



Balcia  
I N S U R A N C E

TRANSPORTO PRIEMONIŲ DRAUDIMO  
(KASKO) TAISYKLĖS NR. LT-002.03  
GALIOJA NUO 2020-09-30

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## GENERAL PART

### 1. Terms and Definitions

1.1. **Insured** – in case of the Accident insurance shall mean the legitimate user and/or passengers of the Vehicle indicated in the Insurance contract.

1.2. **Policyholder or You** – a person who addresses Us or Our representative for conclusion of an insurance contract or to whom We offered to conclude an insurance contract or who concluded an insurance contract with Us. Only the owner of the insured vehicle or user of the insured vehicle under the leasing (financial lease), operational lease or similar contract may be You.

1.3. **Your Representative** – a person who concludes, amends, or terminates the insurance contract (validity of the insurance coverage) and performs other actions in relation to the insurance contract in the name and at the discretion of You.

1.4. **Insurer or We** – Balcia Insurance SE, acting through Balcia Insurance SE Lithuanian branch.

1.5. **Our Representative** – person acting in the name of Us.

1.6. **Insurance Policy** – a document evidencing the fact of conclusion of the Insurance Contract issued by Us.

1.7. **Insurance Object** – the object of KASKO insurance, i.e. property interests related to operation, use, disposal of the insured vehicle or driving of the vehicle transferred on a lawful temporary basis.

1.8. **Insurance Risk** – a possible danger threatening the Insurance Object.

1.9. **Sum Insured** – the sum of money specified in the Insurance Contract or amount of money calculated by Us in accordance with the procedure prescribed in the Insurance Contract which may not be exceeded when compensating the damage incurred as a result of the Insured Event (Insured Events).

1.10. **Insurance Contract** – the contract by which We, for the insurance premiums, which is indicated in the insurance contract, undertake to, in case of insured event, pay out to You or Beneficiary, on whose interests the contract has been concluded the insurance benefit, calculated under the procedure described in the insurance contract. The Insurance Contract shall consist of the application for conclusion of an insurance contract (if drafted in writing), these Terms and Conditions, the Insurance Policy and annexes.

1.11. **Insurance period** – period, indicated in the insurance policy. Insurance period is 12 calendar months, unless otherwise is written in the

Insurance policy. If You fulfill Your obligation to properly pay the premium or its part, when it is agreed on splitting the premium into several payments, the Insurance period overlaps the validity period of insurance contract.

1.12. **Insurance Territory** – geographical territory in which the insurance coverage is valid in case of Insured Event.

1.13. **Insured Event** – an event specified in the Insurance Contract upon occurrence of which We must pay the insurance benefit in accordance with the provisions of the Insurance Contract.

1.14. **Fire** – a fire (devouring element) that has occurred in a fireplace not intended for it or has erupted from it for reasons beyond Your control and which may spread spontaneously.

1.15. **Deductible** – amount of money which is paid by You per each Insured event. Our liability for each Insured event is equal to the amount of the loss less the deduction. The deduction may be expressed as a sum of money and/or as a percentage of the amount of the loss.

1.16. **Beneficiary** – the person specified in the Insurance Contract or the person appointed by You and, in the cases specified in the Insurance Contract, also the person appointed by the Insured who is entitled to the insurance benefit.

1.17. **Accident** – a sudden unexpected event beyond the will of the Insured where the traffic accident in which the vehicle indicated in the Insurance Contract was involved results in harm to the Insured's life or health.

1.18. **Non-Insured Event** – an accident/event indicated in the Insurance Contract and/or laws upon occurrence of which We do not pay an insurance benefit.

1.19. **Change in the Risk** – the risk regarding the operation of vehicle or other circumstances mentioned in the Art. 12 of these Terms and Conditions, which changes after the conclusion of Insurance contract.

1.20. **Non-Serviceable Vehicle** – a vehicle where operation of it is prohibited by the Road Traffic Regulations and / or other legal acts of the Republic of Lithuania.

1.21. **Terrorist Acts (Terrorism)** – endangering life or health of many people, property or infrastructure objects through the use or threatening to use force (for example, by exploding, setting on fire, spreading radioactive, biological or chemical harmful substances, preparations, microorganisms etc.) in pursuit of political, religious, ideological and ethnic goals and in order to influence or intimidate the government, society or a part thereof.

1.22. **User of the Vehicle (or User)** – a person who operates and/or uses the vehicle under the ownership, asmuo, trust, lease, use or other legal right.

1.23. **Vehicle** – a manufacturing plant assembled land vehicle produced in series (except for rail vehicles) with an issued state licence plate number.

1.24. **Vehicle documents** – any documents evidencing identity of the Vehicle and the fact of lawful operation (for example, registration certificate, documents evidencing acquisition of the vehicle and similar documents).

1.25. **Vehicle Operation Terms and conditions** – the instructions (Terms and conditions) on possession and operation of the Vehicle drawn up by the manufacturing plant.

1.26. **Vehicle keys** – Vehicle unlocking (including unlocking of individual parts or doors), ignition (including service mode keys) keys, ignition cards, alarm remote controls, immobilizer keys and similar parts of the vehicle alarm system.

1.27. **Theft of the Vehicle** – unlawful misappropriation of the Vehicle with a view to taking it over. This term shall also include the theft of vehicle parts. For the purposes of this Insurance Contract, the cases of misappropriation of the Vehicle by You or other persons have acquired the right to use the insured Vehicle with the knowledge and will of the owner of the Vehicle or lawful operators thereof shall not be considered as a theft.

1.28. **Robbery of the Vehicle** – unlawful misappropriation of the Vehicle with a view to taking it over using physical violence or threatening to immediately use it or otherwise depriving the User and/or passengers of the possibility to resist.

1.29. **Vehicle Fleet** - a group of vehicles belonging to You by the right of ownership or operated by You under loan-for-use, leasing and other contracts and indicated in the Insurance Contract.

## 2. Motor Own Damage Insurance Contract

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2.1. Insurance Object:

2.1.1. By the Insurance Contract the Vehicle, indicated therein shall be insured;

2.1.2. Additional insurances under the Insurance Contract shall be as follows: driver and passenger accident insurance, roadside assistance insurance, additional equipment insurance;

2.1.3. The insurance coverage under additional insurances shall be provided if this is expressly indicated in the Insurance Contract.

2.2. Insurance Contract consists of the following:

2.2.1. the Application for conclusion of the Insurance Contract in written or verbal form submitted by You or his representative to We. If We is provided with enough data for risk assessment, a separate written application may be not provided. We accepting the application shall not be obliged to conclude the Insurance Contract; it shall be entitled to refuse to conclude the Insurance Contract without specifying the reason;

2.2.2. these Motor Own Damage Insurance Terms and Conditions (hereinafter – Terms and Conditions) which are published for getting acquainted with in Our website [www.balcia.lt](http://www.balcia.lt);

2.2.3. the Insurance Policy which may include annexes, for example, if more than one Vehicle is insured, a list of the insured Vehicles.

2.3. The Insurance Contract shall be concluded for the insurance period agreed by You and Us and indicated in the Insurance Policy.

2.4. The fact of conclusion of the Insurance Contract shall be confirmed by the Insurance Policy issued by We.

2.5. By signing the Insurance Contract or paying the total insurance premium or the first instalment thereof You shall certify that You have familiarised yourself with the Terms and Conditions, received a copy of them and conclude the Insurance Contract.

2.6. Your Duty to Disclose Information

2.6.1. Before concluding the Insurance Contract, You shall be obliged to furnish Us will all information necessary for assessment of the insurance risk which is available to You and requested by Us: The conditions and circumstances of Vehicle usage, information on what security systems are installed information on the Drivers' driving experience, the number of vehicle keys, etc.

2.6.2. After conclusion of the Insurance Contract You have to provide Us with the photos of the insured Vehicle and all its current damages. Instruction on how to take photos of the Vehicle is bot submitted together with Insurance contract and published in Our website [www.balcia.lt](http://www.balcia.lt). In the event of failing to provide with mentioned photos, We, in case of insured event, shall consider it as a misconduct of obligation to disclose all necessary information.

2.6.3. If You intentionally provide information known to be false or fails to disclose all necessary information, We shall be entitled to:

2.6.3.1. Terminate the Insurance contract;

2.6.3.2. Request to change the conditions of the Insurance Contract and/or set an additional insurance premium.

2.7. Validity of insurance coverage

2.7.1. In all cases the entry into force of the Insurance Contract is related with proper payment of entire insurance premium or its first instalment, i.e., the Insurance Contract enters into force only when entire insurance premium or its first instalment is paid, regardless of whether the Insurance Contract provides that the entire insurance premium or its first instalment must be paid on the day of concluding the Insurance Contract or on another day specified therein:

2.7.1.1. if the Insurance Contract stipulates that the entire insurance premium or its first instalment must be paid on the day of concluding the Insurance Contract and You duly fulfills this obligation (i.e. pays it within the specified term and agreed payment method), takes effect from the day and time of the beginning of the expected insurance period specified in the Insurance Contract, and the insurance cover is applied only to the insured events that occurred after the entry into force of the Insurance Contract;

2.7.1.2. if the Insurance Contract stipulates that the entire insurance premium or its first instalment must be paid after the day of conclusion of the Insurance Contract, and You duly fulfill this obligation (i.e. pay it within the specified term and agreed payment method), takes effect from the day and time of the moment of payment, and the insurance cover is applied also for those insured events that the parties to the Insurance Contract were not aware of when concluding the Insurance Contract, but which occurred in the period from the expected start date and hour specified in the Insurance Contract to the moment of entry into force of the Insurance Contract (i.e. insurance coverage is applied retroactively);

2.7.1.3. if You pay the entire insurance premium or its first instalment after the premium payment term specified in the Insurance Contract has passed, regardless of whether the insurance premium had to be paid on the day of concluding the Insurance Contract or the Insurance Contract provided for a later payment term, the Insurance Contract enters into force only after 3 days after the day of actual payment of the insurance premium, 00 hours, and the insurance coverage is applied only to the insured events that occurred after the entry into force of the Insurance Contract;

2.7.2. for all the cases described in the Article 2.7.1 of there Terms and Conditions, the insurance coverage shall apply not earlier then the beginning of insurance period specified in the Insurance Contract.

2.7.3. During the period during which We assess the insurance risk or till the Parties have not reached a final agreement on the amount of the insurance premium, We shall be entitled to provide temporary insurance coverage to You by separately confirming this to You in writing. The afore-mentioned coverage shall expiry when We assess the insurance risk and/or the Parties reach an agreement on the amount of the insurance premium or from another moment indicated by We. During the period of validity of temporary insurance coverage, all provisions of these Terms and conditions defining the status of You and We and the scope of the insurance coverage shall be applicable to the Parties. If the Insurance Contract is not concluded, the temporary insurance coverage shall be deemed to be invalid from the first day of provision thereof and We shall not be obliged to pay the insurance benefit for the events occurring during the period of validity of the temporary insurance coverage.

