

This is a translation of the text of terms and conditions. In case of contradictions, text of terms and conditions in Latvian language shall prevail. These Cover terms and conditions are valid solely together with Term Life terms and conditions. Please take some time and read through the terms and conditions.

1. **Insured event** is diagnosis of critical illness listed in these terms and conditions during the Insurance term.
2. **Insured person** at least 1 year old, but not more than 17 years old on the Insurance start date.
3. **Qualification period** is 90 days from this Insurance start date. If the Insured risk occurs during these 90 days it is not considered as Insured event. If the Sum insured is increased, Qualification period applies from the moment such change takes effect. Benefit is not paid out for the increased part of Sum insured if Insured event occurs during Qualification period.
4. **Waiting period** is 30 days. Benefit is paid out only if Insured person survives at least 30 days after diagnosis of the critical illness.

## Benefit

5. Benefit is a lump sum payment defined in the Policy appendix, that is equal to Sum insured at the time of occurrence of the Insured event.

## List of Insured risks

6. Major Cancer
  - 6.1. Major Cancer is any malignant disease characterized by uncontrolled growth and spread of malignant cells to healthy tissues. The diagnosis must be supported by histological or cytological evidence.
  - 6.2. The following are not considered as Insured event:
    - 6.2.1. Non invasive cancer or in situ malignant change, including cervical dysplasia CIN-1, CIN-2 and CIN-3;
    - 6.2.2. Malignant disease histologically classified as pre-malignant;
    - 6.2.3. Malignant disease described as having borderline malignancy or low malignant potential;
    - 6.2.4. Malignant disease of the skin, except malignant melanoma that has invaded beyond the epidermis or has progressed to at least clinical classification T2NoMo;
    - 6.2.5. Malignant disease of the prostate or papillary carcinoma of the thyroid which is classified as less than T2NoMo;
    - 6.2.6. Any gastrointestinal stromal tumor which is classified until T2NoMo or has a mitotic rate lower than 5/50 hpf;
    - 6.2.7. Any Hodgkin's and non-Hodgkin lymphoma stage 1 under Ann Arbor classification;
    - 6.2.8. Any leukemia that has not caused anemia.
7. Stroke
  - 7.1. Stroke is permanent neurological deficiency resulting from a cerebral infarction. Cerebral infarction is death of brain tissue caused by inadequate blood supply or haemorrhage within the skull.
  - 7.2. Stroke is confirmed by a computed tomography (CT) or magnetic resonance tomography (MRT) investigation.
  - 7.3. Newly developed permanent neurological deficiency from stroke occurring in a field controlled by the affected area of the brain continue three months after a stroke or longer.
  - 7.4. An Insured event is not considered:
    - 7.4.1. Transient ischaemic attack,
    - 7.4.2. Traumatic injury to brain tissue or blood vessels,
    - 7.4.3. Cerebral symptoms from migraine,
    - 7.4.4. Cerebral injury from hypoxia,
    - 7.4.5. Vascular disease affecting the eye, optic nerve or vestibular functions.
8. Kidney Failure
  - 8.1. Kidney failure is chronic, irreversible destruction of the functional tissue of both kidneys, as a result of which constant dialysis or a kidney transplant is needed.
9. Severe Bacterial Meningitis and Encephalitis
  - 9.1. Severe bacterial meningitis is an inflammation of the membranes covering the brain or spinal cord caused by bacteria.
  - 9.2. Severe encephalitis is an inflammation of the brain: cerebral hemisphere, brainstem or cerebellum.
  - 9.3. Meningitis or encephalitis must result in significant complications lasting for at least six weeks and include permanent neurological deficit.

