

Personal accident insurance of cardholders

AAS SEESAM LATVIA accident Insurance

Insured person is the holder of SEB Unibanka issued *VISA Electron* or *Maestro* card *Student Bank*.

Geographical scope of coverage:

Insurance is in force worldwide 24 hours a day, starting from the moment when the Insured person has received a card until the last day of that month (including), which is indicated on the card.

Insurance in case of death:	1 000 LVL
Insurance in case of full mutilation up to:	1 000 LVL
Insurance in case of bone fracture:	500 LVL

Description of insurance:

Insurance in case of full mutilation:

If during a personal accident the insured person is caused bodily injury, which results in irrevocable, permanent mutilation within 180 days, starting from the day of personal accident, Insurance company shall pay Insurance indemnity, which is equal to percentage from the sum insured, as it is indicated in the table for calculation of Insurance benefits.

Insurance benefit is not paid unless the mutilation is confirmed to be an irrevocable and permanent loss.

Mutilation Insurance benefit % of the sum insured

	<u>Right</u>	<u>Left</u>
1. Loss of one arm	60%	50%
2. Loss of one hand or forearm	60%	50%
3. Loss of one leg above the knee	60%	60%
4. Loss of one leg from or below the knee	50%	50%
5. Loss of one foot	40%	40%
6. Loss of eye-sight with one eye		50%
7. Loss of eye-sight with both eyes		100%
8. Complete loss of speaking ability		100%
9. Complete loss of hearing		100%

Insurance in case of death

If a result of personal accident the insured person dies or gains bodily injuries, which result in death, insurance indemnity is paid to the insured person's legal heirs according to the Latvian legislation.

Insurance in case of bone fractures:

If a result of personal accident the insured person gets a bone fracture, then the Insurance company pays Insurance indemnity, which is equal to percentage from the sum insured, as it is indicated in the table for calculation of Insurance benefits.

Table for calculation of Insurance indemnity:

Skull (except for nose and teeth)	100%
Pelvic bone (except for pelvic bone joint)	70%
Thigh, big bone of calf, little bone of calf	60%
Upper arm, elbow, forearm, hand joint	50%
Knee bone, collar- bone, shoulder	25%
Other fractures	5%
Fractures of vertebra	25%

How to act in case of claim:

Upon occurrence of personal accident, the insured person or beneficiary shall inform the insurer immediately, as soon as possible, but no later than within 30 days.

When reporting a claim, the following documents should be submitted:

- ✓ a copy of VISA Electron or Maestro card and Student's Bank's card;
- ✓ a copy of the passport;
- ✓ an application with a description of the circumstances of personal accident;
- ✓ police reports on the incurred accident if the trauma has happened in a traffic accident;
- ✓ a medical confirmation with precise diagnosis;
- ✓ an opinion of medical care and working ability expertise quality control inspection (in case of mutilation);
- ✓ ex-ray photograph (in case of bone fracture);
- ✓ a copy of death certificate (in case of death);
- ✓ a confirmation from a notary public on division of heritage (in case of death);
- ✓ documents, which prove the identity of the beneficiary.

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