2.8. Amendments to the Insurance Contract

2.8.1. The Insurance Contract may be amended and/or supplemented by written mutual agreement between You and Us.

2.8.2. All amendments and supplements to the Insurance Contract shall come into force as of the date of signature thereof unless another date of entry into force is indicated in such amendments and supplements.

2.9. Expiry of the Insurance Contract

2.9.1. The Insurance Contract shall expire:

2.9.1.1. upon expiry of the Insurance Contract;

2.9.1.2. when a restructuring or bankruptcy case is filed against You;

2.9.1.3. when the possibility of occurrence of an Insured Event or the insurance risk not related to the Insured Event ceases to exist;

2.9.1.4. on the initiative of You, by giving a written notice to Us 30 (thirty) calendar days to the expected day of termination of the Insurance Contract;

2.9.1.5. on the initiative of Us by terminating the Insurance contract under the circumstances described in the laws or when You essentially breach the Insurance Contract;

2.9.1.6. upon the change in the ownership of the insured Vehicle. Insurance coverage shall end as from the moment of transfer of the ownership rights;

2.9.1.7. under other grounds established by the laws.

2.9.2. In case of termination or expiry of the Insurance Contract, Your duty to pay the insurance premium for the insurance coverage period till termination/expiry of the Insurance Contract shall remain.

2.9.3. In case of termination of the Insurance Contract before the term set forth therein, at Your written request, the insurance premium for the remaining not used term of the Insurance Contract shall be repaid to You after deduction of paid and/or reserved insurance benefits.

2.9.4. We shall calculate the amount of the repayable insurance premium in proportion with the duration of the not used insurance coverage period considering that each starting day start be considered as a full day.

### 3. Procedure on Calculation and Payment of the Insurance Premium

3.1. We shall calculate the amount of the insurance premium based on the information provided by You including the Insurance Object, the Sum Insured, the insurance risk and other relevant information.

3.2. The amount of the insurance premium, the due dates and schedule where payment is made in instalments shall be indicated in the Insurance Policy.

3.3. When paying the insurance premium, the day of crediting the funds to the bank account of We or Our representative shall be considered the day of payment of the insurance premium.

3.4. Only payment of the total insurance premium or total instalment thereof where the insurance premium is made in instalments shall be considered as proper fulfilment of Your duty to pay the insurance premium.

3.5. If You fail to pay the insurance premium or a part thereof where the insurance premium is paid in instalments within the time limit indicated in the Insurance Policy, at Our request, You shall pay the default interest at the rate of 0.02 (two hundredths) per cent upon the outstanding amount for each day of delay to pay.

3.6. If You fail to pay the insurance premium or a part thereof where the payment is made in instalments within the time limit indicated in the Insurance Policy and/or Terms and Conditions and the Insurance Contract expires, We shall be entitled to subcontract the companies performing the debt collection services for collection of the debt and You shall undertake to indemnify Us against the costs related to collection of the debt under the Insurance Contract.

### 4. Insurance Object

4.1. The object of the motor own damage insurance shall be property interests related to operation, use and disposal of the Vehicle insured by the Insurance Contract.

4.2. Throughout the entire term of the Insurance Contract, the insured Vehicles must have licence plates of permanent registration lawfully issued in Lithuania Republic.

4.3. If the insured Vehicle has additional equipment installed not by the factory, it may be insured together with the Vehicle subject to the same terms and conditions. The additional equipment shall be indicated in the Insurance Policy and the insurance coverage shall be valid only if the insurance coverage is valid for the Vehicle. The value of the additional equipment shall be established in accordance with the documents concerning acquisition or installation thereof. Additional equipment without the acquisition or installation documents shall not be insured.

### 5. Insured Events

5.1. According to these Terms and Conditions, destruction of or damage to the insured Vehicle arising out of suddenly and unexpectedly occurring events as well as a Theft and Robbery of the Vehicle or separate parts thereof as provided for in the applicable legal acts of the Republic of Lithuania shall be deemed to be an Insured Event;

5.2. Different insured events may be described in the Insurance Policy.

5.3. Exceptions from paragraph 5.1 of these Terms and conditions shall not be considered as Non-Insured Events for which We shall not pay the insurance benefit referred to in Section 6 hereof.

### 6. Non-Insured Events

6.1. The following events shall be deemed to be Non-Insured Events:

6.2. You or another lawful User of the Vehicle provides false/misleading information on the event during which the Vehicle was lost, damaged or destroyed, the reasons, circumstances and consequences thereof or conceals information relevant to the investigation of the event;

6.3. The driver of the Vehicle fails to inform the police or leaves the scene of the Accident before the arrival of the police where, according to the applicable legal acts or these Terms and Conditions, the Accident must be reported to the police;

6.4. The driver of the insured Vehicle, including the person who was taught to drive the insured Vehicle, was under the influence of alcohol

(alcohol concentration in blood exceeded the permitted limit set forth in the legal acts of the country in which the traffic accident occurred), narcotic substances, medicines or other intoxicating agents, consumed alcohol or other intoxicating agents after the traffic accident before performance of the alcohol test or avoided an alcohol, intoxication test;

6.5. When operating the Vehicle the driver of the Vehicle failed to comply with the instructions given by the officers of the road police or other competent authorities and this has resulted the damage;

6.6. The accident was caused intentionally or the insured Vehicle was used for performance of criminal or other illegal actions;

6.7. The damage was caused by the dangerous and/or reckless driving of the driver of the Vehicle; the meaning of dangerous and reckless driving in these Terms and conditions is set in the procedure established by the legal acts of the Republic of Lithuania;

6.8. The theft of the Vehicle or its separate parts is committed by the lawful driver of the Vehicle himself or with his knowledge;

6.9. When the stolen parts of the Vehicle have been separated from the Insured Vehicle (for example, the spare set of tires stored in the garage is stolen or the seats are temporarily removed, etc.);

6.10. The damage has arisen as a result of confiscation, seizure of or damage to or destruction of the Vehicle at the instruction of public authorities;

6.11. The damage (including the engine, components thereof, cooling and heating equipment, transmission etc.) has arisen due to insufficient level of operational fluids (fluid, lubricants, coolants etc.) shortage thereof or use of improper type of such fluids;

6.12. The damage has arisen due to operation of a non-serviceable Vehicle, i.e. where use of such Vehicle is prohibited by the legal acts of the Republic of Lithuania, except for the cases where the technical condition of the Vehicle has not led to occurrence of the event or arising of the damage;

6.13. The damage caused by a fire where a source of open fire or other appliances the use of which is prohibited according to the Vehicle Operation Terms and conditions in or near the insured Vehicle;

6.14. The damage which has arisen as a result of preparation for or participation in official and/or non-official sports competitions, races or training where maximum speed, accuracy, overcoming of

obstacles, testing or examination of technical characteristics are sought;

6.15. The damage has arisen as a result of use of the Vehicle in the places not intended for operation thereof (driving on a frozen ice on the bodies of water, driving not on roads, in pedestrian areas, airport, etc.);

6.16. The damage has arisen due to use of the Vehicle not for its intended purpose or without observing the vehicle exploitation Terms and conditions;

6.17. The damage has arisen due to the use of the Vehicle in the event of a change in the insurance risk, without prior foresight and not specified in the Insurance Policy, and/or without notifying Us of the change of risk in accordance with these Terms and conditions;

6.18. The damage which has arisen as a result of use of the Vehicle or parts thereof as work tools or equipment (for example, the Vehicle was used for carrying out of agricultural, excavation works, measurements or surveys by mobile labs, road repair or construction works etc.) except for the cases where the work is related to carriage of passengers or goods, embarkation or disembarkation of passengers, loading or unloading of goods;

6.19. The damage has arisen because during the event the Vehicle was left with open windows, unlocked doors or boot, open roof;

6.20. The damage which has arisen because during the event the security system of the Vehicle was not activated or did not function properly, or if trailer or semi-trailer was stolen/robbed as it was not attached to the truck and/or not parked in a guarded parking lot;

6.21. The damage which has arisen because during the event the registration documents of the Vehicle, main or replacement ignition keys, remote controls of the alarm system were left in the Vehicle (also in case of a Theft of parts of the Vehicle);

6.22. The damage has not arisen due to the impact of external forces on the insured Vehicle, but due to internal failures of its units, parts, and construction.

6.23. The damage which has arisen due to the reasons beyond control of the Parties and not foreseeable at the moment of conclusion of the Insurance Contract, for example:

6.23.1. radioactive radiation, earthquake, military actions, insurrection, strike, mass disorder, civil war, terrorist acts, natural disasters, acts adopted/repealed by public authorities;

6.23.2. penetration of rain, snow, sludge, water or objects carried thereby through the windows, doors or other openings not closed in a leakproof

manner, except for the cases where such opening open due to an Insured Event. The aforementioned condition shall not be applicable in cases of a flood or hydroshock;

6.23.3. impact of moisture, e.g. decay, mould, fungus or smell;

6.23.4. indirect impact of lightning (power surges) if this results in malfunctioning of the electronics of the Vehicle;

6.23.5. imposed international financial, economic or other sanctions and other sanctions;

6.24. The damage which has arisen to the interior of the Vehicle due the driver, passenger or animal inside the insured Vehicle;

6.25. The damage which has arisen in the course of loading of some goods to the insured Vehicle or unloading some goods from the insured Vehicle;

6.26. The damage has arisen while the Vehicle was transported, carried and in the course of loading and unloading the Vehicle (where the Vehicle is considered as a cargo);

6.27. The damage has arisen cause during the event the Vehicle was operated by the person who did not have the right to drive a vehicle of such type including the cases where the driving licence was invalid at the moment of the event (except for the cases where the Vehicle was used for teaching driving and this is expressly indicated in the Insurance Policy);

6.28. The Insured Vehicle was not directly operated by the driver of the Vehicle at the time of the accident, i.e. when the Vehicle was controlled by in-vehicle systems, without the direct intervention of the driver of the Vehicle (e.g. autonomous movement of the Vehicle).

