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 trauma, caused by an accident that has occurred during the Insurance term.

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 1, 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 the percentage rates listed in the table below.

5. Benefit amount is limited with 100% of Sum insured per Insurance year. This limitation resets for each subsequent Insurance year when Insurance cover is automatically renewed.

6. List of Insured risks

<table>
<thead>
<tr>
<th>List of Insured risks</th>
<th>Benefit amount % of the Sum Insured</th>
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**Head and Nervous System Traumas**

- Intracranial traumatic hemorrhage: epidural hematoma, subdural hematoma, intracerebral hematoma, subarachnoid hemorrhage, cerebral contusion: 15%
- Peripheral damage to cephalic nerves: Maximum pay out for one insured event is the damage of two cephalic nerves: 5% per nerve
- Spinal cord bruise: 10%
- Spinal cord compression, hematomyelia: 15%
- Damage of neck, shoulder, lumbar and sacral nerve plexus: 5%
- Nerve rupture: area of palm, foot; Despite of number of nerves: 5%
- Nerve rupture: area of forearm, shin; Despite of number of damaged nerves: 10%
- Nerve rupture: area of shoulder joint, elbow joint, hip joint; knee joint. Despite of number of damaged nerves: 10%
- Fracture of external lamina of the cranial vault bones: 5%
- Fracture of cranial vault bones: 10%
- Fracture of skull base bones: 15%
- Mandible dislocation, Fracture of cheekbone, maxilla or mandible: 5%
- Alveolar fracture is not considered as Insured event.
- Traumatic loss of one tooth: Maximum pay out for one Insured event is the loss of five teeth. 2% per one tooth.
- Teeth related accidents are considered as Insured event if fresh signs of trauma are visible.
- Orbit fracture, hyphema, hemophthalmos, eyelid mucous membrane suturing, cornea injury: 3%
- Perforating eye injury, eye burns of II–III degree (which has not caused permanent vision damage), unilateral injury of lacrimal duct: 5%
- Auricle damage (injury, burn, frostbite): othematoma, fracture of cartilage of the auricle, partial loss (ess than a half) of the auricle, traumatic rupture of ear drum without hearing impairment: 5%
- Auricle damage (injury, burn, frostbite): loss of more than or equal to a half of the auricle: 10%

**Body Traumas**

- Sternal fracture: 5%
- Fracture of ribs: Maximum pay out for one insured event is the loss of five ribs fractures: 2% per each rib
- Fracture of sacrum: 10%
- Fracture of vertebal body, vertebral arch of cervical, thoracic or lumbar backbone, Coccyx fracture: Maximum pay out for one insured event is two vertebral fractures: 5% per each vertebra
- Dislocation of the vertebal body or fracture of processes spinous of cervical, thoracic or lumbar backbone, Coccyx vertebra dislocation: Maximum pay out for one insured event is two vertebral damages: 4% per each vertebra

**Upper Limb Traumas**

- Scapular and clavicle junction rupture, Sternum or clavicle fracture or dislocation: 5%
- Shoulder joint dislocation: 5%
- Humerus fracture: 10%
- Elbow joint dislocation: 5%
- Fracture of humeral epicondyle: 5%
- Fracture of forearm bone (Ulna or radius).: 5%
- Wrist joint dislocation: 5%
- Carpal or metacarpal fracture or dislocations: Maximum pay out for one insured event is the loss of three bones or dislocation of three joints: 2% per each bone
- Fracture or dislocation of I finger: 2%
- Fracture or dislocation of II, III, IV or V finger: Maximum pay out for one insured event is fracture or dislocations of three fingers: 1% per each finger

**Lower Limb Traumas**

- Rupture of one pelvic bone junction, fracture of the pelvic bone, fracture of Acetabulum: 7% per each bone or junction
- Dislocation of hip joint: 10%
- Femoral fracture: 15%
- Damage of meniscus, verified by magnetic resonance imaging (MRI), computed tomography or arthroscopy: The damage of more than one meniscus during the same trauma shall be treated as one meniscus damage. Benefit should not be paid for degenerative meniscus damage: 4%
- Total or partial rupture of knee-joint ligaments: 3%
- Dislocation of knee-joint: 5%
- Knee-cap (patella) fracture or dislocation: 5%
- Fracture of Tibia (shinbone), except fracture of ankle: 10%
- Fracture of Fibula (split bone), fracture of ankle: 5%
- Total or partial rupture of ankle bone syndesmosis, ligament, dislocation of ankle joint: 3%
- Fracture or dislocation of ankle bone, except calcaneus fracture or dislocation: Maximum pay out for one insured event is fracture of three bones or dislocation of three joints: 3% per each bone or joint
- Calcaneus (heel bone) fracture or dislocation: 5%
- Fracture or dislocation of I foot finger: 2%
Fracture or dislocation of II, III, IV or V foot fingers  
Maximum pay out for one insured event is fractures or dislocations of three fingers.  
1% per finger

