

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.

- Insured event is permanent trauma, caused by an accident that has occurred during the Insurance term. Insured event must be proved with medical certificate prescribed by a certified physician. Permanent trauma is loss of part of body and/or sense organ and/or its function lasting more than 1 year.
- 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).
- Insured person must be at least 1, but not more than 69 years old on the Insurance start date.

Benefit

- 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.
- Benefit amount is limited with 100 % of Sum insured as for one Insured event as for multiple Insured events within the Insurance contract term.
- The following degrees of Sum insured shall apply in case of the full loss of the following part of the body and/or sense organ and/or its function:

List of Insured risks	Benefit amount % of the Sum Insured
Loss of an arm from the shoulder joint	70%
Loss of arm above the hand	65%
Loss of a hand up to the wrist	55%
Loss of a thumb	Total: 20%
To the second phalanges:	10%
Loss of a forefinger	Total: 15%
Two distal phalanges:	5%
Loss of other finger	5%
Loss of a leg from above the knee	70%
Loss of leg above the ankle joint loss	60%
Loss of a foot	Total: 45%
Partial (metatarsal level):	15%
Loss of a big toe	5%
Loss of a toe	3%
Total loss of jaw	50%
Total loss of tongue	50%
Total irrecoverable loss of sight	One eye: 50% Both eyes: 100%
Total irrecoverable loss of hearing	One ear: 20% Both ears: 50%
Total irrecoverable loss of speech	50%
Decortication (cerebral cortex functions extinction) or total rupture of spinal cord	100%
Tetraplegia (paralysis of both upper and both lower limbs)	100%
Pneumonectomy (loss of lung) as a result of injury of thorax and thoracic organs	50%
Esophageal injury, causing total stenosis of oesophagus (gastrostoma, condition after plastic)	50%
Anus praeternaturalis (colostomy)	40%

Traumatic stomach damage, resulting in gastrectomy (whole stomach removed) or Removed all part of the stomach to the intestine and / or part of the pancreas	40%
Traumatic kidney damage, resulting in nephrectomy (removal of kidney)	30%
Traumatic liver damage, resulting in partial resection of liver	20%
Removal of uterus for woman aged under or equal to 40 years	40%
Loss of both testicles, loss of penis	40%
Damage of face soft tissues (burn, frostbite, injury) resulting in facial disfigurement. Facial disfigurement is severe changes in human face natural appearance (description will be very clear and only most severe cases)	40%
Removal of both ovaries (or the only functional), for women aged under or equal to 40 years	30%
Severe Burns 10% -19% of the body surface (III degree)	50%
Severe Burns 20% and more of the body surface (III degree)	100%
Severe head trauma (coma): Head injury caused by an accident and leading to persistent neurological dysfunction manifested by a severe loss of function confirmed by a neurologist and the severity of the injury of the Insured person assessed with 3-8 points according to the 15-point Glasgow Coma Scale. A coma shall be unconsciousness with the duration of at least 96 hours, which causes persistent neurological dysfunction. It shall be necessary to use life-sustaining equipment during the entire period of unconsciousness.	100%

Special Conditions on Benefit Calculations

- In case of a partial loss of a part of the body, sensory organ or their function, the degree of trauma shall be determined based on the medical documentation, as the respective proportion of the percentage specified in the above located table. If the degree of trauma calculated for this partial loss is less than 1 % from Sum insured it is not considered as Insured event.
- If an accident damages a part of the body or a sensory organ not listed in the above located table, the degree of trauma shall be determined by the Insurer based on to the medical documentation according to the decrease in the physical or mental capability of the Insured person.
 - The decision shall be based strictly on medical position and Insured person's profession, hobbies or way of life shall not be taken into account.
 - Permanent trauma is considered as an Insured event, only if the decrease in the physical or mental capability of the Insured person is higher than 40%.
- In case of the loss of more than one part of the body, sensory organ or their function as a consequence of the same accident the degree of Benefit shall be calculated as a sum of the percentages specified in the above located table. The maximum amount of Benefit shall not exceed 100%.
- If a part of body, sensory organ or their function was previously damaged, before an accident, the respective extent of the earlier damage shall be deducted from the Benefit.

Insurance Exclusions

- Benefit shall not be paid out, if the Insured risk has occurred in any of the cases mentioned below:
 - Nuclear catastrophe, Act of Military Violence and Crime
 - Nuclear fusion, radioactive or ionizing radiation;
 - Any kind of war, armed or military conflict mutiny, revolution or active participation in mass disturbances;
 - Deliberate unlawful act committed or intended with the participation of the Insured person.

- 11.2. Abuse of Alcohol and Drugs and Illegal Usage of Vehicles
 - 11.2.1. 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;
 - 11.2.2. Insured person driving without a valid driving license.
- 11.3. Professional sports, hazardous activities and aerial flights
 - 11.3.1. 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;
 - 11.3.2. Aerial flights except on a licensed carrying commercial aircraft.
- 11.4. Other Specific Causes
 - 11.4.1. an intentional or self-inflicted act, included inflicted illness, injuries or dismemberments;
 - 11.4.2. 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;
 - 11.4.3. 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;
 - 11.4.4. any kind of medical treatment not prescribed by a recognized and registered medical practitioner;
 - 11.4.5. 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;
 - 11.4.6. these diagnoses and conditions resulting from any event:
 - 11.4.6.1. mental and behavioral disorder diagnoses which code under ICD is F00-F99;
 - 11.4.6.2. diaphragm, abdominal wall (Umbilical, white line, inguinal and thigh) hernias;
 - 11.4.6.3. thrombophlebitis, consequences of clotting disorders;
 - 11.4.6.4. abscess;
 - 11.4.6.5. prolapse of intervertebral disc;
 - 11.4.6.6. arthritis, spondylitis,
 - 11.4.6.7. arthrosis, spondylosis;
 - 11.4.6.8. osteochondropathy, arthropathy;
 - 11.4.6.9. radikulopathy, radiculitis, neuropathy;
 - 11.4.6.10. periostitis;
 - 11.4.6.11. myositis;
 - 11.4.6.12. tenosynovitis, tendinitis;
 - 11.4.6.13. epicondylitis;
 - 11.4.6.14. bursitis;
 - 11.4.6.15. impingement syndrome.

Termination of Insurance

- 12. This Insurance cover is terminated upon:
 - 12.1. Termination of Insurance contract;
 - 12.2. Insured person's 71st birthday;
 - 12.3. Exclusion of the Insurance contract;
 - 12.4. 100% disbursement of the Sum insured.

If you have any questions, please contact us:
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