

ACCIDENT INSURANCE CONTRACT

This information document contains information on the Accident insurance product. It sets out the most commonly occurring insured and uninsured events. This document does not reveal any specific terms and conditions of an insurance contract. All detailed information related to insurance conditions is provided in other documents (e.g. the insurance contract, the Accident Insurance terms and conditions, written communication of the parties to the insurance contract).

What is the type of this insurance?

Property interests related to a bodily injury, health disorder and/or death resulting from an accident are insured.



What is insured?

The insurance coverage is applicable to the following events (only if the particular events were chosen by the Policyholder when concluding the contract):

- Death resulting from an accident
- Disability resulting from an accident
- Injuries
- Hospital costs resulting from an accident
- Critical diseases
- Daily allowance
- Assistance (burial or body cremation) expenses
- Additional expenses in case of temporary disability
- Expenses of adaptation of accommodation to special needs in case of disability
- Financial losses incurred by the employer
- Financial losses incurred as a result of cancellation of a camp due to a suffered trauma
- Medical Expenses
- Family Leisure
- Civil liability

The sum insured is indicated in the insurance contract.



What is not insured?

The following accidents are not insured:

- Bodily injuries or death resulting from diseases and/or physical defects
- Insured person, the Policyholder or the Beneficiary has intentionally caused or promoted the occurrence of an Accident
- an Accident has occurred due to a pathological or Recurrent Fracture, or recurrent tear of tendons, ligaments, menisci, recurrent joint dislocation.
- an Accident has occurred due to the hernias of intervertebral discs
- while operating a vehicle without being in possession of a driving licence of the appropriate category
- infectious disease, except after a bite or sting by animals, ticks, or other insects

Common uninsured events and not reimbursed expenses:

- War, aggression, force majeure
- Cases of terrorism
- an Accident has occurred due to engagement in Dangerous Professions
- an Accident has occurred due to participation in Professional Sports Competitions or Trainings
- an Accident has occurred by criminal or illegal acts; when serving a remand or imprisonment sentence
- an Accident has occurred because of You being under the influence of alcohol, narcotic, psychotoxic or other inebriating substances and it is causally related to the occurred Insured Event, except where the concentration of alcohol in the organism does not exceed 0,4 prom, and the concentration of alcohol is clearly determined in the documents certifying performed examinations



Is the insurance coverage subject to any restrictions?

No insurance benefit is paid out if:

- ! an Accident has occurred outside the Insurance Period and/or territory
- ! The policyholder, the insured person or the beneficiary have/has not reported an insured event in a timely manner or knowingly failed to follow Our requirements, related to the handling of a claim
- ! The policyholder, the insured person or the beneficiary have/has intentionally provided Us with false information or documentation, significantly affecting the assessment of an insured risk or possible losses, or has unlawfully increased the amount of losses
- ! an insurance indemnity for one or several risks, which have occurred during the insurance period, has reached the Sum Insured determined for the particular risk

An insurance benefit may be reduced if:

- ! You or the Beneficiary have/has been indemnified in full or in part by the person responsible for causing losses or the compensation of expenses is due to You in accordance with the provisions of the Compulsory Civil Liability Insurance of Owners of Motor Vehicles Law of the Republic of Lithuania
- ! You or the Policyholder are entitled to an Indemnity for the same risk under other insurance contracts. We are entitled to pay the Indemnity in proportion to the Sum Insured under each insurance contract



Where am I covered?

- ✓ The insurance coverage is applicable throughout the world unless agreed otherwise and this is specified in the insurance contract.



What are my obligations?

- To immediately notify the insurance company of an increase in the risk or another event where the circumstances set forth in the insurance contract substantially change
- As soon as possible to report the event by the common telephone 19001 (calling from abroad +370 52 119 119) or by e-mail zalos@balcia.lt



When the insurance premiums are to be paid?

The insurance premium is deemed to be paid after crediting the transferred payment in the bank account of the insurance company or its authorised distributor from which you purchase the insurance.



When does the insurance cover start and end?

- The insurance contract is concluded for the period agreed between the parties and specified in the insurance policy.
- The insurance contract comes into force from the date indicated in the insurance policy 00:00 unless another time is indicated in the policy and if the insurance premium is paid in due time. The exceptions and consequences arising in case of a failure to pay an insurance premium in due time are set out in the insurance rules.



How do I terminate the contract?

If the policyholder wishes to terminate the insurance contract or amend its terms and conditions, he/she/it must address the insurance intermediary representing him/her/it or apply directly to the insurer according to the contact details indicated in the contract.