

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** must be at least 18, but not more than 64 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 any 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. Heart Attack
 - 7.1. Heart attack is infarction of heart muscles, which means irreversible damage to a portion of the heart muscle caused by inadequate blood supply to that area.
 - 7.2. Heart attack includes all following criteria:
 - 7.2.1. A sharp pain at the back of the sternum;
 - 7.2.2. New changes in the ECG referring to infarction;
 - 7.2.3. Elevation of cardiac biomarkers in the blood, including CKMB above the normal levels or Cardiac Troponin T or I at 500ng/L and above;
 - 7.2.4. Disorders of the function of the left ventricle: reduction of the left ventricular ejection fraction, significant hypokinesia or akinesia, or wall motion abnormalities.
8. Stroke
 - 8.1. Stroke is permanent neurological deficiency resulting from a cerebral infarction. Cerebral infarction is death of brain tissue caused by inadequate blood supply or hemorrhage within the skull.
 - 8.2. Permanent neurological deficiency caused by a stroke is confirmed by a computed tomography (CT) or magnetic resonance tomography (MRT) investigation.
 - 8.3. Newly developed permanent neurological deficiency from stroke occurring in a field controlled by the affected area of the brain is assessed three months after a stroke or later.
 - 8.4. An Insured event is not considered:
 - 8.4.1. Transient ischaemic attack,
 - 8.4.2. Traumatic injury to brain tissue or blood vessels,
 - 8.4.3. Cerebral symptoms from migraine,
 - 8.4.4. Cerebral injury from hypoxia,
 - 8.4.5. Vascular disease affecting the eye, optic nerve or vestibular functions.
9. Kidney Failure
 - 9.1. 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.
10. Cardiovascular Surgeries
 - 10.1. Cardiovascular surgeries considered as critical illness include:
 - 10.1.1. Bypass grafting of the coronary arteries of the heart via thoracotomy (opening of thoracic);
 - 10.1.2. aortic surgery via thoracotomy or laparotomy to repair or correct a coarctation of the aorta, an obstruction of the aorta, aortic aneurysm or traumatic rupture of the aorta. The aorta means the the thoracic and abdominal aorta but not its branches;
 - 10.1.3. Heart valve surgery via thoracotomy for the replacement or repair of cardiac valve due to a defect or abnormality.
11. Severe Bacterial Meningitis and Encephalitis
 - 11.1. Severe bacterial meningitis is an inflammation of the membranes covering the brain or spinal cord caused by bacteria.
 - 11.2. Severe encephalitis is an inflammation of the brain: cerebral hemisphere, brainstem or cerebellum.
 - 11.3. Specified diseases must result in significant complications lasting for at least 3 months and permanent neurological deficit.
 - 11.4. Neurological deficiency occurs when the Insured person permanently and irreversibly unable to:
 - 11.4.1. Walk 200 meters on level surfaces without assistive devices or
 - 11.4.2. Feed themselves once food has been prepared and made available, or
 - 11.4.3. Communicate by verbal speech, or
 - 11.4.4. Result in an MMSE score of less than 16.
 - 11.5. Bacterial Meningitis and encephalitis in presence of HIV are not considered an Insured event.
12. Benign Brain Tumor
 - 12.1. Benign brain tumor is life-threatening and generates symptoms of increased intracranial pressure, such as papilloedema, mental symptoms, seizures or sensory impairment.
 - 12.2. The tumor must:
 - 12.2.1. result in surgery to remove or reduce it, or
 - 12.2.2. be treated with chemotherapy or radiotherapy, or
 - 12.2.3. be deemed inoperable and increasing, or
 - 12.2.4. need of palliative care.
 - 12.3. An Insured event is not considered:
 - 12.3.1. Cyst, calcification, granuloma, haematoma;
 - 12.3.2. Malformation of the arteries or veins of the brain;
 - 12.3.3. Tumor in the pituitary gland or spine.
13. Major Organ Transplantation
 - 13.1. Major organ transplantation is human to human transplant from a donor to the Insured person of one or more of the following organs:
 - 13.1.1. kidney, liver, heart, lung, pancreas or
 - 13.1.2. bone marrow, using hematopoietic stem cells preceded by total bone marrow ablation.
 - 13.2. Major organ transplantation does not include transplantation of any other organs, parts of organs, tissues or cells.
14. Multiple Sclerosis
 - 14.1. Multiple sclerosis is a central nervous system disease causing permanent neurological deficiency, diagnosed by a certified neurologist.
 - 14.2. Neurological deficiency occurs when the Insured person is permanently and irreversibly unable to:
 - 14.2.1. walk 200 meters on a level surface without an aid or
 - 14.2.2. Feed themselves once food has been prepared and made available.
15. Parkinson's Disease Before Age 60
 - 15.1. Parkinson's disease is a slowly progressive degenerative disease of the central nervous system, diagnosed by a certified neurologist before Insured person's 60th birthday.
 - 15.2. Parkinson's disease includes all following criteria:
 - 15.2.1. signs of progressive impairment,
 - 15.2.2. not treatable through medication at all times, and
 - 15.2.3. neurological deficit resulting in a permanent and irreversible walking impairment characteristic to Parkinson's disease.