**Other Traumas**

- Damage of face, neck anterior - lateral surface, under jaw area and soft tissues of auricle. Wounds (battered, lacerated, cut, punctured) needing suture, or burn, frostbite (at least II degree), resulting in scars or pigmentation area
- Length from 1 cm to 5 cm (including) or Area from 1 cm² to 2 cm² (including) 1%
- Length above 5 cm or Area above 2 cm² 5%
- Damage of the soft tissue of the part of the head covered by hair, body and extremities: Wounds (battered, lacerated, cut, punctured) needing suture, or burn, frostbite (at least II degree), resulting in scars 1% of body surface area equal to palm area.
- Length from 5 cm or area from 2 cm², but not more than 0.5% (including) of the body surface area 1%
- More than 0.5%, but less than 2% (including) of the body surface area 3%
- More than 2% of the body surface
- Benefit for one insured event is limited to the 10% of the sum insured 5% for each 2% of the body surface area
- Muscle ruptures and tendon injuries 3%
- Avulsion of fracture 3%

**General**

- Other traumatic injuries caused by an accident, that are not listed in the table above are considered as an insured event if treatment of injury lasts at least 10 days. In accordance with this paragraph, benefit shall be paid out once in an Insurance Year.

Open surgical treatment (including arthroscopy) that is performed as a treatment for injuries listed in the table above not later than 180 days after the accident. Benefit is paid out in the table above, once per insured event. Reposition of a closed bone fracture and surgery performed to remove foreign body (for example, constructions of osteosynthesis) is not considered as insured events.

Open surgical treatment (including arthroscopy) that is performed as a treatment for injuries listed in the table above not later than 180 days after the accident. Benefit is paid out in the table above, once per insured event. Reposition of a closed bone fracture and surgery performed to remove foreign body (for example, constructions of osteosynthesis) is not considered as insured event.

Diagnostic surgery (including arthroscopy) that is performed not later than 180 days after the accident as a diagnosis for traumatic damages not listed in the table above.

Hospitilization (not rehabilitation):
- 2 - 5 days 1%
- 6 - 20 days 3%
- 21 day and more 5%

**Special Conditions on benefit Calculations**

- In case of multiple trauma of the same anatomical structure (e.g. spine), benefit is calculated and paid out for each trauma with the highest percentage rate.
- Dislocation or fracture of a bone or syndesmosis shall be clearly seen with X-ray or CT scan. If the signs of new fracture or dislocation are not seen on X-ray or CT scan, or X-ray or CT scan is not performed, the Insurer may refuse to pay or may reduce the Benefit.
- During the effective term of Insurance contract, Benefit is paid out for no more than two surgeries. In case of polytrauma, if treated at the same time, it is considered as one surgery. Benefit calculation with the higher rate is applied.
- Benefit for soft tissue injuries (such as ligaments, muscles, nerves, menisci) of the same joint shall be paid once per Insurance year.

11. In case of repetitive fracture Benefit equals to half of the previously paid out Benefit.
12. Repetitive dislocations (chronic instability) are not treated as insured events.

**Insurance Exclusions**

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

- **13.1.1. Nuclear fusion, radioactive or ionizing radiation;**
- **13.1.2. Any kind of war, armed or military conflict mutiny, revolution or active participation in mass disturbances;**
- **13.1.3. Deliberate unlawful act committed or intended with the participation of the Insured person.**
- **13.2. Abuse of Alcohol and Drugs and Illegal Usage of Vehicles**
- **13.2.1. 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;**
- **13.2.2. Insured person driving without a valid driving license;**
- **13.3. Professional sports, hazardous activities and aerial flights**
- **13.3.1. 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;**
- **13.3.2. Aerial flights except on a licensed carrying commercial aircraft.**
- **13.4. Other Specific Causes**
- **13.4.1. an intentional or self-inflicted act, included inflicted injury, illnesses or dismemberments;**
- **13.4.2. 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.**
- **13.4.3. 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;**
- **13.4.4. treatment not prescribed by a recognized and registered medical practitioner;**
- **13.4.5. 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;**
- **13.4.6. fractures or dislocations of foreign bodies like joint prostheses, constructions for osteosynthesis, teeth prostheses;**
- **13.4.7. wounds, scars, pigment spots resulting from surgeries, open fractures, amputations or bedsores;**
- **13.4.8. these diagnoses and conditions resulting from any event:**
- **13.4.8.1. diaphragm, abdominal wall, (Umbilical, white line, inguinal and thigh) hernias;**
- **13.4.8.2. thrombophlebitis, consequences of clotting disorders;**
- **13.4.8.3. abscess;**
- **13.4.8.4. prolapse of intervertebral disc;**
- **13.4.8.5. arthritis, spondylitis,**
- **13.4.8.6. arthrosis, spondylosis;**
- **13.4.8.7. osteochondropathy, arthropathy;**
- **13.4.8.8. radikulopathy, radiculitis, neuropathy;**
- **13.4.8.9. peristitis;**
- **13.4.8.10. myositis;**
- **13.4.8.11. tenosynovitis, tendinitis;**
- **13.4.8.12. epicondyliitis;**
- **13.4.8.13. bursitis;**
- **13.4.8.14. impingement syndrome.**

**Termination of Insurance**

14. This Insurance cover terminated upon:

14.1. Termination of Insurance contract;
14.2. Insured person’s 71st birthday;

If you have any questions, please contact us:
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