

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 trauma, caused by an accident that has occurred during the Insurance term.
- 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 per Insurance year. This limitation resets for each subsequent Insurance year when Insurance cover is automatically renewed.
- List of Insured risks

List of Insured risks	Benefit amount % of the Sum Insured
Head Area 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 Alveolar fracture is not considered as Insured event.	5%
Traumatic loss of one tooth Maximum pay out for one Insured event is the loss of five teeth. Teeth related accidents are considered as Insured event if fresh signs of trauma are visible.	2% per one teeth
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%

Dislocation or fracture of nasal bone, fracture of anterior wall of frontal sinus Deviation of nasal septum is not considered as Insured event.	3%
Fracture of sublingual bone, Injury of oral cavity, tongue damage (injury, burn, frostbite) resulting in permanent scars	5%
Body Traumas	
Sternal fracture	5%
Fracture of ribs Maxium payout for one Insured event is no more than five ribs fractures	2% per each rib
Fracture of sacrum	10%
Fractura of vertebral 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 vertebral body or fracture of processus spinosus of cervical, thoracic or lumbal 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 junction rupture, Scapular or clavicle fracture or dislocation	5%
Shoulder joint dislocation	5%
Humerus fracture	10%
Elbow joint dislocation	5%
Fracture of humeral epicondyle	5%
Fracture of or forearm bone (Ulna or radius).	5%
Wrist joint dislocation	5%
Carpal or metacarpal fracture or dislocations. Maximum pay out for one Insured event is fracture 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 (splint 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
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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 cm ² to 2 cm ² (including)	1%
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Length above 5 cm or Area above 2 cm ²	5%
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Damage of the soft tissue of the part of a 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 cm ² , but not more than 0.5% (including) of the body surface area	1%
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More than 0,5 %, but less than 2% (including) of the body surface area	3%
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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
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Muscle ruptures and tendon injuries	3%
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Avulsion of fracture	3%
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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 a Insurance Year.

30 EUR

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 paidout in addition to the Benefits listed in the table above, once per Insured event.

Increase Benefit amount for 25%

Reposition of a closed bone fracture and surgery performed to remove foreign body (for example, constructions of osteosynthesis) is not considered as Insured event.

Open surgical treatment (including arthroscopy) that is performed as a treatment for injuries not listed in the table above not later than 180 days after the accident. Benefit is paid once per Insured event. During this surgical treatment damage of organs should be found.

5%

Reposition of a closed bone fracture and surgery performed to remove foreign body (for example, constructions of osteosynthesis) is not considered as surgical treatment.

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.

2%

Benefit is paid once per insured event. During this diagnostic surgery damage of organs should not be found.

Hospitalization (not rehabilitation):

2 - 5 days	1%
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6 - 20 days	3%
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21 day and more	5%
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Special Conditions on benefit Calculations

7. In case of multiple traumas of the same anatomical structure (e.g.spine), benefit is calculated and paid out only for one trauma with the highest percentage rate.

8. 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.

9. 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.

10. Benefit for soft tissue injuries (such as ligaments, muscles, nerves, meniscs) 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. Nuclear catastrophe, Act of Military Violence and Crime

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 illness, injuries 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. periostitis;

13.4.8.10. myositis;

13.4.8.11. tenosynovitis, tendinitis;

13.4.8.12. epicondylitis;

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;

14.3. Exclusion of the Insurance contract.

If you have any questions, please contact us:

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