## 7. Insurance Territory

7.1. You shall be entitled to choose and indicate one of the following territories in which the Insurance Contract is valid in the Insurance Policy:

7.1.1. "Lithuania" shall mean the territory of the Republic of Lithuania;

7.1.2. "Baltic States" – Estonia, Latvia, Lithuania;

7.1.3. "Baltic States + RUS + BY" shall mean Belarus, Estonia, Latvia, Lithuania and Russia (only the European part till the Ural Mountains);

7.1.4. "Europe excluding UK" shall mean Albania, Andorra, Austria, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Czech Republic, Denmark, Estonia, Greece, Iceland, , Italy, Montenegro, Cyprus, Croatia, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Norway, Netherlands, Portugal, Romania, Russia (only European part to the Ural Mountains), San Marino, Serbia, Slovakia, Slovenia, Finland,

Sweden, Switzerland, Turkey (only the European Part to the Bosphorus), Ukraine, Vatican, Hungary, Germany;

7.1.5. "Europe" shall mean Ireland, Albania, Andorra, Austria, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Czech Republic, Denmark, Estonia, Greece, Iceland, Ireland, Italy, United Kingdom of Great Britain and Northern Ireland, Montenegro, Cyprus, Croatia, Latvia, Poland, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Norway, Netherlands, Portugal, Romania, Russia (only European part to the Ural Mountains), San Marino, Serbia, Slovakia, Slovenia, Finland, Sweden, Switzerland, Turkey (only to the European part to the Bosphorus), Ukraine, Vatican, Hungary, Germany., „Baltijos šalys + RUS + BY“ – Baltarusija, Estija, Latvija, Lietuva ir Rusija (tik Europinė dalis iki Uralo kalnų);

7.2. A different territory of insurance coverage may be agreed upon in the Insurance Policy.

## 8. Sum Insured

8.1. Unless otherwise provided for in the Insurance Policy, the Sum Insured shall be equal to the market value of the insured Vehicle in Lithuania.

8.2. You shall be entitled to choose one of the following Vehicle insurance options: "Market Value" or "New Value".

8.3. Insurance by the "Market Value" shall mean that the Sum Insured of the Vehicle which has already been operated before conclusion of the Insurance Contract is equal to the value of the Vehicle on the date of the Insured Event in Lithuania. In case where the operated Vehicle is operated on the basis of leasing (financial lease) or another similar basis (hereinafter referred to as the "leasing"), the Sum Insured "Market Value" cannot be lower than the obligations of the user of the Vehicle under the leasing contract.

8.4. Insurance by "New Value" shall mean that the amount of the Vehicle not operated before conclusion of the Insurance Contract is determined according to the purchase price including VAT indicated in the purchase documents.

8.5. In case where, upon occurrence of an insured Event, We pay out a part of the Sum Insured, Our obligation for the remaining term of the Insurance Contract shall not change and be applicable for the total amount of the Sum Insured indicated in the Insurance Contract. Nevertheless, if We pay out an insurance benefit for destruction or Theft of the Vehicle, Our obligations shall expire under all parts of the Insurance Contract.

## 9. Your Rights and Duties

### 9.1. You shall be entitled:

9.1.1. to familiarise himself with the Terms and conditions and receive a copy thereof from Us;

9.1.2. to submit an application for conclusion of the Insurance Contract to Us;

9.1.3. to change the Beneficiary indicated in the Insurance Contract without violating the applicable legal acts;

9.1.4. to amend, supplement and/or terminate the Insurance Contract under the procedure established in the laws and/or the Insurance Contract;

9.1.5. if the Insurance Contract does not indicate the Beneficiary or subject to written consent of the Beneficiary indicated in the Insurance Contract, to request that We paid out an insurance benefit;

9.1.6. to receive information on the progress of an investigation of the Insured Event without violating the applicable legal acts.

### 9.2. You shall be obliged:

9.2.1. at the instruction of Us, to submit a written application for conclusion of the Insurance Contract;

9.2.2. to present Us with all available information on the circumstances which may have a material impact on the insurance risk. The circumstances of which You must notify Us shall be set in section 12 of these Terms and conditions, the Application or Our separate written request;

9.2.3. to ensure that the security systems requested by Us or equivalent security systems were installed in the insured Vehicle and, at Our request, provide a certificate, acceptable to Us, evidencing that the equipment of protection against theft and installation thereof in the insured Vehicle corresponds to the level of the security systems requested by Us. The levels of the security systems shall be specified in the Terms and conditions and/or the Insurance Policy;

9.2.4. to provide Us or Our authorised representative a possibility to freely examine (assess) the Vehicle and the technical condition of the means of protection against theft, evaluate if the terms and conditions set out in the Insurance Contract and the requirements of Us are complied with before conclusion of the Insurance Contract and during the term of the Contract;

9.2.5. to notify Us of all insurance contracts insuring the same risks in relation to the Vehicle and terms and conditions thereof (Sums Insured (values), insurance objects and Insured Events) concluded with other insurance companies in writing before conclusion of the Insurance Contract without infringing the interests of other insurance companies;

9.2.6. during the term of the Insurance Contract, not to conclude insurance contracts in respect of the insured Vehicle for the same risks in another insurance company;

9.2.7. if You are not an owner of the insured Vehicle, to furnish the owner of the insured Vehicle with information on the terms and conditions of the Insurance Contract;

9.2.8. to pay insurance premiums within the time limits set out in the Insurance Policy;

9.2.9. to immediately notify We of the lost ignition keys and or other security system(-s) tools/controls and ensure security of the Vehicle till replacement or reprogramming the keys of the insured Vehicle. The risk of a Theft of the Vehicle and/or parts thereof in case of loss of the ignition keys shall remain valid till replacement of the keys but no longer than 7 working days from the date of loss of the ignition keys if the Vehicle is stored in a protected area. After replacement or reprogramming of the keys of the insured Vehicle, the insurance coverage for the theft shall be valid from the moment of replacement or reprogramming of the keys. A decision on when the insurance coverage for the Theft is valid shall be taken by Us;

9.2.10. to inform Us about the change (increase or decrease) of the insurance risk in accordance with the procedure established in the Terms and conditions;

9.2.11. to notify Us of a change in the ownership of the insured Vehicle in writing within 3 working days;

9.2.12. to notify Us of a change in the contact details (address, telephone number, e-mail address) in writing within 3 working days;

9.2.13. at Our request, to provide Us or Our representative a possibility to examine the Vehicle after damage to or destruction of the Vehicle for such number of times as necessary;

9.2.14. if the place of the stolen Vehicle becomes evident, to immediately notify Us in writing;

9.2.15. to cooperate with Us in exercise of the right of recourse against the person responsible for the Insured Event by the latter;

9.2.16. To acquaint the Vehicle operator and the Beneficiary with these Terms and conditions and the Insurance Contract, including the obligations arising from them.

## 10. Rights and Duties of the Beneficiary

10.1. If the Insurance Contract is concluded for the interests of another person, the Beneficiary shall be entitled to receive an insurance benefit or instruct Us to transfer it to another person in writing.

10.2. The Beneficiary shall be entitled to receive information on the progress of investigation of the Insured Event and other related information without prejudice to the applicable legal acts.

10.3. In case of an Insured Event, the Beneficiary shall be obliged to furnish Us with all available documents and/or information on the circumstances and consequences of the Insured Event.

## 11. Our Rights and Duties

11.1. We shall have the right:

11.1.1. to request and receive all information necessary for risk assessment from You;

11.1.2. to examine and assess the insured Vehicle only before conclusion of the Insurance Contract and during the term of the Insurance Contract. If necessary, to assign an expert examination for determination of the value of the insured Vehicle;

11.1.3. if the Insurance Contract is concluded through Your representative, familiarise him and not directly You with the Terms and conditions. Familiarisation of Your representative with the Terms and conditions and provision of a copy thereof to Your representative shall be considered as duly fulfilled duty of We to disclose the terms and conditions of the Insurance Contract to You;

11.1.4. In the event of a change in the insurance risk, to request to amend the terms and conditions of the Insurance Contract or terminate the Insurance Contract prematurely under the procedure established herein;

11.1.5. To comply with the applicable legal acts and these Terms and conditions, process personal data of You, the Beneficiary and other persons related to the Insurance Contract at the moment of conclusion and in the course of performance of the Insurance Contract;

11.1.6. to refuse to enter into the Insurance Contract without specifying the reasons.

11.2. We shall undertake:

11.2.1. In case of occurrence of an Insurance Event, to pay insurance benefits under the procedure and within the time limits established in the legal acts and these Terms and conditions;

11.2.2. To notify You and the Beneficiary of the progress of the Insured Event under the procedure established in the legal acts.

11.2.3. not to disclose the confidential information of You, the Beneficiary and other persons related to the Insurance Contract to third parties without a prior written consent, except for the cases set out in the legal acts;

## 12. Change in the Insurance Risk

12.1. During the term of the Insurance Contract, You shall be obliged to immediately but not later than 3 working days notify Us in writing of all circumstances as a result of which the insurance risk may increase, in all other cases as soon - as soon as You or the Vehicle User becomes aware of such changes but not later than in 3 business days from the moment when You or the Vehicle User found out or should have learned about the increased insurance risk. The circumstances to be reported are:

12.1.1. change or occurrence of operating conditions or circumstances not specified in the Insurance Contract (for example, after the Vehicle is used for paid transportation of passengers and cargo on any routes; driving training; short-term lease (lease term up to 6 months), etc.);

12.1.2. significant changes related to the object of insurance (for example, loss of Vehicle key (s), production of additional Vehicle keys (s), theft or damage of ignition or door (trunk lid) locks);

12.1.3. changes in the registration or ownership of the vehicle (for example, loss of vehicle documents, deregistration of the vehicle from the state register, as well as seizure of the vehicle, compulsory pledge (mortgage), restrictions on disposal and similar cases);

12.1.4. other significant circumstances, which in We's assessment increase the insurance risk other relevant circumstances resulting in an increase in the insurance risk.

12.2. Where information on the insurance object and the insured risks provided by You and/or the Beneficiary to Us changes and this results in an increase in the risk, We shall be entitled to offer to You to amend the terms and conditions of the Insurance Contract including the amount of the insurance premium and or deductibles set in the contract.

12.3. If You do not accept the offered amendments to the Insurance Contract or fail to provide Your position within one month from the date of sending the new terms and conditions Insurance Contract, We shall be entitled to terminate the Insurance Contract upon expiry of the time limit indicated in this sentence without giving a separate notice.

12.4. In case if We would not have concluded the Insurance Contract if We were aware of the increased risk, We shall be entitled to request to terminate the Insurance Contract within 2 (two) months from the date of finding out about the increased risk.

