

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 death, caused by an accident during the Insurance term.
2. **Insured person** must be at least 18, but not more than 69 years old on the Insurance start date.
3. **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).

Benefit

4. 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.

Insurance Exclusions

5. Benefit shall not be paid out, if the Insured risk has occurred in any of the cases mentioned below:
 - 5.1. Nuclear catastrophe, Act of Military Violence and Crime
 - 5.1.1. Nuclear fusion, radioactive or ionizing radiation;
 - 5.1.2. Any kind of war, armed or military conflict, mutiny, revolution or active participation in mass disturbances;
 - 5.1.3. Deliberate unlawful act committed or intended with the participation of the Insured person.
 - 5.2. Abuse of Alcohol and Drugs and Illegal Usage of Vehicles
 - 5.2.1. 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;
 - 5.2.2. Insured person driving without a valid driving license.
 - 5.3. Professional sports, hazardous activities and aerial flights
 - 5.3.1. 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;
 - 5.3.2. Aerial flights except on a licensed carrying commercial aircraft.
 - 5.4. Mental Illness
 - 5.4.1. Accident directly or indirectly caused by mental disease, if the accident happens with an Insured person who is mentally ill and who is insane at the moment of the accident.
 - 5.5. Suicide
 - 5.5.1. Suicide of Insured person.

Termination of Insurance

6. This Insurance cover is terminated upon:
 - 6.1. Termination of Insurance contract;
 - 6.2. Insured person's 71st birthday;
 - 6.3. Occurrence of the Insured event;
 - 6.4. Exclusion of the Insurance contract.

If you have any questions, please contact us:
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