16. Advanced Dementia Before Age 60
 - 16.1. Advanced dementia includes Alzheimer's disease or other dementia:
 - 16.1.1. Alzheimer's disease is a progressive degenerative disease of the brain characterized by diffuse atrophy throughout the cerebral cortex;
 - 16.1.2. dementia is an organic mental disorder characterized by a general loss of intellectual abilities, like impairment of memory, judgement and abstract thinking as well as changes in the personality.
 - 16.2. An Insured event is considered advanced dementia when it is diagnosed before Insured person's 60th birthday and it has caused:
 - 16.2.1. permanent irreversible failure of brain function,
 - 16.2.2. significant cognitive impairment (MMSE score of 12 or less, or GDS at least stage 5), and
 - 16.2.3. required continuous supervision.
 - 16.3. Bipolar disorders are not considered an Insured event.
17. Loss of Hearing Due to Illness
 - 17.1. Loss of hearing in both ears as a result of illness must be irrecoverable. The auditory threshold is more than 90 decibels across all frequencies in the better ear, using a pure tone audiogram.
 - 17.2. An Insured event is not considered events, if in medical opinion a hearing aid, device, or implant could result in the partial or total restoration of hearing.
18. Loss of Speech due to Illness
 - 18.1. Loss of speech as a result of illness must be complete, irrecoverable and established for a continuous period of 12 months.
 - 18.2. Loss of speech does not include events where in medical opinion any aid, device, treatment or implant could result in the partial or total restoration of speech.
 - 18.3. An Insured event is not considered any loss of speech caused by psychiatric disorders.
19. Loss of Vision due to Illness
 - 19.1. 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.
 - 19.2. Loss of vision does not include events where in medical opinion a device, or implant could result in the partial or total restoration of sight.
20. Loss of Limbs or Paralysis due to Illness
 - 20.1. 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.

Insurance Exclusions

21. Benefit shall not be paid out, if the Insured risk has occurred in any of the cases mentioned below:
 - 21.1. Nuclear catastrophe, Act of Military Violence and Crime
 - 21.1.1. Nuclear fusion, radioactive or ionizing radiation;
 - 21.1.2. Any kind of War, armed or military conflict mutiny, revolution or active participation in mass disturbances;
 - 21.1.3. Deliberate unlawful act committed or intended with the participation of the Insured person.
 - 21.2. Alcohol, Drugs and Failure to seek Medical Advice
 - 21.2.1. consumption of alcohol, drugs, other intoxicating substances;
 - 21.2.2. medications or any kind of medical treatment not prescribed by a recognized and registered medical practitioner;
 - 21.2.3. failure to seek or follow medical advice.
 - 21.3. Professional sports, hazardous activities and aerial flights
 - 21.3.1. 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;
 - 21.3.2. Aerial flights except on a licensed carrying commercial aircraft.
 - 21.4. Other specific causes
 - 21.4.1. 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.
 - 21.4.2. HIV, AIDS or illnesses deriving from these diagnoses.
 - 21.4.3. an intentional or self-inflicted act, included inflicted illness, injuries or dismemberments.

Termination of Insurance

22. This Insurance cover is terminated upon:
 - 22.1. Termination of Insurance contract;
 - 22.2. Insured person's 66th birthday;
 - 22.3. Occurrence of the Insured event;
 - 22.4. Exclusion of the Insurance contract.

If you have any questions, please contact us:
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