

Dear client,

we hereby inform you that **AS Estravel** (address: Suur-Karja Street 15, Tallinn, 10140; phone: 6 266266; www.estravel.ee) concludes insurance contracts acting as an agent of insurer Salva Kindlustuse AS. AS Estravel is registered as an insurance intermediary on the list of insurance agents available on the website of the Estonian Financial Supervision authority (<http://www.fi.ee/index.php?id=1998>). Salva Kindlustuse AS has issued to AS Estravel a confirmation stating that it is accountable for the intermediation activities performed by AS Estravel on behalf of Salva Kindlustuse AS. AS Estravel confirms that all insurance offers it issues to clients are in accordance with the authorisation received from Salva Kindlustuse AS.

Salva Kindlustuse AS pays a commission fee to AS Estravel for the concluded insurance contracts. The size of the commission fee for each concluded insurance contract is indicated in the pre-contract insurance offer and in the insurance policy.

AS Estravel has the right to conclude on behalf of Salva Kindlustuse AS insurance contracts covering the following insurance activity varieties: accident insurance, including travel insurance; motor vehicle liability insurance, including motor third party liability insurance and land vehicle insurance (CASCO); fire insurance and natural forces insurance (home insurance). AS Estravel has been specialising in travel insurance contract intermediation.

Applicable to all insurance contracts concluded with Salva Kindlustuse AS via AS Estravel are the insurance terms and conditions of Salva Kindlustuse AS that you can also view on the website of AS Estravel (<http://www.estravel.ee/kindlustus/>).

A travel insurance contract can comprise health insurance, travel interruption insurance, luggage insurance and rental car own liability insurance. The travel insurance terms and conditions were developed by Salva Kindlustuse AS and you can read these prior to concluding your travel insurance contract at any AS Estravel branch or ask any AS Estravel travel consultant to explain these terms and conditions to you. Alternatively, you can view the terms and conditions by opening in your web browser the Estravel AS website link provided above.

Prior to concluding the insurance contract with you, the AS Estravel travel consultant will ascertain your insurance priorities by asking specifying questions if necessary. At the same time another AS Estravel staff member will compile a suitable insurance offer. If you accept the initial or modified offer, the contract will be concluded and you will receive the insurance policy.

The client can find out about the precise insurance premium prior to concluding the contract by either asking an AS Estravel staff member about it or by viewing it in the insurance offer or the insurance policy.

The terms and conditions applicable to the particular concluded insurance contract, including the principles of insurance indemnity outpayment as a result of an insured event, are outlined in the general terms and conditions of insurance that are indicated both in the insurance offer and the insurance policy.

If a client has a claim against the insurer arising from the insurance contract, the client can submit it either to the conciliation body of the Estonian Association of Insurance Company or to the local county court of the Republic of Estonia.