

# Accident insurance

## Terms and conditions of death insurance cover

Valid from 06.06.2016

The terms and conditions of death insurance cover are valid together with the general terms and conditions. In the event of any ambiguities or discrepancies, the terms and conditions for death insurance cover are adhered to.

### Definitions

**Insurance cover** is the obligation of the insurer to pay the beneficiary the sum insured if an insured event occurs.

**Insured event** is the insured person's death, caused by an accident that has occurred during the period of validity of insurance cover.

**Accident** is an unexpected and unforeseeable event that has occurred due to an external impact beyond the control of the insured person, including heat stress, carbon monoxide poisoning or tick bite.

### Validity of insurance cover

1. Insurance cover commences on the date indicated in the policy.
2. Insurance cover is valid for one year and is automatically extended on the same terms for the following insurance year. A wish to alter the terms of the insurance contract or to terminate insurance cover is communicated in writing at least 30 days before the expiry of insurance cover.
3. When insurance cover is added to an existing insurance contract, it is at first valid until the end of the insurance year. Then, the validity of insurance cover coincides with the insurance year under the insurance contract.
4. Insurance cover is terminated:
  - if an insured event occurs;
  - upon expiry of the insurance contract;
  - upon the insured person turning 71;
  - upon its cancellation.

### Sum insured

5. The sum insured is agreed between the policyholder and the insurer before the commencement of insurance cover.
6. The policyholder may request a change to the sum insured. An application for a change is submitted at least one month before the desired change taking effect. The new premium is calculated on the basis of the rates applicable as at the time of the change.

### Exclusions

7. The insurer may refuse to pay or it may reduce the sum insured if:
  - at the time of the conclusion of the insurance contract or of an increase in insurance cover, the policyholder or insured person has knowingly provided incorrect or incomplete information, and this increases the insured risk;
  - the beneficiary has provided incorrect or incomplete information about the insured event.

8. The insurer may refuse to pay or it may reduce the sum insured if the insured event has been caused by:
  - alcohol or a narcotic, psychotropic or other toxic substance. The above also includes an accident with a motor vehicle driven by the insured person if the concentration of the above substance in the insured person's body exceeded the limit set in the legislation of the country of location of the accident;
  - suicide;
  - radioactive radiation;
  - war, act of a foreign enemy, civil war, rebellion, participation in a revolution or civil disturbances;
  - disregard for the treatment or instructions of a physician;
  - unauthorised treatment procedure or ingesting of medicines;
  - intentional illegal action of the insured person or the policyholder, including driving a motor vehicle without a licence.
9. The insurer may refuse to pay or it may reduce the benefit if the insured event has been caused by any of the following activities not indicated in the policy:
  - dangerous hobby such as auto or motor sport, mountain climbing or alpinism, diving deeper than 40 metres, parachuting, caving, aeronautics, except as a passenger or crew member aboard a licensed passenger airplane;
  - professional sport, participation in competitions or attempts to break a record.
10. The following shall not be an insured event:
  - accident resulting from the insured person's illness, disability or mental condition;
  - health impairment resulting from the treatment of or an operation performed on the insured person, except for health impairment resulting from an accident;
  - infection, including one caused by a pathogenic agent entering the body through a lesion in the skin or mucous membrane.
11. Death shall not be an insured event if the insured person dies more than a year after the occurrence of an accident.