance period and issuance of the Policy

LMT Device Insurance applies only to damage (as defined in Section 5 of these terms and conditions) that occurs during the Insurance period.

The insurance coverage is effective immediately on the date and at the time of issuance of the Policy (i.e. the Inception Date).

The insurance coverage is valid for one month from the Inception Date indicated on the Policy.

The insurance coverage period is prolonged monthly from thereon by automatic renewal

unless the Insured has cancelled the Insurance in accordance with Clause 10.4 of these terms and conditions or unless otherwise provided for in these terms and conditions.

The insurance coverage period can be renewed for a maximum period of 60 months. The insurance coverage period will then end without further notice.

Each Policy (including when the insurance coverage is prolonged or the serial number/IMEI number changed) is issued via and available for download or for printing at LMT's website *Mans LMT* or, if *Mans LMT* is not available to the Insured, at either the nearest LMT Customer Centre or by sending an e-mail to [info@lmt.lv](mailto:info@lmt.lv). The precondition for the use of *Mans LMT* is described in Clause 10.2.

## 5. Cover

The Insured device is the Device, the serial number/IMEI of which is indicated in the Insurance Policy, and includes accessories supplied together with the product packaging.

The Insurance coverage applies to:

- sudden and accidental\* externally caused physical damage to the Device;
- warranty damage\*\* for the time after the manufacturer's warranty expires;
- theft or loss of the Device; and
- unauthorised use (i.e. costs due to telephone or internet traffic debited to the LMT service invoice linked to the Device), provided that the use by the unauthorised person occurred in connection with the loss or theft, which is an insured event.

\* Accidental is defined as what happened was unexpected and normally not possible to predict and thereby prevent.

\*\* Warranty damage means internal functional damage that did not occur due to normal use or normal wear and tear.

## 6. Exclusions

The Insurance does not cover the following:

**6.1** damage arising out of internal causes, defects of the Insured Device or damage payable under supplier warranty, or damage that is the liability of the seller under the applicable law or according to agreed warranty terms (except warranty damage for the time after the manufacturer's warranty has ended, see Section 5);

**6.2** damage consisting of, or a result of, gradual change or other long-term impact, (ordinary) wear and tear or use. The Insurance does, however, reimburse costs for corrosion damage caused by sudden and accidental exposure to humidity;

**6.3** damage as a result of neglected

maintenance or upkeep, misuse or unauthorised tampering with the Device, or its software, in violation of the manufacturer's instructions and guidelines;

**6.4** damage to, or loss of, the SIM card;

**6.5** theft from a motor vehicle if no break-in can be proven;

**6.6** if as far as another insurance policy or another third party has provided respective compensation;

**6.7** damage of a minor nature such as scratches, staining or smaller cracks that do not affect the Device's usability, if the damage has not led to consequential damage affecting the Device's usability;

**6.8** costs for normal maintenance, adjustments, examination, modification, service, damage caused by improper installation or repair;

**6.9** damage to accessories (which are not included as standard accessories at the time of purchase) or consumables, for example batteries, memory cards, or SIM cards, or standard accessories that are not related to damage or theft/loss of the Device;

**6.10** damage suffered by the Insured Device when it is provided for use to another person (excluding family members of the Insured and employees of the company of the Insured), other than on a very temporary basis. However, this exclusion does not apply in case the Insured Device is stolen from the person to whom the Insured Device has been provided for use;

**6.11** damage caused by unlawful use of the Device, misappropriation, unlawful disposal or fraud, when theft has not been committed;

**6.12** cost of lost data stored in the Device, memory or SIM cards;

**6.13** damage or malfunction associated with viruses or software-related malfunction or damage;

**6.14** Damage consisting, or as a consequence, of errors arising in the Insured Device due to faulty design, materials or workmanship or damage arising out of, or depending on, processing, repair, maintenance or installation;

**6.15** damage arising as a result of serial errors arising in equipment due to defects in design, materials, or manufacturing;

**6.16** Non-patrimonial damage and loss of profit;

**6.17** War, revolution, military takeover or riots, radiation or contamination due to radioactivity

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from any form of nuclear fuel, active or stored, or damage directly caused by pressure waves from aircraft or other flying vessel moving at supersonic speed.

