

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. **Qualification period** is 1 year from this Insurance start date. If Insured risk occurs during this period it is not considered as Insured event. 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.
3. **Insured person** must be at least 18, but not more than 55 years old on the Insurance start date.

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.
5. Benefit payout is organized by transferring it to Beneficiary's account within 2 working days upon presentation of all relevant documents, required by the Insurer, and after all circumstances of the Insured event have become known.

Insurance Exclusions

6. This Insurance cover does not include any exclusions.

Termination of Insurance

7. This Insurance cover is valid till the end of the Insurance term, if it has not terminated in any of the cases mentioned below.
8. This Insurance cover is terminated upon:
 - 8.1. Termination of Insurance contract;
 - 8.2. Insured person's 71st birthday;
 - 8.3. Occurrence of the Insured event;
 - 8.4. Exclusion of the Insurance contract.

If you have any questions, please contact us:
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