## 13. Upon Occurrence of an Insured Event

13.1. We must be notified of each Insured Event in writing (by completing the notification form available on Our website, notifying by e-mail or otherwise):

13.1.1. If the insured Vehicle is stolen, We must be notified in writing by completing the notification form available on You's website, notifying by e-mail or otherwise) not later than within 48 hours

13.1.2. In all other cases – not later than within 3 working days upon the occurrence of the event.

13.2. Each Insured Event shall be immediately reported to the police or other competent institutions if:

13.2.1. person dies or is injured during the event;

13.2.2. persons involved in the traffic accident do not reach an agreement on the circumstances of the event or responsibility;

13.2.3. damage to the property of third party during the traffic accident, and these persons are not present at the scene of the traffic accident; this condition does not apply when the vehicle has been damaged / destroyed in contact with wild or domestic animals, and the damage caused does not exceed EUR 1,500;

13.2.4. The vehicle was damaged / destroyed due to material objects falling on it and the damage caused is more than 1,500 Eur;

13.2.5. The vehicle was damaged / destroyed by unknown third parties (except in the case of Theft or Robbery), and the damage caused is more than 1,500 Eur;

13.2.6. The vehicle was damaged / destroyed due to a road defect (pit, elements of underground communications on the road surface, etc.), and the damage caused is more than 1,500 Eur;

13.2.7. the persons involved in the event were under the influence of alcohol or psychoactive substances (alcohol, narcotic substances, psychotropic or other intoxicating substances);

13.2.8. If the event occurred abroad and this is required by the legal acts valid in the country of the event;

13.2.9. in case of a theft, robbery, intention criminal act of third parties.

## 14. Determining the damage

14.1. The amount of the loss shall be determined by Us in accordance with the terms and conditions of the Insurance Contract and obtained documents supporting the loss and amount thereof. For the purposes of calculation of the amount of the loss, only the visible damage directly caused during the event and incurred due to direct link with the reason of the event shall be taken into account.

14.2. We shall not compensate the losses to the extent to which losses are compensated to the

injured person by the person responsible for the caused damage.

14.3. If only a part of the losses is compensated, the insurance benefit shall be paid after deducting the amount received by You from the person responsible for the caused damage.

14.4. In case of damage to the Vehicle, the amount of the loss may be determined according to the repair costs necessary for restoration of the damaged Vehicle or parts thereof at the market value before the Insured Event which shall include the following: value of the repair works, value of painting works, value of replaced parts (considering the depreciation of the parts), the value of the painting materials.

14.5. If We determine that the damaged parts and/or components may be repaired but may be not replaced, the restoration costs shall be compensated by assessing the costs of restoration of the repaired part and/or component. If We establish that the damaged parts and/or components must be replaced, the restoration costs shall be compensated by assessing the costs of replacement of the damaged parts and/or components. In any case, the repair estimate must be approved by Us before carrying out the repair works.

14.6. If the documents supporting the costs of repair of the Vehicle and payment are not provided, the necessary repair costs shall be calculated without including VAT according to the time standards recommended by the manufacturer by applying the hourly rates not higher than the rates applied by the vehicle workshop recommended by us and the prices of the replacement parts and/or components (new not original, used parts and, if such parts are not available in the market, new original parts) indicated by Us and corresponding to the level of technology of the damaged Vehicle taking into account the price which would be paid by Us for the parts and/or components. The documents concerning calculation of the repair costs drawn up by other persons (independent asset appraisers, the vehicle repair companies recommended not by Us etc.) may be following only in cases where the repair companies recommended by Us refuse to carry out the works of repair of the insured Vehicle.

14.7. In case of a theft of any parts of the Vehicle, losses shall be compensated only after provision of the documents evidencing the repair, the fact of purchase and replacement of the parts and payment. The insurance coverage for the parts of the Vehicles indicated in the examination report shall be suspended till the date when You deliver the repaired Vehicle for examination of Us during

which it is confirmed that the Vehicle has been repaired to the condition which was before the event.

14.8. In case of destruction of the Vehicle, the amount of the incurred losses shall be equal to the Sum Insured set in the Insurance Contract less the value of the remains after the Insured Event; the value of the remains shall be established in accordance with the legal acts and/or, after carrying out a survey on determination of the value of the remains, taking into account the amount of the actually incurred losses/losses to be incurred. The Vehicle shall be deemed to be destroyed where its repair is not economically practicable, i.e. the repair costs exceed 75% of its market value on the date of the Insured Event (if the Insurance Contract is concluded by applying the insurance option "Market Value") or the Sum Insured indicated in the Contract (if the Insurance Contract is concluded by applying the option "New Value").

14.9. In case of a Theft of the Vehicle, the Vehicle insured under the option "New Value" provided for herein, the amount of the loss shall be deemed to be equal to the Sum Insured established in the Insurance Contract; where the Vehicle is insured under the option "Market Value" provided for herein, the amount of the loss shall be equal to the market value of the Vehicle on the date of the Insured Event.

## 15. Procedure for Calculation and Payment of the Insurance Benefit

15.1. The insurance benefit shall be an amount of the losses incurred as a result of the Insured Event and established herein or according to the terms and conditions individually established in the Insurance Policy taking into account double insurance, insurance subject to an increased amount, partial insurance, other grounds for calculation and reduction of the insurance benefit less the deductible. If these Terms and conditions set out the limits of the insurance benefit, the insurance benefit shall be calculated as follows: first, the amount of the loss shall be determined,

then the deductible (if any) shall be deducted and the limit of the insurance benefit shall be applied.

15.2. The deduction applies to each insured event. If the damage to the Vehicle is not related and of a different nature, the Vehicle will be deemed to have been damaged during different events and a deduction will be applied to each event.

15.3. If the deduction expressed as a percentage is less than the amount of the deduction specified in the amount of money, the deduction specified in the specific amount of money shall apply.

15.4. When paying out an insurance benefit, all insurance premiums (for the current insurance year) the due date of which have expired on the date of payment of the benefit shall be included. Subject to Your consent, the premiums the due date of which has not expired yet may be included. In cases of perish, destruction or loss of the insurance object as a result of the Insured Event, when paying out an insurance benefit all insurance premiums not paid shall be deducted.

15.5. Where the Vehicle is insured by the new value, We shall compensate the loss without deducting the depreciation of the parts or tyres replaced during the repair.

15.6. We shall compensate the loss by deducting the depreciation of the replaced parts except for the following cases:

15.6.1. when the parts are replaced by similar used or new not original parts,

15.6.2. when the Vehicle is repaired by the recommended repair company of Our partners and are not older than 72 months from the date of the first registration or production thereof (if the date of the first registration is not indicated in the vehicle registration documents),

15.6.3. when the Insurance Policy states that the replacement of the replaced parts does not apply. In other cases, depreciation of parts and tires shall be applied in accordance with Tables 15.7 and 15.8.

15.7. Depreciation of the parts of the Vehicle shall be calculated as follows:

Age of the vehicle in years	Depreciation of the parts by types of vehicles				
	Additional equipment	Passenger cars (M1, N1 where the gross mass does not exceed 3500 kg)	Caravans, mobile homes, motorcycles	Buses, cargo vehicles, trailers (semi-trailers), special vehicles and trailers (semi-trailers) thereof, mopeds	Tractors and self-propelled vehicles
<1	20	0	0	0	0
1	35	4	0	0	0
2	45	9	5	0	0
3	55	14	9	6	0
4	64	20	13	10	5

5	72	27	19	14	10
6	80	33	24	19	15
7	86	40	30	25	20
8	90	47	37	31	25
9	93	53	43	37	30
10	95	59	49	43	35
11	95	65	55	50	40
12	95	70	61	56	45
13	95	70	67	62	50
14	95	70	70	67	50
15	95	70	70	70	50
16	95	70	70	70	50

15.8. Depreciation of the tires of the Vehicle shall be calculated as follows:

For vehicles (M1, N1 when the total mass does not exceed 3500 kg.)							
Tread depth h, mm	$7 \leq h$		$5 \leq h < 7$		$3 \leq h < 5$		$h < 3$
Depreciation %	0		30		50		80
For buses, trucks, trailers (semi-trailers) for special cars and their trailers (semi-trailers), mopeds							
Tread depth h, mm	$20 \leq h$	$10 \leq h < 20$	$7 \leq h < 10$	$5 \leq h < 7$	$3 \leq h < 5$	$h < 3$	
Depreciation %	0	26	61	74	87	95	

15.9. After determination of the amount of the loss under the established procedure, the additional costs to be compensated shall be added according to section 18 of these Terms and conditions.

15.10. The calculated amount may be decreased under the procedure prescribed herein.

15.11. If the Insurance Contract provides for an unconditional deductible and/or percentage deductible, the calculated amount shall be reduced by the amount of the deductible, except for the cases where the responsible party of the Insured Event is identified and We acquire the right of recourse to recover the paid out insurance benefit, the calculated amount shall be not be decreased by the amount of the unconditional deductible and/or percentage deductible where the responsible party is a company, institution or organisation registered in Lithuania, a citizen of the Republic of Lithuania or a stateless person who resides in Lithuania on a permanent basis or has concluded an insurance contract under which all damage incurred as a result of the Insured Event may be compensated.

15.12. In case of an Insured Event where only the glass of the body, external mirrors or lamps of the Vehicle are damaged or destroyed and:

15.12.1. the damaged glass is repaired by the repair company indicated by Us in Lithuania or the warranty vehicle workshop in Lithuania in the cases where the Vehicle is insured subject to the

condition "new value", the insurance benefit shall not be reduced by the amount of the unconditional deductible;

15.12.2. the destroyed or damaged glass is replaced by the repair company indicated by Us in Lithuania or the warranty vehicle workshop in Lithuania in the cases where the Vehicle is insured subject to the condition "new value", the insurance benefit shall not be reduced by the amount of the unconditional deductible applicable once during the term of the Insurance Contract. insurance benefit shall be reduced by the amount of the unconditional deductible if such condition is indicated in the Insurance Contract;

15.12.3. this condition is not applicable if the glass can only be replaced with the entire lamp as a whole. In this case the insurance benefit shall be reduced by the amount of the unconditional deductible indicated in the Insurance Contract;

15.12.4. this condition is not applicable if the glass of the damaged Vehicle is armoured or custom made.

15.13. We shall be entitled to defer payment of the insurance benefit:

15.13.1. until You present the documents proving the amount of the loss;

15.13.2. if a civil action is brought or a criminal case is opened or proceedings are initiated against You for the event which may be recognised as an Insured Event, till the effective date or date of annulment of the judgement;

15.13.3. in other cases set out in the Insurance Contract or laws.

15.14. If the Sum Insured of the insured Vehicle indicated in the Insurance Contract is lower than the value of the Vehicle on the date of the Insured Event, We shall calculate the insurance benefit by applying partial insurance, i.e. in proportion with the ratio between the Sum Insured and the value of the Vehicle on the date of the event.

15.15. Partial insurance shall not be applicable in cases where during the period of the insurance coverage the value of the Vehicle increased not more than by 12% of its value on the date of conclusion of the Insurance Contract. In any case, the insurance benefit shall be limited to the amount of the Sum Insured indicated in the Insurance Policy.

15.16. If several insurance contracts are concluded for the same insurance object on the basis of which insurance benefits must be paid out in case of an Insured Event, each insurance company shall pay out a part of the insurance benefit proportionate to the part of the obligations assumed under the concluded insurance contracts; however, the total insurance benefit shall not exceed the amount of the incurred damage.

