

REMOTE CONTRACT TERMS

Effective from 25 September 2026



INFORMATION ABOUT BTA

Name: BTA Baltic Insurance Company AAS

Unified Registration Number: 40103840140

Registered office: Sporta iela 11, Riga, LV – 1013

Telephone number: +371 26 12 12 12

Email address: bta@bta.lv

Main line of business: provision of non-life insurance services

Supervisory authority: Bank of Latvia, registered office: K. Valdemāra iela 2A, Riga, LV-1050, website: <https://www.bank.lv/>

Information on licences issued: [Register of Financial Market Participants](#) | [Bank of Latvia](#)

INFORMATION ON DISTANCE CONTRACTS

Right of withdrawal

If you, as a private individual (rather than for business purposes), enter into an insurance contract remotely – online, by telephone, by email or by post – you have the right to withdraw from the contract **within 14 days**. The deadline is met if the withdrawal notice is submitted by the end of the 14th day.

The 14-day period is calculated from the later of the following dates:

- the date on which the contract was concluded; or
- the date on which you received these terms and conditions and information about the contract – if this is later than the date the contract was concluded.

If you have not received these terms and conditions and information about the contract, the withdrawal period is extended to 12 months and 14 days from the date the contract was concluded. If we have not informed you that you have a right of withdrawal at all, the time limit does not apply – you may withdraw from the contract at any time.

You can submit your withdrawal as follows

The easiest and quickest way – My BTA

We recommend using the cancellation function in the My BTA mobile app or [on the website](#). This is the quickest way to cancel the contract (see the detailed description below in the section 'Cancellation function in the My BTA mobile app or on the website').

Other ways to submit a cancellation

1. by sending a notice of withdrawal signed with a secure electronic signature to the email address bta@bta.lv;
2. by sending a signed notice of withdrawal by post to BTA's registered office;
3. by submitting a signed notice of withdrawal in person at any BTA customer service centre.

The withdrawal form is available on BTA [website](#) alongside these terms and conditions, and you may also request it at any BTA customer service centre.

Insurance premium

If you exercise your right of withdrawal, we will deduct the insurance premium for the days during which the insurance was already in force. We will refund the remaining amount paid within 30 days. We will not apply any additional charges, administrative costs or penalties.

In the case of MTPL, if the insurance period has already begun but you have not yet paid the insurance premium, we will request payment for the period during which the insurance was in force.

We will not charge the insurance premium:

- if you cancelled the policy before the insurance period began;
- if we activated the cover earlier than stated in the policy, without you requesting it (for example, the cover period in the policy begins on 1 July, but we activated the cover as early as 25 June, even though you had not asked us to do so).

Exceptions to the right of withdrawal

The right of withdrawal cannot be exercised in the following cases:

- insurance contracts with a term of less than one month (for example, travel or luggage insurance for a few days);
- contracts that have already been fully performed at your request (for example, we have already paid out the full amount of compensation).

The cancellation feature in the 'Mans BTA' mobile app or on the website

You can use the online cancellation feature in the My BTA mobile app or [on the website](#), regardless of how you entered into the distance contract – online, by telephone or otherwise. The cancellation feature is available for all distance contracts for which the cancellation period has not yet expired.

The cancellation feature is labelled '**Cancel contract**'. It is available at all times throughout the cancellation period and is easy to find in the 'Policy details' section of the My BTA mobile app.

By using the cancellation function, you will be able to review and submit an online notice of cancellation, which must include:

- Your first name and surname;
- the contract number or other information enabling the contract to be identified;
- the email address to which confirmation of receipt of the cancellation should be sent.

Before sending, you will be asked to confirm your decision by clicking the 'Confirm cancellation' button.

We will then immediately send you an email confirming that your withdrawal has been received, stating the date and time.

The withdrawal period is deemed to have been observed if you submitted your online withdrawal notice before the end of the 14-day period.

Information about the insurance contract

The type of insurance, scope (insured and uninsured risks) and insurance premium are specified in your policy and the relevant insurance terms and conditions.

Information on the consequences of late or non-payment of the insurance premium is available in the terms and conditions for the relevant type of insurance.

