

This Insurance Product Information Document provides an overview of the Accident Insurance Product. This Document does not outline the special Terms and Conditions of a quote developed for a particular client. Full information about the product and associated payments can be found in other documents, e.g. Accident Insurance Terms and Conditions, as well as the Policy.

What type of insurance is this?

Accident insurance is voluntary insurance. The purpose of accident insurance is to provide financial support to an Insured Person or his/her heirs, if an accident has resulted in health problems or death of the Insured Person.



What is insured?

- ✓ **Injury** — an indemnity shall be paid depending on the seriousness of an injury and the selected Sum Insured.
- ✓ **Disability** — an indemnity shall be paid depending on the degree of disability and the selected Sum Insured.
- ✓ **Death** — an indemnity shall be paid in the amount equal to the Sum Insured.
- ✓ **Hospital Daily Allowance** — an indemnity shall be paid in the amount stipulated in an Insurance Contract if the Insured Person is admitted to a 24/7 in-patient facility as a result of an accident.
- ✓ **Daily Allowance** — an indemnity shall be paid in the amount stipulated in an Insurance Contract if temporary incapacity for work has been caused to the Insured Person as a result of an accident.
- ✓ **Medical expenses** - In accordance with the principle of compensation, we will pay the insurance indemnity if you have incurred medical expenses in the territory of the Republic of Latvia in connection with the Injury.
- ✓ **Critical Illnesses** — if the Insured Person falls ill with any of the illnesses specified in the Insurance Terms and Conditions, an indemnity shall be paid in the amount equal to the sum insured.
- ✓ **Expenses for the Adaptation of a Dwelling** — if the movement of the Insured Person is impaired, expenses incurred while adapting the Insured Person's place of residence shall be covered.
- ✓ **Additional Expenses in the Event of Temporary Incapacity for Work** — if the movement of the Insured Person is impaired due to an injury, expenses actually incurred during treatment shall be covered.
- ✓ **Employer's Financial Losses** — employer's expenses incurred as a result of the Insured Person suffering an injury shall be covered.
- ✓ **Consultations by Support Specialists** — We will compensate the Insured Person or his/her next of kin for the costs of psychological, social, and medical consultations.
- ✓ **Financial Losses in the Event of Cancellation of a Camp due to the Child's Injury** — We will indemnify expenses incurred due to the cancellation of a camp if a child cannot attend the planned camp due to an injury.
- ✓ **Family Leisure** — We will indemnify expenses related to Your or Your Child's wellbeing.



What is not insured?

- ✘ Engagement in active military service or studies at any military unit.
- ✘ Mentally ill persons or persons requiring constant care.
- ✘ Professional sports.

! Full information on non-Insured Events is specified in insurance Terms and Conditions, as well as the Contract (policy).



Are there any coverage restrictions?

- ! An insurance indemnity shall not be paid for the events that occurred before an Insurance Contract was entered into.
- ! An insurance indemnity shall not be paid for injuries not specified in the Table of Insurance Indemnities.
- ! If the Insured Person is under the influence of alcohol, narcotic or other inebriating substances.

! Full information on non-Insured Events is specified in insurance Terms and Conditions, as well as the Contract (policy).



What is the geographical coverage of my insurance?

- ✓ Insurance coverage shall be valid across the world.



What are my obligations?

- To provide the Insurer with true information before entering into a Contract and during the validity period of that Contract.
- To pay an insurance premium in the amount and within the term specified in a policy.
- If an Insured Event occurs, to contact a medical treatment institution and, as soon as possible, contact the Insurer. To fulfil Insurer's instructions, to take steps to establish the circumstances of occurrence of the injury and minimising loss.



When and how should I make payment?

An insurance premium must be paid in the amount and within the term specified in an insurance contract.



When does coverage start and end?

- ✓ Insurance coverage shall start on the date specified in an Insurance Contract provided that an insurance premium has been paid pursuant to the procedures, within the term and in the amount stipulated in the Insurance Contract.
- ✓ Insurance coverage shall end upon the expiry of the insurance period.
- ✓ Insurance coverage may end before the expiry of the insurance period, e.g. upon the termination of an Insurance Contract.



How can I terminate the contract?

The Policyholder shall be entitled to terminate the Insurance Contract at any time by giving Us prior of their intention to do so, using the contact details specified therein.