15.17. If on the date of the Insured Event the value of the insured Vehicle is lower than the Sum Insured indicated in the Insurance Policy, the insurance benefit cannot exceed the value of the Vehicle on the date of the event.

15.18. Upon Our request, the Insured must transfer to Our ownership the replaced Vehicle parts and/or parts, the replacement costs of which were reimbursed by Us, if We requested it within one month after the payment of the insurance indemnity.

## 16. Payment of the Insurance Benefit

16.1. The insurance benefit shall be paid out not later than within 30 days from the date of receipt of all information relevant to determination of the fact of the Insured Event, the circumstances, consequences of the Insured Event and the amount of the insurance benefit.

16.2. If the event is an Insured Event and You and We fail to reach an agreement on the amount of the insurance benefit, at the request of You, We shall be obliged to pay out the benefit equal to the insurance benefit not disputed by the Parties if determination of the exact amount of the damage lasts longer than 3 months.

16.3. If We delay to pay out the insurance benefit through his own fault, We shall pay the default interest at the rate of 0.02% upon the payable

amount of the insurance benefit for each day of delay.

## 17. Reduction or rejection of the Insurance Benefit

17.1. If You, the Insured or Beneficiary receives full or partial indemnification of the damage directly from the person directly responsible for the caused damage, We shall be entitled to reduce the insurance benefit by the aforementioned amount received from the responsible person or in cases set in section 15.16 of these Terms and conditions.

17.2. If after payment of the insurance benefit or a part thereof it becomes evident that the benefit did not have to be made or the paid out benefit had to be lower, at request of Us, the insurance benefit or the overpaid amount shall be repaid to Us within 30 calendar days from the request of We, except for the cases set out in the laws.

17.3. If You or the Beneficiary intentionally fail to perform the obligations specified in the Terms and conditions, We will have the right to reduce the insurance benefit or refuse to pay it.

17.4. The insurance benefit is not paid when a vehicle has been driven by a younger person or with a lower driving experience than the one provided for in the insurance contract. The exception applies to the first occurrence when a vehicle was used by a younger or less experienced driver than the person covered by the insurance contract, an unconditional deductible greater than EUR 500 than the insurance contract applies.

17.5. Non-recoverable losses due to:

17.6. manufacturing defects, spontaneous failures or natural wear and tear;

17.7. Impairment of the vehicle;

17.8. prompt delivery of vehicle parts and / or components;

17.9. fuel loss or fuel costs;

17.10. damage to the interior of the Vehicle, unless the damage was caused by a car accident during which the exterior of the Vehicle was damaged due to contact with an external object, or if the damage was caused by illegal actions of third parties;

17.11. damage or destruction of the Vehicle caused by the transported cargo. This condition does not apply if the damage was caused by a car accident during which the exterior of the Vehicle was damaged due to contact with an external object;

17.12. damage or destruction of tires, unless the Vehicle itself is destroyed at the same time, or the tires are damaged in a car accident in which more

than one part of the Vehicle has been damaged or destroyed.

17.13. The insurance indemnity is reduced or no indemnity is paid if the traffic safety systems installed by the factory manufacturer (for example, traffic lane tracking system, emergency braking system, obstacle detection system, etc.) were disabled, dismantled or blocked during the insured event, if there was a causal connection with the insured event;

17.14. If You fail to perform the obligations set forth in section 13 of these Terms and conditions, We will have the right to refuse to pay the insurance indemnity or reduce it, depending on whether You intentionally or through negligence, unless it is proved that the Insured became aware of the insured event in time or when non-notification of the insured event does not affect We's obligation to pay the insurance benefit.

## 18. Compensation of Additional Costs

18.1. In case of an Insured Event, We shall additionally compensate the expenses incurred by You as a result of damages knowingly caused to the Vehicle in the course of rescue of injured persons;

18.2. In cases of damaging the Vehicle during an Insured Event (if such Insured Event is not provided for in the Insurance Contract) and due to technical failures such Vehicle must be transported after the Insured Event, the damage shall also include the expenses necessarily incurred in relation to salvage of the Vehicle, towing (transportation) of the Vehicle to the nearest repair workshop in which minimum repair necessary for the Vehicle to reach the permanent place of residence of the lawful operator under its own power would be carried. We shall compensate the actually caused documented expenses necessary for salvage of the Vehicle, towing (transportation) of the Vehicle to the nearest repair workshop not exceeding the following amounts:

18.2.1. if the maximum permissible weight (gross mass) of the Vehicle does not exceed 3,500 kg and the Insured Event occurred in Lithuania, the amount not higher than EUR 200;

18.2.2. if the maximum permissible weight (gross mass) of the Vehicle does not exceed 3,500 kg and the Insured Event occurred outside the territory of Lithuania, the amount not higher than EUR 500;

18.2.3. if the maximum permissible weight (gross mass) of the Vehicle exceeds 3,500 kg and the Insured Event occurred in Lithuania, the amount not higher than EUR 450;

18.2.4. if the maximum permissible weight (gross mass) of the Vehicle exceeds 3,500 kg and the Insured Event occurred outside the territory of Lithuania, the amount not higher than EUR 3,000;

18.3. If one Vehicle from the transport formation ("transport formation" shall mean a combination of two coupled vehicles in traffic when the Insured Event occurs) is damaged during an Insured Event, the salvage/transportation costs shall be compensated in a proportionate manner for salvage/transportation of both vehicles belonging to the formation by applying deductibles for each Vehicle in the formation insured by Us.

18.4. The necessary Vehicle storage costs for storage of not more than five days shall be compensated (not more than EUR 300 during one event);

18.5. The necessary and appropriate costs insured with a view to reducing or avoiding the loss or compliance with other lawful requirements of We shall be compensated.

18.6. The costs of repairing abroad are compensated without the agreement of We if on the day of payment, it does not exceed 1000 EUR according to the official rate of the Bank of Lithuania on the day of the invoice issuance and if such repair is necessary for ensuring safe traffic. The size of the loss is determined on the basis of the submitted invoices, which indicate the works done, the materials used and the replaced parts (parts).

18.7. The costs provided for in this Section shall be compensated only in such costs are necessary, reasonable and appropriate.

## 19. Obligation of Confidentiality

19.1. The Parties shall not be entitled to disclose confidential information of the other Party received in the course of provision of insurance services (including information received before conclusion of the Insurance Contract) to third parties without a prior written consent of the other Party, except for the cases set out in the legal acts;

19.2. For the purposes of provision of insurance services, We shall be entitled to disclose confidential information to independent experts and experts hired by Us, reinsurance companies, legal representatives and Our advisors, companies related to Us, courts or arbitral tribunal, the Beneficiary and in other cases set out in the laws without infringing Your interests.

## 20. Transfer of Our Rights and Obligations under insurance contracts

20.1. If We receive an authorisation from the supervisory authority under the procedure established in the law, it shall be entitled to assign his rights and duties arising out of the insurance contracts to other insurance company (-ies).

20.2. We shall be obliged to notify You of his intention to transfer Our rights and obligations by giving a 2 months' notice.

20.3. If You do not agree on such transfer, You shall be entitled to terminate the Insurance Contract on this basis within 1 (one) month from the date of transfer of the rights and obligations in accordance with the procedure for termination of the Insurance Contract established therein.

## 21. Applicable law and Dispute Resolution

21.1. The Insurance Contract and any legal relationship arising out of the Insurance Contract shall be governed by the law of the Republic of Lithuania.

21.2. All disputes between You and Us arising out of the Insurance Contract shall be resolved by negotiations and, in the event of a failure to reach an agreement, in the courts of the Republic of

Lithuania under the procedure established in the law.

21.3. The disputes between the consumers and Us shall be resolved by the Supervision Authority of the Bank of Lithuania, website [www.lb.lt](http://www.lb.lt), in accordance with the procedure established in the legal acts.

## 22. Procedure of Information Provision

22.1. All notices given by Us and You to each other shall be given in writing in any of the following ways:

22.1.1. by delivery to the other Party at the addresses indicated in the Insurance Policy or other documents;

22.1.2. by sending a correspondence item by registered mail;

22.1.3. by e-mail; this option shall be marked in the Insurance Policy;

22.1.4. by other means agreed between You and We.

22.2. The notices by one Party to another Party shall be deemed to be given a reasonable period from sending them by the means agreed between the Parties.

## SPECIAL PART

### Vehicle Fleet Insurance

#### 23. Vehicle Fleet Insurance Contract

23.1. Insurance object

23.1.1. By the vehicle fleet insurance contract (hereinafter referred to as the "Vehicle Fleet Insurance Contract") the land vehicles shall be insured under the terms and conditions set out therein. The insured vehicles shall be manufacturing plant assembled vehicles, i.e. with such completeness and equipment which was at the moment of putting them into circulation.

23.1.2. Additional insurances under the Vehicle Fleet Insurance Contract may be as follows: driver and passenger accident insurance, roadside assistance insurance, additional equipment insurance.

23.1.3. The insurance coverage under additional insurances shall be provided if this is expressly indicated in the Insurance Fleet Insurance Contract.

23.1.4. The Vehicle Fleet Insurance Contract shall be concluded by issuing one Insurance Policy for the whole Vehicle Fleet.

23.1.5. Information on the Fleet vehicles and both their technical specifications and insurance

conditions are indicated in the Insurance Policy and its annexes.

23.2. Validity of the insurance coverage:

23.2.1. The insurance coverage for each Vehicle shall come into force on the date indicated in the list attached to Insurance Contract and shall remain in force till the date of expiry of the Insurance Contract.

23.2.2. In the event of a change in the list of the insured vehicles, an annex describing the changes shall be attached to the Insurance Contract. The insurance coverage for the Vehicles additionally included in the list shall come into force from the date of request of a written request from You, except for the cases where the request indicates a later date of inclusion in the list. An additional insurance premium for the vehicles additionally included in the list shall be calculated in proportion with the term of provision of the insurance coverage.

23.2.3. The insurance coverage in respect of the insured Vehicle shall be terminated upon receipt of a written request of You, on the day following the date of receipt of the written request, except for the cases where the request indicates a later date of termination. The insurance

premium not used for the terminated insurance coverage shall be calculated in proportion with the not used term of provision of the insurance coverage. The insurance cover is valid until at least one vehicle is insured.

23.2.4. In the event of a change in the list of the insured Vehicles, the remaining due dates for the premiums and amounts of the premiums indicated in the Insurance Policy shall be adjusted accordingly. If all premiums indicated in the Insurance Contract are already paid, the annex shall specify the due date of the additional premium and the amount of the additional premium.