## 7. Duty of care exclusion

The Device must be handled in such a manner that damage or theft/loss will, in the circumstances prevailing and as far as possible, be prevented. The Device must be regarded as valuable property.

If the duty of care has not been observed then the compensation paid may be reduced (including adjusted to zero in case of gross negligence and bad faith in accordance with the restrictions laid down in laws and regulations for the reduction of compensation).

In the following cases, compensation may be reduced (including adjusted to zero) depending on the degree of negligence. The examples below are not exhaustive:

**7.1** in the event of damage to or theft/loss of the Insured Device that has been left unattended in public premises or in a public place where an unauthorised person may access the Device. However, full compensation is provided if the Insured Device has been secured in a locker or a similar place, to which other persons do not have a key, and a break-in can be proven;

**7.2.** for damage to, or theft/loss of, a Device that has been left in locked premises, to which persons other than the Insured have access, such as schools or dressing rooms.

Full compensation is granted, however, if the Insured Device is locked in a locker or a similar facility and a break-in can be proven.

## 8. Deductible

The deductible is the amount that the Insured will bear for each insured event. The deductible is shown in the Insurance Policy. The deductible is paid by the Insured upon retrieving the repaired/ replaced Device at the LMT Customer Centre.

## 9. Claims

### 9.1 Claims notification

In cases of damage to, or theft or loss of, the Insured Device or other insured event as defined in these terms and conditions, a notification must be made on Mans LMT.

If Mans LMT is not available, call +37128008222 to report a claim.

The notification shall be made as soon as possible; however, no later than within 60 days after the day it became possible. For information, please contact the claims administrator - the insurance intermediary Willis Towers Watson Sweden AB (WTW) by:

- Email: [LMTapdrosinasana@willis.com](mailto:LMTapdrosinasana@willis.com)
- Phone: +37128008222

(For more information about WTW see Section 11 below)

The Insured must provide a description of the insured event, its cause, time, and place. At the request of WTW, the Insured must provide supporting documents, evidence, a police report and other documents requested by WTW in order to settle the case.

Failure to participate in the investigation of the potential insured event may result in the cancellation or complete non-payment of

compensation if this causes harm to the Insurer.

The decision on a claim will be made known to the Insured within 30 days from the date full documentation was received.

### 9.2 Damage

Damage to the Insured Device will be repaired, when possible. The Insured must deliver the Insured Device to an LMT Customer Centre and later collect the repaired Device from the LMT Customer Centre.

Other methods of delivery and collection of the Insured Device may apply in accordance with the terms and conditions in force at any time.

The Device will be retained by the Insurer if, in the event of claims adjustment it is replaced by an equivalent Device.

Devices not claimed within 6 (six) months of the date of the notice on the completion of repairs become the Insurer's property.

After compensation is paid by the Insurer, the Insurer assumes the Insured's right to compensation from the person responsible for losses.

If the Insured uses a repair shop that is not authorised by the Insurer, the claim will be denied.

For claim compensation, see Section 9.5 below.

### 9.3 Theft or loss

In cases of theft or loss of the Device, the Insured must:

- block the serial number (IMEI), at either the nearest LMT Customer Centre or by sending an e-mail to [info@lmt.lv](mailto:info@lmt.lv). For Devices with multiple IMEI numbers, all IMEI numbers shall be blocked. No claims will be processed if the notice to block the serial number (IMEI) has not been submitted.
- Provide a report from the police on filing an application by the Insured for the loss or theft of the Device. A full police report must contain all IMEI/serial numbers, the course of events and the relevant date (the date of the insured event). No claims will be processed if a complete police report has not been submitted.
- LMT clients must block their subscription by calling the LMT Customer Service on +37180768076.

After the claim has been approved, the Insured collects the replacement Device from a pick-up point designated by the Insurer.

For claiming compensation, please see Section 9.5 below.

### 9.4 Unauthorised use

Unauthorised use means voice and internet traffic costs charged by LMT due to unauthorised use of the Device, provided that the use of the Insured Device by the unauthorised person occurred in connection with an insured event (i.e. loss or theft of the Device). In the event of a claim report regarding unauthorised use of the service subscription, the police report and blocking of the service subscription must have taken place without delay and a specified LMT service invoice must be presented.

