

## Temporary Disability Cover Special Terms and Conditions

SEB Loan Protection policy conditions  
Effective as from 6 June 2012

### 1. GENERAL PROVISIONS

1.1 These special terms and conditions of temporary disability cover shall be effective only together with the policy terms and conditions of SEB Loan Protection.

1.2 Temporary disability cover shall be concluded in respect of the policyholder. The conclusion and commencement of life insurance cover shall be set out in the insurance policy.

### 2. INSURED EVENT

2.1 An insured event means the policyholder's temporary disability due to damage to health caused by illness or accident.

2.2 Temporary disability shall not be an insured event if temporary disability sets in within 30 days of the commencement of insurance cover (waiting period).

### 3. SUBMITTING A CLAIM FOR INSURANCE BENEFIT

3.1 To apply for insurance benefit under temporary disability cover, the policyholder shall submit the following documents to SEB Elukindlustus:

- insurance benefit application form (using the SEB Elukindlustus form);
- original or certified copy of a medical certificate, sick leave certificate or certificate of temporary disability indicating the treatment and the start and end dates of the period of temporary disability, if these are known at the time of the submission of the claim, health and medical history concerning the illness or injury, including the diagnosis, and, if needed, the results of analyses, examinations or expert assessments as well as a statement concerning any hospitalisation;
- original of the finding of the medical expert assessment concerning temporary disability or a copy thereof certified by medical assessment;
- finding of the investigation bodies concerning the causes and circumstances of the accident, if requested by the insurer.

3.2 SEB Elukindlustus is entitled to require, at its discretion, further documents, in addition to those listed above, to prove the existence of temporary disability (for instance, receipt of social benefit payments, etc.).

### 4. CALCULATION, PAYMENT TERM AND DISBURSEMENT OF INSURANCE BENEFIT

4.1 In the event of the policyholder's temporary disability, the sum insured shall be calculated by multiplying the loan repayment with the rate of insurance effective as at the date of the onset of the temporary disability.

4.2 During the entire period of the payment of insurance benefit, the calculation of insurance benefit shall employ the loan repayment from the month preceding the insured event, except when clause 4.8 is applied.

4.3 In the event of the policyholder's temporary disability, insurance benefit shall be calculated and paid for each day following the deductible period. The first day of the deductible period shall be the date coinciding with the first date of sick leave or with the date on which a physician confirms temporary disability.

4.4 Insurance benefit shall be paid until the date when the first of the following event occurs:

- 4.4.1 the final day of the temporary disability;
- 4.4.2 the policyholder fails to submit certification concerning the continuation of the temporary disability;

4.4.3 in the event of temporary disability, insurance benefit shall be paid for a maximum of 12 months per insured event. Insurance benefit shall be paid for a maximum of 24 months over the course of five years of insurance for all insured events taken together that occur during that period. The five-year period shall commence on the date of the conclusion of an insurance contract for SEB Loan Protection.

4.4.4 If an event specified in clause 6.7 of the terms and conditions of SEB Loan Protection occurs.

4.5 Insurance benefit shall be calculated for each period of loan repayment for which period the insured sum is known.

4.6 Insurance benefit shall not be calculated for the first 30 days from the date of the onset of temporary disability (deductible period). If the cause for temporary disability is the same accident or illness, temporary disability shall be treated as the same insured event and the deductible period shall not apply to repeated temporary disability.

4.7 Insurance benefit shall be calculated for each day of temporary disability by multiplying the loan repayment with the rate of insurance and by dividing the result with the number of days between two loan repayments.

4.8 If, on the date of the onset of temporary disability, the loan repayment differs from the repayment provided in the loan contract due to a grace period, insurance benefit shall be calculated on the basis of the loan repayment that preceded the grace period.

4.9 If an insurance contract for SEB Loan Protection is concluded during a grace period and a grace period has been applied during the period from the conclusion of the insurance contract for SEB Loan Protection until the month (inclusive) preceding the occurrence of the insured event, insurance benefit shall be calculated on the basis of the loan repayment from the month preceding the occurrence of the insured event, less the repayment of the loan principal.

4.10 Monthly insurance benefit per insured event shall be no more than 1 500 (fifteen hundred) euros per month.

4.11 Insurance benefit shall be paid into the policyholder's bank account indicated in the insurance contract not more often than once a month.

### 5. EXCLUSIONS

The sum insured shall not be disbursed in the event of an insured event if

- 5.1. at the time of the conclusion or amendment of the insurance contract (cover), the policyholder provided incorrect or incomplete information with respect to his or her state of health or his or her person which may increase insurance risk;
- 5.2. upon applying for the insurance benefit, the policyholder provided incorrect or incomplete information with respect to his or her state of health, his or her person, occurrence, nature and extent of the insured event;
- 5.3. the insured event is caused by injury or illness intentionally caused by the policyholder, including a suicide attempt;
- 5.4. the insured event is a result of an act of war, an act of a foreign enemy, civil war, revolt, revolution or voluntary participation in civil disturbance or a result of recording such an event;
- 5.5. the insured event is a result of the commission of an intentional unlawful act (for instance, drinking and driving, driving a vehicle without a permit proving the right to drive);

5.6. the insured event is the consequence of a nuclear disaster or the conscious use of radioactive substances;

5.7. the insured event is a result of alcoholic, narcotic, toxic or other substances consumed with a view to achieving a state of intoxication, a result of consuming medicines or narcotic drugs (unless prescribed by a doctor);

5.8. the insured event is caused as a result of previous illnesses of the policyholder if the prescriptions and recommendations of a physician have been disregarded in treating such illnesses;

5.9. the insured event is caused by treatment not needed medically, including cosmetic surgery;

5.10. the insured event is caused by normal pregnancy, delivery involving no complications, or abortion;

5.11. the insured event is caused by back pain concerning which there are no causes proven by X-ray, magnetic resonance tomography, computer tomography or other such examinations;

5.12. the insured event is caused by a mental illness or disorder of the nervous system undiagnosed by a psychiatrist;

5.13. the insured event is caused by a dangerous field of sport such as auto and motor sport, mountain climbing and alpinism, diving deeper than 40 meters, parachuting, gliding, cave exploring, rafting;

5.14. the insured event is caused by attempts to break a record, exercise of professional sports and participation in competitions;

5.15. the insured event is caused by flying, except as a passenger or member of the crew on a licensed passenger airplane.

The cases listed in clauses 5.13–5.15 shall be deemed insured events provided they have been notified to the insurer, consent of the insurer regarding the granting of insurance cover has been obtained, and additional risk premium has been paid where relevant.