23.3. If not indicated otherwise in the Vehicle Fleet Insurance Contract, in case of termination of the insurance coverage in respect of each other Vehicle, You shall be obliged to cover the costs of conclusion and performance of the Vehicle Fleet Insurance Contract which shall make 30 per cent of the insurance premium which must be paid for the remaining period till the expiry of the Vehicle Fleet Insurance Contract but not less than EUR 100 for each Vehicle. Where it is impossible to

deduct the costs of conclusion and performance of the Vehicle Fleet Insurance Contract, such costs must be covered by You. The number of the Vehicles in respect of which the insurance coverage is terminated shall not include the cases where the validity of the insurance coverage was terminated in respect of the Vehicle due to a change of the owner of the insured Vehicle or disappearance of the insured risk (the Vehicle was destroyed, lost etc.).

23.4. If more than one Vehicle is insured by the Insurance Contract, the Insurance Policy may state the total Sum Insured for all insurance objects; nevertheless, the total amount of all insurance benefits cannot payable under the Insurance Contract for all Insured Events exceed the afore-mentioned amount; the Insurance Policy shall also set out all insurance conditions throughout the term of the Insurance Contract.

23.5. Other provisions of the Motor Insurance Terms and conditions which are not contrary to the Vehicle Fleet Insurance Conditions shall be fully applicable to the Vehicle Fleet Insurance Contracts.

## Roadside Assistance Insurance

### 24. Insurance Object

24.1. The insurance object shall be a Vehicle which cannot be operated on its own power as a result of a traffic accident, technical failure or another Insured Event if this poses danger to traffic safety, passengers or the Vehicle.

24.2. The roadside assistance service shall be provided by technical assistance partner of Balcia Insurance SE with which the company has a valid service contract.

24.3. The roadside assistance service shall be provided to the insured Vehicle the gross mass of which does not exceed 3,500 kg. The service shall be provided where the event occurs during the term of the Insurance Contract in the territory indicated therein.

24.4. The roadside assistance services shall be provided on a 24/7 basis by calling the short telephone number 19001 or +370 52 119 119 (calling from abroad).

### 25. Insured Events

25.1. Emergency assistance in the place of the event" shall mean assistance to the Vehicle due to a technical failure or damage on the road where continuation of the travel by the Vehicle would pose danger to other road users, result in greater failures of the Vehicle or continuation of the travel by is impossible due to the failures or damages; We shall organise arrival of the technical

assistance vehicle and reimburse the costs in relation to repair of the Vehicle in the place of the event. In the event of a failure to eliminate the technical failure in the place of the event, storage and transportation of the Vehicle shall be organised.

25.2. Refuelling shall be ensured if the Vehicle unexpectedly runs out of fuel, the fuel delivery costs shall be paid. The quantity of fuel necessary for reaching the nearest service station (including the costs of fuel up to 5 litres) shall be reimbursed. An electric car shall be transported to the nearest charging point. The transportation service when the battery of the electric car is discharged shall be provided not more two times during the term of the Insurance Contract.

25.3. Transportation of the Vehicle shall be ensured in case of a failure to eliminate the technical failure of the Vehicle in the place of the event arising out of the technical failure or traffic accident by the technical assistance service or if, according to the Road Traffic Regulations, it is not save to travel by the insured Vehicle. The Vehicle shall be transported to the nearest vehicle repair shop or to the place indicated by the driver. If the technical failure or traffic accident occurs abroad, the service of transportation of the Vehicle to Lithuania shall be provided. Where it is determined that repair of the Vehicle abroad is economically unviable (the repair costs are higher

than the transportation costs), the Vehicle shall be transported to the place indicated by the driver.

25.4. Continuation of the travel and returning back shall be ensured where it is impossible to repair the Vehicle with which You or the Insureds started the trip due to a technical failure or traffic accident within 24 hours or the Vehicle is stolen. We shall pay the costs of return back to the permanent place of residence of You or the Insureds or costs of further travel to the expected place of arrival.

25.5. Overnight accommodation shall be ensured where it is impossible to repair the Vehicle with which You or the Insureds started the trip due to a technical failure or traffic accident within 24 hours or the Vehicle is stolen; We shall help to find a place for overnight accommodation and pay the costs till repair of the Vehicle or recovery of the Vehicle after its Theft but not more than for 5 nights. If You or the Insureds uses the service of continuation of the travel or returning back, the overnight accommodation costs shall not be reimbursed. Only the costs of the room for overnight stay shall be reimbursed, other substance costs shall not be compensated. Breakfast costs shall be paid only if such costs are included in the room rental price.

25.6. Storage of the Vehicle shall be ensured if protection of the Vehicle is necessary due to a technical failure or a traffic accident, the technical assistance partners shall organise safekeeping of the Vehicle. The service shall be provided if the accident occurs outside the working hours of the vehicle repair shop (at night, on rest days or holidays). The Vehicle storage service shall be provided only if the company providing technical assistance transports the Vehicle. Transportation to the car park shall be deemed to be single transportation of the Vehicle from the place of the event the costs of which shall be reimbursed by Us. Further transportation from the car park to the repair shop shall not be compensated.

25.7. The lost vehicle key service shall be provided if during the trip You or the Insureds lose the keys of the insured Vehicle or the keys are destroyed. We shall pay the costs of sending the spare keys available to the owner of the Vehicle.

25.8. Return/travel to/from the vehicle repair workshop shall be ensured if after the Insured Event the Vehicle is repaired in the vehicle repair workshop agreed with Us; We shall pay the costs incurred by You as a result of return of the driver to the place of residence and costs incurred by the driver as a result of travelling to collect the repaired Vehicle. The roadside assistance partners shall organise taxi services or pay for the trip at the distance of up to 50 km.

25.9. A replacement vehicle shall be provided if, according to the provisions of Section 5 of the Motor Insurance Terms and conditions, after occurrence of the Insured Event, Your Vehicle is repaired in the vehicle repair workshops agreed with Us; We shall pay the replacement vehicle rental costs. If the initial examination of the Vehicle by Our representative evidently suggests and Our responsible employee confirms that the Vehicle cannot be repaired within 1 working day after occurrence of the Insured Event, a replacement vehicle shall be provided. The replacement vehicle shall be provided taking into account the class of the Vehicle being repaired but the class of the replacement vehicle shall not be higher than the medium class. If it is impossible to provide a replacement vehicle of the respective class, a replacement vehicle of lower class may be provided. The replacement vehicle shall be provided during the term of the Insurance Contract, i.e. if the Insurance Contract expires, the possibility to use a replacement vehicle shall not be provided to You, except for the cases where the Insurance Contract is extended for the period of one year. Provision of a replacement vehicle shall be organised by Us after You call by the telephone numbers indicated in the Insurance Policy. The replacement vehicle shall be collected from the rental point by You Yourself by concluding a rental contract and after use of the vehicle, the vehicle shall be delivered to the rental point by You Yourself. We shall not be responsible for any damage caused to the replacement vehicle and other costs incurred by You and the Insureds as a result of operation of the aforementioned vehicle.

## 26. Non-Insured Events

26.1. Getting stuck of the Vehicle (in snow, mud or sand) which occurs not in the areas intended for road transport

26.2. The incurred roadside assistance costs shall not be compensated when other technical assistance providers are addressed.

26.3. A failure of the Vehicle which is occurs as a result of recurring failure(s) of the Vehicle where the Vehicle is operated without eliminating (repairing) the technical reason for which the roadside assistance service has already been provided.

26.4. The transportation service shall not be provided if the failures arising due to the event do not prevent from continuing the trip and do not pose danger to normal driving, safety of the driver and passengers and the Vehicle itself.

26.5. If the lawful operator of the Vehicle cannot provide the Vehicle registration documents and

keys to Our authorised representative who arrives to the place of the failure of the Vehicle.

26.6. Other non-insured events listed in paragraph 6 hereof.

## 27. Sums Insured

27.1. Limits of the Sums Insured of the roadside assistance services:

<b>Roadside assistance service</b>	<b>Lithuania</b>	<b>Europe (including Lithuania)</b>
Emergency assistance in the place of the event	EUR 100	EUR 200
Refuelling	EUR 50	EUR 100
Transportation of the Vehicle	EUR 300	EUR 600
Continuation of the travel and returning back	EUR 100	EUR 750
Overnight accommodation	EUR 60 per person but not more than EUR 240 per event	EUR 60 per person but not more than EUR 300 per event
Storage of the Vehicle	EUR 10 per day but not more than EUR 70 per event	EUR 40 per day but not more than EUR 600 per event
Lost Vehicle key service	EUR 30	EUR 60
Return/travelling to/from the vehicle repair workshop	EUR 30	EUR 60
Replacement vehicle	7 days not exceeding EUR 300 per event	14 days not exceeding EUR 600 per event

27.2. The total insurance benefit for roadside assistance event cannot exceed:

27.2.1. EUR 1,220 where the chosen coverage territory is the Republic of Lithuania;

27.2.2. EUR 3,270 where the chosen coverage territory is the geographical Europe (including the Republic of Lithuania).

## 28. Validity of the Insurance Coverage

28.1. The roadside assistance service shall be valid in one of the following territories:

28.1.1. the territory of the Republic of Lithuania;

28.1.2. the geographical Europe.

28.1.3. The European countries in which the Roadside assistance service is provided shall be as follows: Ireland, Albania, Andorra, Austria, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Czech Republic, Denmark, Great Britain, Estonia, European Russia (to the Ural Mountains), Greece, Iceland, Ireland, Italy, Cyprus, Croatia, Latvia, Poland, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Norway, Netherlands, Portugal, Romania, Serbia, Montenegro,

Slovakia, Slovenia, Finland, Sweden, Switzerland, European part of Turkey, Ukraine, Hungary, Germany.

## 29. Rights and Duties of the Parties

29.1. Before transporting the Vehicle to the technical assistance partner, You must hand over the Vehicle Registration Certificate (when it is necessary to have them during the operation of the Vehicle in accordance with the applicable legal acts) and the Vehicle Keys;

29.2. In order to receive reimbursement of insurance costs for roadside assistance in the event of an insured event, the Insured must immediately inform Us or Our authorized representative from the place of the event by telephone specified in the Insurance Contract and follow Our or Our authorized representative's instructions;

29.3. Other provisions of the Terms and conditions which are not contrary to the Roadside Assistance Insurance shall be fully applicable.

## **Accident Insurance**

### 30. Insurance Object

30.1. The insurance object shall be the property interest in relation to death of the Insured due to an accident.

### 31. Insured Events

31.1. The "Insured Event" shall mean the injury or death of the driver who lawfully operated the Vehicle or the passengers of the Vehicle due to an

accident related to Insured events that are indicated in the Insurance Contract and that occurred to the Vehicle that the Insured was located in during the event. The event shall be considered as an Insured Event when:

31.1.1. the event occurs during the validity period of the Insurance Contract and in the territory provided for in the Insurance Contract;

31.1.2. the fact of the event and the Insured's bodily injuries (traumas) or death are confirmed by the certificates of the police or another competent authority and the health care institution;

31.1.3. the Insured dies within one year from the date of the traffic accident which has caused harm to the person's health shall also be considered as an Insured Event.