The Insured will be reimbursed through a credit sum on the LMT service invoice.

For claim compensation, see Section 9.5 below.

### 9.5 Claim compensation

The sum insured is the maximum amount that the Insurer will indemnify for each insured event. The sum insured for damage, loss, and theft of the Insured Device is the replacement or repair cost of the Insured Device per claim.

If the damaged Device cannot be repaired, it is replaced firstly with a device of the same make and model with equivalent functions and condition that the Insured Device had immediately before the damage occurred. In addition, if a device of the required make and model is no longer available at LMT R&L, the Insured Device will be replaced with a model with equivalent functions.

The Insurer reserves the right to determine whether the damaged Device is to be repaired or replaced.

The amount of compensation is maximised to the LMT R&L list price of the device when the Insurance was purchased, which in any case shall not be more than EUR 4 000 (including VAT) per instance of an insured event. There are no deductions made for age. A maximum of 1 (one) theft/loss claim can be reimbursed within each 12 month period counting from the Inception Date.

If the Insured Device is replaced, the Insurance continues to apply in respect of the replaced device. In such a case, an updated policy will be sent to the e-mail of the Insured indicated in the policy, and available at Mans LMT to reflect the new serial number (IMEI) and other changes.

In the case of unauthorised use covered by the insurance, a maximum of EUR 1 000 (Including VAT) per instance of damage is paid for such costs.

The Insured will be reimbursed through a credit post on the LMT service invoice.

The deductible is paid by the Insured as instructed.

VAT, if applicable, is included in the claim compensation.

After compensation is granted by the Insurer, the Insurer assumes the rights of the Insured to compensation from the person who is responsible for the loss.

Cash compensation is not paid.

### 9.6 Causing insurance cases

If the Insured causes damage or aggravates the consequences thereof through gross negligence or intent, the compensation may be reduced (including adjusted to zero in accordance with the restrictions laid down in laws and regulations for the reduction of compensation).

### 9.7 Incorrect information in a claim

If a claim for compensation under this Insurance has been falsified or has neglected to state or concealed any information important for the assessment of the right to compensation, the compensation, which would otherwise have been paid, is reduced (including adjusted to zero) according to what is reasonable in the circumstances and taking into account the

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restrictions laid down in laws and regulations for the reduction of compensation.

## 10. General conditions

### 10.1 Premium payment

LMT invoices the Insured on behalf of the Insurer, through Mans LMT and by sending an invoice to the address indicated in the Insurance Policy, for the premium monthly after the respective month, for which the Insurance was valid.

The payment terms are stated on the invoice. If the payment terms are not followed, the Insurance might be terminated in accordance with Section 10.4.

The Insurance might be offered with an initial premium-free period (as stated in the Policy).

LMT is entitled to recover debts from the Insured or to assign the right of claim towards recovery of the debt, or forward monitoring and collection of the settlement of invoices to a third person.

### 10.2 Use of Mans LMT

Mans LMT: <https://mans.lmt.lv> can be used by the Insured, if the Insured separately agrees to the "Terms of use of Mans LMT" at Mans LMT.

### 10.3 Withdrawal

If the Insurance was purchased online, the Insured has a right to withdraw from the Insurance within 14 days of the date of signing the Policy under the Insurance Contract. This right does not apply in case an insurance claim has been made and settled within the first 14 days of the date of signing of the Policy.

### 10.4 Termination

The Insured has the right to terminate the Insurance whenever required with immediate effect. Termination is carried out in an LMT Customer Centre or through Mans LMT. If the Insurance is terminated, it will remain valid until 23:59 (the Eastern European Time (EET)) of the day the termination is requested.

If the premium has not been paid within the deadline specified on the invoice, the Insurer has the right to terminate the Insurance if the premium due is still not paid within 15 days after LMT has sent a reminder to the Insured. Such a reminder shall be regarded as sent on behalf of the Insurer. Should the invoice remain unpaid after the reminder, the Insurance will be terminated according to the terms of the reminder, which in any case means no earlier than 15 days after the reminder was sent out.

Where the Insurance is terminated, the Insurer is entitled to a payment of the premium for the period the Insurance has been in force, after the end of any premium-free period.

The Insurance may be terminated also in the other cases determined by the applicable law.

