

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.

Insurance is valid worldwide (including Russian Federation), except the country of permanent residence of the Insured Person.

The 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.

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-20202 and Covid-19 special conditions TTIB-COVID-20212 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. In order to get an acceptable document, you should contact If P&C Insurance directly. The service will be charged.