The insurance premium includes all costs associated with the contract.

The information provided in these terms and conditions and in the policy is valid for the duration of the contract. Information provided prior to the conclusion of the contract (for example, the terms of the offer) may be subject to change up until the moment the contract is concluded.

The insurance comes into force on the first day of the insurance period specified in the policy, provided that the insurance premium or the first instalment – if the premium is payable in several instalments – has been paid in full and on time.

If the travel insurance contract is taken out whilst you are already outside your country of residence, the cover comes into effect 24 hours after the premium has been paid.

An MTPL insurance policy comes into force at the time of conclusion or on the first day of the insurance period specified in the insurance policy.

Further information on the contract, including the right to terminate the contract early, is available in the terms and conditions for the relevant type of insurance (which is an integral part of the contract) and in the MTPL Law.

Unless otherwise specified in the contract, Latvian legislation applies both prior to the conclusion of the contract and in the event of a dispute.

During the term of the contract, we will communicate with you in Latvian and, where possible, in English and Russian.

You may receive the terms and conditions of the contract and related information in Latvian; where possible, we will also provide them to you in English or Russian.

Information on the guarantee fund

If the insurer becomes insolvent, your interests are protected by the Insured Persons' Protection Fund.

There is a separate guarantee fund for MTPL policies, from which compensation is paid in the circumstances specified by law.

Dispute resolution options

1. If you have any questions or concerns regarding the contract or our services, please contact BTA first (telephone 26 12 12 12, email bta@bta.lv or via the 'My BTA' mobile app, by sending a written complaint to BTA's registered office or by submitting it at any BTA customer service centre).
2. If you are not satisfied with our response, you have the right to use out-of-court dispute resolution options:
 - The Consumer Rights Protection Centre (PTAC), address: Brīvības iela 55, Rīga, LV-1010. PTAC examines complaints regarding breaches of consumer rights. Further information is available on the Consumer Rights Protection Centre's website at <https://www.ptac.gov.lv/>;
 - The Ombudsman of the Latvian Insurers' Association, address: Toma iela 4, Rīga, LV-1003. The Ombudsman examines consumer complaints regarding an insurer's decision to pay or refuse to pay an insurance claim, as well as complaints concerning insurance and reinsurance

distribution services. Further information on the Ombudsman's remit, the limits on disputes to be considered and the conditions for doing so is available in the Ombudsman's Regulations: <https://www.laa.lv/ombuds/>;

- The Latvian Motor Insurers' Bureau (LTAB), address: Toma iela 4, Rīga, LV-1003, in accordance with the procedures laid down by the relevant authority. The LTAB examines claims relating to compulsory civil liability insurance contracts for land vehicle owners (MTPL). Further information is available on the Latvian Motor Insurers' Bureau's website [at https://www.ltab.lv/](https://www.ltab.lv/);

3. You may bring a claim for damages before a court in accordance with Latvian legislation. Disputes are heard by a Latvian court in accordance with the general rules of jurisdiction.

Withdrawal form

We care about your safety, but we understand that circumstances vary; therefore, if you have decided to cancel your insurance policy, please complete this form.

Date: _____

Service provider:

AAS "BTA Baltic Insurance Company"

Tel. no.: 26 12 12 12

Customer (Policyholder):

First name, surname: _____

Email address: _____

or

Tel. no : _____

Information about the insurance policy:

Please state the insurance policy number or the type of insurance policy and its effective date:

_____.

Customer's notice of cancellation:

I hereby declare that I wish to withdraw from the insurance contract specified above.

Customer's signature:

Please send the completed withdrawal form to:

- the email address bta@bta.lv, if it is in electronic format and signed with a secure electronic signature;
- the address at 11 Sporta Street, Riga, LV-1013, if it has been prepared and signed in paper format;

Alternatively, you may submit a signed paper copy at any BTA customer service centre.

Once we have received your application, we will review it and respond to you within the next few days. If the right of withdrawal applies in accordance with the terms of the Distance Contract, the insurance policy will be terminated with effect from the following day and we will refund the unused portion of the insurance premium within 30 days.