## 32. Non-Insured Events

32.1. Aggravations of diseases, pathological disorders, mental reactions related to the traffic accident;

32.2. Death of the Insured the reason of which is not related to the Insured Event;

32.3. Death of the Insured where no damage was caused to the Vehicle;

32.4. Accident occurring while the Insureds fulfils his official duties in a military unit, police, security, fire protection, emergency medical aid or other special service;

32.5. Event where at the moment of the accident the number of passengers in the Vehicle was higher than established by the manufacturer or more than indicated in the Vehicle technical documents provided that this is related to the Insured Event by a causal link;

32.6. Accident which has occurred as a result of the criminal actions which give rise to criminal liability knowingly carried out by You;

32.7. Accident which has occurred because You tried to cause harm to his health, life or physical condition;

32.8. Event which has occurred when You, i.e. operator of the Vehicle, was under the influence of medicines, alcohol, narcotic, psychotropic substances if the afore-mentioned substances were found in his organism;

32.9. Cases where the accident occurred when the Vehicle was used for test run, training, participation in competitions, during the test drives or perseverance races unless the Insurance Policy indicates otherwise;

32.10. Cases where police or an employee of other public law enforcement agency was not immediately called to the place of the event in accordance with the requirements of the regulations of the country in which the accident occurred;

32.11. Harm to life of the Insured suffered as a result of the consequences of surgeries;

32.12. Cases where the at the moment of the event the Vehicle was operated by the persons not entitled to drive a vehicle of such type including the cases where the driving licence was not valid at the moment of the event (except for the cases where the Vehicle is used for teaching

driving or this is expressed indicated in the Insurance Policy in writing);

32.13. Cases where an accident occurs due to an epileptic seizure, loss of consequences, emotions caused by a mental trauma suffered by You, if You suffer from affect or impaired coordination due to chronic nervous diseases or in case of muscle weakness (including but not limited to Parkinson disease, myopathy, multiple sclerosis);

32.14. an accident after which there are no signs of fresh injury or poisoning when contacting a health care institution;

32.15. accidents for which the stay is not confirmed by medical documentation and diagnostic tests;

32.16. mental trauma, the development or exacerbation of the disease due to it, reactive state;

32.17. Other Non-Insured Events listed in paragraph 6 hereof.

## 33. Sums Insured

33.1. The driver and passengers shall be insured against accidents related to the insured Vehicle by the amount chosen by You concluding the Insurance Contract. The driver and each passenger shall be insured by the amount equally distributed among all Insureds.

33.2. Insureds are insured under one of the following two systems - the "General System" or the "Local System".

33.2.1. "General system" means a type of passenger accident insurance in which the sum insured for the occupants of a vehicle is divided equally among each person.

33.2.2. "Local system" means a type of passenger accident insurance where the same sum insured is insured for each seating position fitted to the Vehicle. If at the time of the insured event the Insured Vehicle had more passengers than provided for in the factory manufacturer's regulations, the insurance benefit per injured passenger is reduced in proportion to the number of seats installed by the factory manufacturer and the number of passengers actually in the car.

33.3. In case of death of the Insured, We shall pay an insurance benefit to the persons who are recognised as the heirs of the Insured according to the valid legal acts. The insurance benefit paid out in case of death of the Insured may be paid to the Beneficiary subject to a prior written consent of the Insured.

## 34. Validity of the Insurance Coverage

34.1. The insurance coverage shall be valid to the Insureds from the moment they get into the Vehicle to the moment they get out of the Vehicle

(while they are in the Vehicle) and only if the insurance coverage is valid for the Vehicle itself.

### 35. Rights and Duties of the Parties

35.1. In case of an insured event, the Insured must additionally submit to a personal health care institution and receive appropriate treatment within 48 hours at the latest.

35.2. In case of an insured event, You or the Vehicle operator must additionally:

35.2.1. notify Us in writing about the insured event not later than within 30 calendar days after the last day of the Insured's inpatient treatment, if the Insured is inpatient treatment in a personal health care institution. If the Insured is declared dead, the Insured or his / her authorized person must report the insured event within 30 calendar days after the court decision to declare the Insured dead takes effect;

35.2.2. notify Us in writing within 3 working days, if, after notifying the Insured Event - personal injury of the Insured, the Insured dies due to the same Insured Event.

35.2.3. In the event of an insured event during the validity of the Insurance Contract, We has the additional right to:

35.2.4. request and receive additional information from health care, police, prosecutor's office, court and other institutions.

35.2.5. to request that the Insured be examined by a doctor selected by Us and/or that the Insured be examined in a medical institution chosen by Us.

### 36. Calculation and payment of insurance benefit

36.1. The insurance indemnity for bodily injury is calculated in proportion to the sum insured per one Insured. The percentage is determined according to the table of injuries that was valid on the day of concluding the Insurance Contract.

36.2. Due to all bodily injuries and / or deaths during one insured event, the insurance benefit may not exceed one hundred percent of the sum insured per one Insured.

36.3. The amount of insurance benefits per Insured due to injuries of one organ during one insured event may not exceed the benefit that would be paid in case of loss or loss of functions of that organ.

36.4. If the Insured dies as a result of an insured event, a benefit in the amount of the sum insured specified in the insurance policy in proportion to one Insured is paid. If, due to the same event for which the Insured died, insurance benefits for bodily injuries have already been paid, those benefits shall be deducted from the sum insured payable due to the death of the Insured.

36.5. The insurance benefit in case of bodily injury is paid to the Insured, and in case of death of the Insured due to the insured event - to his/her heirs.

36.6. We shall pay all costs related to obtaining additional documents and medical examination.

### 37. Reduction or rejection of the Insurance Benefit

37.1. We are entitled not to pay insurance benefits if You or the Insured does not allow or prevents We from accessing the Insured's medical documentation and / or checking his / her health condition.

37.2. We are entitled not to pay the insurance benefit or to reduce it if the Insured due to his / her fault fails to perform or improperly performs other duties specified in the Terms and conditions.

37.3. Other terms and conditions of these Terms and conditions, which do not contradict the terms and conditions of the Accident Insurance, are valid in full.

Table No. 1. Traumas

No.	Consequences of the Insured Event	Insurance indemnity (% of the Sum Insured)
<b>I. BONE FRACTURES AND SPRAINS</b>		
1.	Skull	
1.1.	Fracture of vault bones	10
1.2.	Fracture of the base of the skull	15
1.3.	Fracture of vault bones and base of the skull	20
Note: Fracture of multiple arches and / or multiple foundation bones is considered as a single fracture		

2.	Facial bones	
2.1.	Facial bone fractures (nasal, pituitary, upper and lower jaw, cheekbone, sublingual bone as well as sinuses)	4 for every bone fracture
Notes:		
1. A fracture of the jaw on both sides is treated as a single fracture;		
2. A fracture of the lower alveolar growth of the jaw is not considered a fracture of the jaw;		
3. Fracture of the upper jaw and cheekbone is treated as a single fracture;		
4. The insurance benefit is paid only for the initial dislocation. Due to recurrent dislocations, the insurance benefit is free of charge.		
3.	Teeth	
3.1.	Loss of one healthy tooth	5
3.2.	Loss of 2 – 4 healthy teeth	10
3.3.	Loss of 5 and more healthy teeth	20
3.4.	Traumatic injury of 1 tooth (fracture of a tooth or its root, dislocation of a tooth, insertion into the alveolus, removal of at least ¼ of the tooth crown)	2
Notes:		
1. The insurance benefit is not paid for: teeth damaged by periodontitis, teeth damaged during the event.		
2. Traumatic tooth loss is the following injury in which the following is broken and removed in an accident: (a) the entire crown of the tooth, b) tooth crown and root, c) reimplanted tooth within 1 year after injury.		
3. In case of accidental loss of teeth due to erroneous or inaccurate medical manipulations, we pay the insurance benefit only if the medical manipulations were performed due to the consequences of the insured event;		
4. Insurance benefits are not paid for broken or damaged removable dentures;		
5. When teeth are lost due to fracture of permanent (non-removable) prostheses or bridges, we pay the insurance benefit only taking into account the loss of supporting teeth;		
6. When children under 5 years of age lose milk teeth due to trauma or when children under 8 years of age lose children teeth III, IV, V, full insurance benefit is paid. In all other cases of traumatic loss of deciduous teeth, we pay ½ insurance benefits, but not more than 145 Eur (regardless of the number of damaged teeth);		
7. In case of damaged teeth that were changed before the injury (damaged by caries, filling), we reduce the insurance benefit by 50%, except in cases when there are objective signs of oral or facial injury;		
8. The insurance benefit is not paid for repeated injuries of the same tooth.		
4.	Ribs and sternum	
4.1.	Thoracic fracture	5
4.2.	1 -2 rib fractures	3
4.3.	3 -5 rib fractures	5
4.4.	6 and more ribs	10
Notes:		
1. The insurance benefit shall be determined on the basis of the total number of broken ribs on both sides;		
2. A fracture of one rib in several places is considered as one fracture;		
3. A fracture of the cartilage of a rib is assimilated to a fracture of the rib;		
4. The insurance benefit is also paid when the rib or sternum fractures during resuscitation (external heart massage). If the sternum and ribs break during resuscitation, one (maximum) benefit is paid under one of the points in Article 4 of Part I.		
5.	Spine	
5.1.	Fractures of the body or arch of the cervical, thoracic or lumbar vertebrae: - 1 vertebra	15
5.2.	Fractures of the cervical, thoracic or lumbar vertebrae: 2 vertebrae and more	25
5.3.	Fracture of the sacrum	10
5.4.	Spinal fracture	5
5.5.	Immersion / dislocation of 1 or more vertebrae when surgical treatment is required	5
Notes:		
1. A vertebral body and arch fracture is treated as a single fracture;		

2. If the insurance indemnity is paid for the fracture of the body and / or arch of the vertebrae, the insurance indemnity is not paid neither for the fracture of the transverse and / or ridge growth of the vertebrae, nor for the immersion (dislocation) of the vertebrae;
3. Vertebral and transverse vertebral fracture is considered as a single fracture;
4. Fracture of both transverse vertebrae is considered to be a single fracture;
5. If the insurance indemnity is paid due to the fracture of the transverse and / or ridge growth of the vertebrae, the insurance indemnity due to the immersion (dislocation) of the vertebrae is not paid;
6. The insurance indemnity is paid only for the initial immersion (dislocation). Due to repeated (recurrent) vertebral dives (dislocations), the insurance benefit is not paid.