- 9.4. Neurological deficiency occurs when the Insured person is unable to perform activities listed in these terms and conditions as functional abilities deficiency for at least six months after diagnosis.
- 9.5. Bacterial Meningitis and/ or encephalitis in presence of HIV are not considered an Insured event.
10. Benign Brain Tumour
  - 10.1. Benign brain tumour is life-threatening and generates symptoms of increased intracranial pressure, such as papilloedema, mental symptoms, seizures or sensory impairment.
  - 10.2. Tumour must:
    - 10.2.1. result in surgery to remove or reduce it, or
    - 10.2.2. be treated with chemotherapy or radiotherapy, or
    - 10.2.3. be deemed inoperable and increasing, or
    - 10.2.4. need of palliative care.
  - 10.3. An Insured event is not considered:
    - 10.3.1. Cyst, calcification, granuloma, haematoma;
    - 10.3.2. Malformations of the arteries or veins of the brain;
    - 10.3.3. Tumour in the pituitary gland or spine.
11. Major Organ Transplantation
  - 11.1. Major organ transplantation is human to human transplant from a donor to the Insured person of one or more of the following organs:
    - 11.1.1. kidney, liver, heart, lung, pancreas or
    - 11.1.2. bone marrow, using hematopoietic stem cells preceded by total bone marrow ablation.
  - 11.2. Transplantation of any other organs, parts of organs, tissues or cells is not considered an Insured event.
12. Type 1 Diabetes
  - 12.1. Type 1 diabetes is diagnosed when pancreas does not produce insulin. The diagnosis must include evidence of insulin dependency for at least six months.
13. Juvenile Rheumatoid Arthritis
  - 13.1. Juvenile rheumatoid arthritis is widespread joint destruction with major deformity of three or more of the following joint areas: hands, wrists, elbows, backbone, knees, ankles.
  - 13.2. The disease must result in permanent and irreversible functional abilities deficiency listed in these terms and conditions.
14. Aplastic Anaemia
  - 14.1. Aplastic anaemia is a chronic bone marrow failure that causes anaemia, neutropenia and thrombocytopenia.
  - 14.2. Aplastic anaemia includes all following criteria:
    - 14.2.1. confirming bone marrow puncture or biopsy;
    - 14.2.2. absolute neutrophil count less than  $0.5 \times 10^9/L$  in blood;
    - 14.2.3. reticulocyte less than 1% in blood;
    - 14.2.4. platelet count less than  $20 \times 10^9/L$  in blood.
15. Coma Due To Illness
  - 15.1. Coma is a state of unconsciousness with no reaction to external stimuli or internal needs for at least 96 hours and requiring the use of life support systems. Coma must result in neurological deficiency.
  - 15.2. Neurological deficiency is functional abilities deficiency as listed in these terms and conditions and persists for at least six months after diagnosis.
16. Loss Of Hearing Due To Illness After Age 2
  - 16.1. Loss of hearing in both ears as a result of illness must be irrecoverable, diagnosed after Insured person's 2nd birthday.
  - 16.2. The auditory threshold is more than 90 decibels across all frequencies in the better ear, using a pure tone audiogram.
  - 16.3. An Insured event is not considered as one, if in medical opinion a hearing aid, device, or implant could result in the partial or total restoration of hearing.
17. Loss Of Vision Due To Illness
  - 17.1. Loss of vision is clinically proven irreversible reduction of sight in both eyes as a result of illness. The corrected visual acuity must be less than 6/60 metric or 0.1 decimal, or visual field restriction to 20° or less in both eyes.
  - 17.2. An Insured event is not considered as one, if in medical opinion a device, or implant could result in the partial or total restoration of sight.
18. Loss Of Limbs Or Paralysis Due To Illness
  - 18.1. Loss of limbs or paralysis is complete and permanent loss of function or complete severance of two or more limbs above the wrist or ankle through disease.

## 19. Functional abilities deficiency

Functional abilities deficiency occurs when the Insured person is unable to perform activities:

- 19.1. 1 year old child is unable to crawl or grab any item.
- 19.2. 2-year old child is unable to stand up or use a pen to scribble.
- 19.3. 3-4 year old child is unable to walk 20 meters, or use a straw to drink, speak or comprehend speech.
- 19.4. 5-9 year old child is unable to walk 100 meters on a level surface without aid, eat independently, or speak or comprehend speech.
- 19.5. 10 years and older child is unable to walk 200 meters on a level surface without an aid, eat independently, speak or comprehend speech.
- 19.6. Inability to speak caused by psychiatric disorders is not considered an Insured event.

## Insurance Exclusions

20. Benefit shall not be paid out, if the Insured risk has occurred in any of the cases mentioned below:

- 20.1. Nuclear catastrophe, Act of Military Violence and Crime
  - 20.1.1. Nuclear fusion, radioactive or ionizing radiation;
  - 20.1.2. Any kind of War, armed or military conflict mutiny, revolution or active participation in mass disturbances;
  - 20.1.3. Deliberate unlawful act committed or intended with the participation of the Insured person.
- 20.2. Alcohol, Drugs and Failure to seek Medical Advice
  - 20.2.1. consumption of alcohol, drugs, other intoxicating substances;
  - 20.2.2. medications or any kind of medical treatment not prescribed by a recognized and registered medical practitioner;
  - 20.2.3. failure to seek or follow medical advice.
- 20.3. Professional sports, hazardous activities and aerial flights
  - 20.3.1. Professional sports, racing of any kind, scuba-diving, or any hazardous activities or sports, including rock climbing, alpinism, parachuting, speleology, skydiving, hang-gliding, bungee-jumping, ballooning;
  - 20.3.2. Aerial flights except on a licensed carrying commercial aircraft.
- 20.4. Other specific causes
  - 20.4.1. Insured person has lived outside the territory of European Union or European Free Trade Association member states for more than 13 consecutive weeks during any 12 months before Insured risk has occurred.
  - 20.4.2. HIV, AIDS or illnesses deriving from these diagnoses;
  - 20.4.3. an intentional or self-inflicted act, included inflicted illness, injuries or dismemberments.

## Termination of Insurance

21. This Insurance cover is terminated upon:
- 21.1. Termination of Insurance contract;
  - 21.2. Insured person's 23rd birthday;
  - 21.3. Occurrence of the Insured event;
  - 21.4. Exclusion of the Insurance contract.

If you have any questions, please contact us:

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