

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 the Insured person's temporary incapacity to work caused by an Accident that has occurred during the Insurance term. Temporary incapacity to work must be proved with sick note prescribed by a certified physician.
2. **Accident** is an unexpected and unforeseeable event which is beyond the control of Insured person:
 - traumatic damage of tissues and organs due to direct external (mechanical, thermal, chemical, electrical) exposure;
 - accidental acute poisoning with poisonous plants, chemicals (industrial or household).
3. **Insured person** must be at least 18, but not more than 69 years old on the Insurance start date.

Benefit

4. Benefit is an amount of money calculated on the basis of the Sum insured, which is multiplied by each disability day.
5. Benefit amount is limited with 120 temporary disability days as for one Insured event as for multiple insured events within the Insurance year. This limitation resets for each subsequent Insurance year when Insurance cover is automatically renewed.
6. Waiting period is 10 days. Benefit is paid out only if accidental temporary disability lasts at least 10 days.

Insurance Exclusions

7. Benefit shall not be paid out, if the Insured risk has occurred in any of the cases mentioned below:
 - 7.1. Nuclear catastrophe, Act of Military Violence and Crime
 - 7.1.1. Nuclear fusion, radioactive or ionizing radiation;
 - 7.1.2. Any kind of war, armed or military conflict mutiny, revolution or active participation in mass disturbances;
 - 7.1.3. Deliberate unlawful act committed or intended with the participation of the Insured person.
 - 7.2. Abuse of Alcohol and Drugs and Illegal Usage of Vehicles
 - 7.2.1. Insured person being under an influence of alcohol (with the levels of concentration thereof in the body fluids exceeding the maximum limits permissible under the regulations of the country where the accident takes place), narcotic, psychotropic or other intoxicating substances;
 - 7.2.2. Insured person driving without a valid driving license;

- 7.3. Professional sports, hazardous activities and aerial flights
 - 7.3.1. 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;
 - 7.3.2. Aerial flights except on a licensed carrying commercial aircraft.
- 7.4. Other Specific Causes
 - 7.4.1. an intentional or self-inflicted act, included inflicted illness, injuries or dismemberments;
 - 7.4.2. accident directly or indirectly caused by mental disease, if the accident happens with an insured who is mentally ill and who is insane at the moment of the accident;
 - 7.4.3. health impairment resulting from the treatment of, including radiation diagnostics and radiation therapy, or surgeries performed on the Insured person, except for health impairment resulting from an accident;
 - 7.4.4. treatment not prescribed by a recognized and registered medical practitioner;
 - 7.4.5. infection caused by a pathogenic agent entering the body through micro-injuries of the skin or mucous membrane, except rabies, tetanus and infections that entered the body due to an accident;
 - 7.4.6. these diagnoses and conditions resulting from any event:
 - 7.4.6.1. mental and behavioral disorder diagnoses which code under ICD is F00-F99;
 - 7.4.6.2. diaphragm, abdominal wall, (Umbilical, white line, inguinal and thigh) hernias;
 - 7.4.6.3. thrombophlebitis, consequences of clotting disorders;
 - 7.4.6.4. abscess;
 - 7.4.6.5. prolapse of intervertebral disc;
 - 7.4.6.6. arthritis, spondylitis;
 - 7.4.6.7. arthrosis, spondylosis;
 - 7.4.6.8. osteochondropathy, arthropathy;
 - 7.4.6.9. radikulopathy, radiculitis, neuropathy;
 - 7.4.6.10. periostitis;
 - 7.4.6.11. myositis;
 - 7.4.6.12. tenosynovitis, tendinitis;
 - 7.4.6.13. epicondylitis;
 - 7.4.6.14. bursitis;
 - 7.4.6.15. impingement syndrome.

Termination of Insurance

8. This Insurance cover is terminated upon:
 - 8.1. Termination of Insurance contract;
 - 8.2. Insured person's 71st birthday;
 - 8.3. Exclusion of the Insurance contract.

If you have any questions, please contact us:
SEB Life and Pension Baltic SE
Phone: +371 67079800, e-mail: dziviba@seb.lv
Address: Antonijas iela 9, Riga, LV 1010