

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 Insured person's permanent incapacity to work that has been established by the institution which is competent carry out disability expertise, for a continuous period of at least one year in the extent of no less than 80% 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. Qualification period is not applied when Insured risk is caused by an accident. 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. **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

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.

Insurance Exclusions

6. Benefit shall not be paid out, if the Insured risk has occurred in any of the cases mentioned below:
 - 6.1. Nuclear catastrophe, Act of Military Violence and Crime
 - 6.1.1. Nuclear fusion, radioactive or ionizing radiation;
 - 6.1.2. Any kind of war, armed or military conflict mutiny, revolution or active participation in mass disturbances;
 - 6.1.3. Deliberate unlawful act committed or intended with the participation of the Insured person.
 - 6.2. Abuse of Alcohol and Drugs, Illegal Usage of Vehicles, Failure to seek medical advice
 - 6.2.1. 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;
 - 6.2.2. Insured person driving without a valid driving license;
 - 6.2.3. consumption of alcohol, drugs, other intoxicating substances;
 - 6.2.4. medications or any kind of medical treatment not prescribed by a recognized and registered medical practitioner;

- 6.2.5. failure to seek or follow medical advice.
- 6.3. Professional sports, hazardous activities and aerial flights
 - 6.3.1. 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;
 - 6.3.2. Aerial flights except on a licensed carrying commercial aircraft.
- 6.4. Self-infliction, HIV, Disorders and Diseases of Nervous System
 - 6.4.1. an intentional or self-inflicted act, included inflicted illness, injuries or dismemberments;
 - 6.4.2. HIV, AIDS or illnesses deriving from these diagnoses;
 - 6.4.3. mental and behavioral disorder diagnoses which code under ICD is F00-F99;
 - 6.4.4. these diseases of the nervous system:
 - 6.4.4.1. migraine, code under ICD is G43,
 - 6.4.4.2. other headache syndromes, code under ICD is G44,
 - 6.4.4.3. transient cerebral ischemic attacks and related syndromes , code under ICD is G45,
 - 6.4.4.4. sleep disorders, code under ICD is G47; except sleep apnea G47.3,
 - 6.4.4.5. disorders of trigeminal nerve (V), code under ICD is G50,
 - 6.4.4.6. cranial nerve disorders in diseases classified elsewhere, code under ICD is G53.0,
 - 6.4.4.7. chronic fatigue syndrome, code under ICD is G93.3.
- 6.5. Other specific causes
 - 6.5.1. 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.

Termination of Insurance

7. This Insurance cover is terminated upon:
 - 7.1. Termination of Insurance contract;
 - 7.2. Insured person's 66th birthday;
 - 7.3. Occurrence of the Insured event;
 - 7.4. Exclusion of the Insurance contract.

If you have any questions, please contact us:
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