

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 during the Insurance term.
2. **Insured person** must be at least 18, but not more than 69 years old on the Insurance start date.

Benefit

3. 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

4. Benefit shall not be paid out, if the Insured risk has occurred in any of the cases mentioned below:
 - 4.1. Nuclear catastrophe, Act of Military Violence and Crime
 - 4.1.1. Nuclear fusion, radioactive or ionizing radiation;
 - 4.1.2. Any kind of War, armed or military conflict mutiny, revolution or active participation in mass disturbances;
 - 4.1.3. Deliberate unlawful act committed or intended with the participation of the Insured person.
 - 4.2. Suicide
 - 4.2.1. Suicide within the first two years since this Insurance cover has been included in Insurance contract or after increase of the Sum insured;

Termination of Insurance

5. This Insurance cover is valid till the end of the Insurance term, if it has not terminated in any of the cases mentioned below.
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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