# ACCIDENT INSURANCE
## Insurance product information document

Insurer: Balcia Insurance SE
Legal address: 63 Valdemāra Street, Riga, Latvia
Product : ACCIDENT Insurance

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 to be provided prior to the conclusion of the insurance contract and information about the insurance product and related costs are provided in other documents such as the Accident insurance terms and policy.

## What is this insurance type?

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 -** Sum insured till 15 000 EUR
- **Disability** - Sum insured till 50 000 EUR
- **Death** - Sum insured till 50 000 EUR
- **Hospital Daily Allowance** - Sum insured till 50 EUR /per day
- **Daily Allowance** - Sum insured till 50 EUR /per day
- **Medical expenses** - Sum insured till 2 000 EUR
- **Critical Illnesses** -Sum insured till 3 000 EUR
- **Expenses for the Adaptation of a Dwelling** - Sum insured till 10 000 EUR
- **Additional Expenses in the Event of Temporary -** Sum insured till 10 000 EUR
- **Incapacity for Work** - Sum insured till 5 000 EUR
- **Employer's Financial Losses** - Sum insured till 10 000 EUR .
- **Consultations by Support Specialists** - Sum insured till 5 000 EUR
- **Financial Losses in the Event of Cancellation of a Camp due to the Child's Injury** - Sum insured till 1 000 EUR
- **Family Leisure** —Sum insured till 100 EUR
- **Civil liability** - Sum insured till 50 000 EUR

Applicable to a specific insurance contract sums insured and limits are specified accidents in case insurance regulations or insurance policy and depend on the chosen one insurance program and those included in it for the insured risks. By separate agreement, insurance amounts and limits can be decidedly higher, then it is recorded in the insurance policy.

### 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 details of what is not covered are provided in other documents, such as an accident in the insurance terms and policy.

### Are there any coverage limitations?

- 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 details of what is not covered are provided in other documents, such as an accident in the insurance terms and policy

## Where am I insured?

✓ Insurance coverage shall be valid across the world.

## What are my obligations ?

- Provide the insurer with truthful information before and during the contract.
- Pay the insurance premium in the amount and within the time limit specified in the policy.
- If an Insured Event occurs, to contact a medical treatment institution and, as soon as possible, contact the Insurer.
- Comply with the insurer's instructions, take measures to clarify the circumstances under which the loss occurred and to minimize the loss.

## How and when do I pay?

Payment of the insurance premium is due in accordance with the amount and by the due date specified in the insurance contract.
Payment of insurance premiums can be made by bank transfer or bank payment card.

## When does the cover start and end?

The insurance cover commences on the date specified in the Insurance Contract, provided that the insurance premium has been paid in the manner, time and amount specified in the Insurance Contract.
Cover expires at the end of the insurance period.
Insurance cover may end before the end of the insurance period, for example by terminating the insurance contract.

## How can I cancel the contract?

The policyholder has the right to terminate the insurance contract at any time by giving prior notice using the contact details provided in the contract.