### 10.5 Bad faith and gross negligence

The Insurer will deny the reimbursement to the Insured if:

10.5.1 the insured risk is caused or enhanced by bad faith (i.e. intentional damage, according to Article 1641 of the Civil Law) or gross negligence (according to Article 1645 of the Civil Law);

10.5.2 the Insured, by virtue of bad faith (i.e. intentionally) or gross negligence (according to Article 1645 of the Civil Law), has not fulfilled any of the obligations specified in Article 27 of

the Insurance Contract Law (including the obligation to immediately, however no later than within 60 days after the day it became possible, report the incident giving rise to the claim, and to provide true and complete information, as well as circumstances of the incident giving rise to the claim).

### 10.6 Personal data

The Insurer will process personal data provided under this insurance contract in accordance with the applicable data protection legislation. From 25 May 2018, the 'General Data Protection Regulation' (Regulation (EU) 2016/679 of the European Parliament and of the Council) shall apply.

The purpose of the processing of personal data is to fulfil the obligations specified in this Insurance Contract. We may also use personal data to develop our services, as well as for analytics, statistics, risk management, marketing, and customer service in general.

Personal data may be processed by other companies that are assisting the Insurer in delivering the service.

For further information on how we handle your personal data, please read Telia Försäkring's privacy notice published on [www.lmt.lv](http://www.lmt.lv)

### 10.7 Governing law

The Insurance and any rights and/ or obligations arising therefrom, including matters which are not covered by the Insurance Policy and these Terms and Conditions, are governed by laws of the Republic of Latvia.

### 10.8 Financial sanctions

This Insurance does not apply in the event that the provision of insurance or the payment of compensation, would directly or indirectly expose the Insurer to any resolution from the UN or national or foreign laws or regulations relating to financial or trade sanctions.

## 11. Insurance intermediary

The insurance intermediary Willis Towers Watson Sweden AB (WTW) (corporate ID 556426-5295) has set up and brokered this insurance on behalf of LMT R&L and placed it with the Insurer listed below. It is WTW or a third party authorized by WTW that follows up an insurance case from start to finish in accordance with the Insurer's guidelines.

Address: WTW, Box 7273; 103 89 Stockholm; Sweden  
Email: [LMTapdrosinasana@willis.com](mailto:LMTapdrosinasana@willis.com)  
Phone: +37128008222

The insurance intermediary also performs administration of insurance claims on behalf of the Insurer. Claims are administered on behalf of WTW by OPS LV SIA.

Address: OPS LV SIA, registration number 40203178045, Aspazijas bulvāris 20, Rīga, Latvia, LV-1012.

## 12. Insurer

The Insurer is Telia Försäkring AB (registry code 516401-8490)

Address: 169 94 Solna; Sweden  
Telephone number +46 8 504 550 000  
E-mail address: [contact-insurance@teliacompany.com](mailto:contact-insurance@teliacompany.com)

who is represented in Latvia by its branch "Telia Försäkring AB filiāle Latvijā" (registration

number 40203181416)

Address Krišjāņa Valdemāra iela 20-16A, Rīga, Latvia LV-1010.

Supervision of the insurance market (including the distribution of insurance by LMT R&L) in Latvia is carried out by the Bank of Latvia.

- Address: K. Valdemāra iela 2a, Rīga, Latvia, LV-1050
- Telephone number: +371 67022300
- E-mail address: [info@bank.lv](mailto:info@bank.lv)
- Web address: [www.bank.lv](http://www.bank.lv)

## 13. Complaints

If the Insured is not satisfied with a decision concerning a claim or any other matter related to the Insurance (including the distribution of insurance by LMT R&L), there are different options for the Insured or a person who intends to conclude an insurance contract to achieve a review. Complaints must be provided to either party below. In the case of 13.1, 13.2 and 13.3, the complaint will be reviewed by a complaints manager of the respective recipient according to the following procedure:

- An answer to the complaint will be provided free of charge within 20 days from the date of receipt of the complaint. The 20-day term might be extended if it proves impossible, for objective reasons, to answer a complaint within 20 days (we will inform about the grounds for extension and the new term).
- Complaints and answers are registered in the complaints register and handled by a complaints committee including representatives of the Insurer, the Insurance intermediary WTW and the distributor LMT R&L, to verify the facts and avoid any conflict of interests in the complaints procedure.
- The causes for complaints and compliance with complaints procedure is monitored by the Insurer – Telia Försäkring AB, Insurance intermediary – WTW and insurance distributor – LMT R&L and root causes for complaints and incompliance will be analysed and eliminated, where possible and necessary.
- A complaint shall indicate the reason for the complaint, the number of the insurance policy, and contact details.
- For protection of personal data please see Section 10.6 above.
- Please follow the instructions below and contact:

### 13.1 LMT R&L

The Insured may always contact an LMT Customer Centre with a complaint filed by phone to number 80768076 or e-mail [info@lmt.lv](mailto:info@lmt.lv). Where a complaint concerns insurance distribution, it will also be forwarded to the Insurer within 7 days from receipt and the complainant will be notified accordingly.

### 13.2 Insurance intermediary

Contact the insurance intermediary WTW (for contact details in Section 11) and describe the case and request a review.

### 13.3 Telia Försäkring AB branch in Latvia

If the Insured is not satisfied with the way complaints are handled, he/she may contact the

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representative of "Telia Forsakring AB filiāle Latvija", at Krišjāņa Valdemāra iela 20-16A, Rīga, Latvia LV-1010, or e-mail address [complaints-insurance@teliacompany.com](mailto:complaints-insurance@teliacompany.com).

### 13.4 The Latvian Consumer Rights Protection Centre

If the Insurance is concluded with a consumer (a natural person), claims related to violations determined by consumer protection laws may be submitted to the Consumer Rights Protection Centre (Brīvības iela 55, Rīga, Latvia, LV-1010).

### 13.5. The Latvian Insurers Association

The Insured (a natural person) has the right to file a complaint with the Ombudsman of the Latvian Insurers Association regarding reimbursement expenses or insurance distribution services. The procedure (regulation) approved by the Latvian Insurers Association, in which the Ombudsman of the Latvian Insurers Association examines complaints can be found on the website [www.laa.lv](http://www.laa.lv).

### 13.6 The Courts

If no agreement is reached on resolving a dispute between the Insured and the Insurer, the dispute may be taken to and resolved by the competent court of the Republic of Latvia.

### 13.7 Legal proceedings against the Insurer

All summonses, notices or processes to be served on the Insurer for the purposes of commencing legal proceedings against the Insurer in connection with the Insurance must be addressed and delivered to the Insurer at contact information according to Section 12.

## 14. Changes to terms and conditions

The Insurer may alter these terms and conditions of the insurance contract for future periods of coverage at any time giving the Insured no less than 30 days' notice.

Amendments shall be deemed accepted if the Insured pays the Insurance premium for the next period of insurance.

## 15. Applicable language

The Latvian language version of the Terms and Conditions is legally binding. The English language version of the Terms and Conditions is for information purposes only and in case of discrepancies between the versions the Latvian language version shall prevail.

Any communication, including notifications, requests and information, must be in the Latvian language, unless the Insurer and the Insured have agreed otherwise.

## 16. Limitations

The claims arising from the Insurance Contract shall expire within three years. The right to submit a notification to the Insurer on the occurrence of an insurance risk shall terminate if the person who has the right to claim the insurance benefit does not exercise it within three years from the day of occurrence of the insured event.

## 17. Notifications

All types of notifications, requests and information (except claims and/or except if expressly stated otherwise in these Terms and Conditions), including insurance terms and conditions, policies, reminders, termination notifications and any other notifications (hereinafter "Notifications") are sent by e-mail.

Any such Notifications are considered received, when:

- 1) Notifications made by the Insurer are sent by the Insurer or its authorized person by e-mail to the e-mail address of the Insured indicated in the Insurance Policy or published at *Mans LMT*;
- 2) Notifications made by the Insured are sent by e-mail to: [LMTapdrosinasana@willis.com](mailto:LMTapdrosinasana@willis.com).

In addition, the Insured is always entitled to submit, request and receive information in writing. In case of debt recovery by the Insurer or its authorized person, written correspondence sent by post to the address of the Insured indicated in the Insurance Policy shall be considered received by the Insured within 5 days from the day when the correspondence is registered as a shipment at the post office (date on the postmark).