6.	Arm	
6.1.	Shoulder fracture or clavicle fracture	5
6.2.	Humeral fracture	10
6.4.	Forearm bone fractures	5 for each bone
6.5.	Hip fracture	5
6.6.	Wrist fractures (excluding tibia)	3
6.7.	Dislocation of clavicle, wrist bone or forearm	3
6.8.	Fractures of the bones of the palms and hands of the first finger	2 for each bone, but not more than 6%
6.9.	Loss of fingers	
6.9.1.	Finger amputation in the area of the basal phalanx	6
6.9.2.	Finger amputation in the area of the posterior phalanx	4
6.10.	Fractures / dislocations of phalanges	2

Notes:

- The insurance benefit is paid only for the initial dislocation. Due to recurrent dislocations, the insurance benefit is free of charge;
- A fracture of the humeral head that has occurred during re-dislocation is not an insured event and the insurance benefit is not paid for it;
- If an insurance benefit due to a bone fracture is paid, the insurance benefit due to the dislocation of the same bone shall not be paid;
- A fracture of one bone in several places is considered as one fracture;
- Fractures of several phalanges of one finger are considered as one fracture;
- In case of fractures of several fingers, no more than 6% of the sum insured shall be paid.

7.	Pelvic bones	
7.1.	Fracture of the hip / pubic bone / pelvis / sciatic bone (single bone)	5 for each bone fracture
7.2.	Hip fracture	10
7.3.	Tearing of one clamp	6
7.4.	Tearing of two clamps	12

Notes:

- Not more than 25% of the sum insured shall be paid for all pelvic bone injuries;
- A fracture of one bone in several places is considered as one fracture.

8.	Leg	
8.1.	Femoral fracture	15
8.2.	Dislocation of the femur, resulting in reconstruction in a medical institution	8
8.2.	Patella fracture	10
8.3.	Dislocation of the patella, which led to reconstruction in the medical institution	5
8.4.	Tibial fracture	10
8.5.	Bone fracture	5

8.6.	Dislocation of one or both tibias resulting in reconstruction in a medical institution	3
8.7.	Dislocation of one or more other metatarsals (ankles) and ankle bones, resulting in reconstruction in a medical institution	1
8.8.	Ankle fractures (excluding heel)	5 for each fracture of the ankle bone
8.9.	Fracture of the heel or humerus	8
8.10.	Fractures of the metatarsals, thumb bones of the foot	3 for each bone fracture
Notes:		
1. Up to 20% of the sum insured shall be paid for injuries to the bones of the calf - ankle;		
2. Not more than 9% of the sum insured shall be paid for all injuries to the armpits;		
3. Fractures of several phalanges of one finger are considered as one fracture;		
4. If an insurance benefit due to a bone fracture is paid, the insurance benefit due to the dislocation of the same bone shall not be paid;		
5. A fracture of one bone in several places is considered as one fracture.		
II. HEARING ORGANS		
9.	Hearing organs	
9.1.	Loss of 1/3 to 1/2 ear cup	10
9.2.	Loss of more than 1/2 ear cup	20
9.3.	Traumatic rupture of the eardrum	4
Notes:		
1. The effects of an earlobe injury shall be assessed at the end of healing, at least 1 month after the injury;		
2. The diagnosis of traumatic rupture of the eardrum must be based on objective signs of fresh trauma		
III. DIGESTIVE ORGANS		
10.	Digestive organs	
10.1.	Loss of more than half the tongue	30
10.2.	Loss of the tongue in its root area (complete loss)	50
10.3.	Loss of the tip of the tongue (up to a third of the tongue)	15
10.4.	Loss of the tongue in its root area (complete loss)	55
10.5.	Loss of part of the lower jaw	30
10.6.	Loss of the whole jaw	60
10.5.	Artificial outlet	45
10.6.	Removal of part of the liver and gallbladder due to trauma	15
10.7.	Spleen removal	20
10.8.	Removal of part of stomach / part of pancreas / part of intestine	30
10.9.	Posttraumatic esophageal obstruction leading to gastrostoma	75
10.10.	Removal of the whole stomach	45
10.11.	Stool incontinence	40
10.12.	Adhesive disease, partial intestinal obstruction resulting in surgery	20
IV. URINARY AND SEXUAL SYSTEM		
11.	Urinary and genital system	
11.1.	Complete urethral obstruction, genital fistula	40
11.2.	Removal of part of the kidney	10

11.3.	Total kidney removal	25
11.4.	Traumatic loss of both kidneys	85
11.5.	Removal of the ovaries, fallopian tubes or testicles	15
11.6.	Removal of part of the penis and / or both testicles	25
11.7.	Removal of the whole penis	50
11.8.	Removal of both ovaries (or only functioning ones) and / or uterus: Women under 45 years of age (inclusive)	45
11.9.	Removal of both ovaries (or the only functioning ones) and / or uterus :) For women over 45 years of age	25
11.10	Type II renal failure has been confirmed by laboratory tests	35
11.11.	Type III renal failure (hemodialysis or transplantation)	70
11.12.	Abortion due to trauma lasting more than 20 weeks	20
Note:		
1. In respect of a single accident, the indemnity shall be paid in respect of only one of the most serious injuries.		
V. BREATHING SYSTEM		
12.	Nose	
12.1.	Loss of smell and taste	15
12.2.	Loss of smell	10
12.3.	Loss of nasal bones, cartilage and soft tissues	25
12.4.	Loss of nasal wings and tip	12
12.5.	Post-traumatic chronic inflammation of the facial lobes	2
13.	Throat and trachea	
13.1.	A tracheostomy was performed due to bodily injury during an accident	40
13.2.	Irreversible aphonia	30
13.3.	Irreversible articulation disorder	15
13.4.	Injury of larynx, thyroid cartilage, trachea, bronchus	3
14.	Chest	
14.1.	Deformities of the thoracic cavity after fractures of the ribs or sternum in the presence of severe restriction of respiratory movements	10
14.2.	A case of respiratory damage resulting in: Type III respiratory failure	55
14.3.	A case of respiratory damage resulting in: Type II respiratory failure	40
14.4.	A case of respiratory damage resulting in: Type I respiratory failure	10
14.5.	Removal of the whole lung due to injury in an accident	40
14.6.	Removal of half of the lung due to injury in an accident	20
14.7.	Traumatic rupture of both lungs found during surgery	10
Notes:		
1. The insurance benefit shall be paid if the specified consequences are due to direct injury to the chest or its organs. If the cause of these effects is different (eg due to a cold, due to organ surgery not related to chest injuries, or due to complications), the insurance benefit is not paid;		
2. In case of acute pneumonia caused by accidental acute poisoning with respiratory irritants, pneumotoxic poisons, the insurance benefit shall not be paid;		
3. If the insurance benefit has been paid in accordance with the conditions of point 4 of this Annex, the insurance benefit in accordance with the conditions of point 14 shall not be paid.		
VI. CENTRAL NERVE SYSTEM		

15.	Brain injuries	
15.1.	Residual phenomena after head and spinal cord injury:	
15.1.1.	Paralysis of the upper and lower extremities (tetraplegia); very pronounced lesions of the cerebral cortex, cerebral function; dementia; personality disorder; loss of pelvic organ function	100
15.1.2.	Paralysis of the lower extremities with dysfunction of the pelvic organs.	70
15.1.3.	Paralysis of one side of the body; 2 very strong decrease in movements, sensations and force of 2 limbs; very pronounced coordination disorder.	50
15.1.4.	2 Strong decrease in limb movements, sensations, and strength; severe organic damage to the nerves in the brain; impaired coordination of movements; strong increase in limb muscle tone; pelvic organ dysfunction.	40
15.1.5.	Disorder of coordination and movement; speech disorders	15
15.1.6.	Prominent facial asymmetry; autonomic (vegetative) symptoms; olfactory, taste and speech disorders, vasomotor disorders; isolated (1-2 per year) epileptic seizures	7
15.1.7.	Traumatic epilepsy (if the Insured did not have epilepsy or other diseases of the nervous system before the injury (trauma)), traumatic hydrocephalus	10
Notes:		
1. Residual trauma phenomena may be assigned to a group when at least two characteristics specific to that group are identified;		
2. Insurance indemnity for the consequences of injury to the central nervous system in accordance with point 15 of this Annex and, in the event of limb dysfunction, insurance indemnity for injury to the torso and limb bones established in Chapter 10 (tenth) of this Annex shall not be paid.		
VII. CRANIAL AND PERIPHERAL NERVES		
16.	Traumatic injuries to the cranial nerves: Note: the insurance benefit is paid at a neuropathy clinic regardless of the amount of nerve damage	
16.1.	Traumatic injury to the cranial nerves on one side.	5
16.2.	Traumatic injury to the cranial nerves on both sides	11
16.3.	Nerve injury in the forearm, wrist, calf, ankle	5
16.4.	Nerve injury in the arm, elbow, thigh, knee areas	10
VIII. VISUAL ORGANS		
17.1.	Paralysis of one eye accommodation	10
17.2.	Significant concentric narrowing of the field of view (decrease of at least 10 degrees).	15
17.3.	Impaired vision when an artificial insect was implanted due to trauma (in both eyes):	10 18 20
17.4.	0.4	10
17.8.	0.3 - 0.1	20
17.9.	less than 0.1.	10
17.10.	Eyelid abrasion, paralysis of the eye muscles, eyelid defect that prevents closing the slit in the eye.	2
17.11.	Pulsed one-eye inversion (exophthalm)	100
17.12.	Consequences of visual organ injury: apple dislocation; tear duct damage, cataracts, retinal detachment (directly due to eye injury).	45
17.13.	Decreased visual acuity after eye injury. Note: It is determined no earlier than 3 months and no later than one year from the date of injury by comparing the visual acuity (without correction) of one eye to trauma with post-traumatic vision (see table to this article).	
Visual acuity		Visual acuity

| Before injury After injury Percentage (%) |
|---|---|---|---|---|---|
| 1,0                                       | 0,9 - 0,7                                 | 5   | 0,9                                       | 0,8 – 0,6                                 | 5   |
|   | 0,6 – 0,4                                 | 10  |   | 0,5 – 0,4                                 | 10  |
|   | 0,3                                       | 15  |   | 0,3                                       | 15  |
|   | 0,2                                       | 20  |   | 0,2                                       | 20  |
|   | 0,1                                       | 25  |   | 0,1                                       | 25  |
|   | <0,1                                      | 30  |   | <0,1                                      | 30  |
|   | 0,0                                       | 35  |   | 0,0                                       | 35  |
| 0,8                                       | 0,7 - 0,6                                 | 5   | 0,7                                       | 0,6 – 0,5                                 | 5   |
|   | 0,5 – 0,4                                 | 10  |   | 0,4 – 0,3                                 | 10  |
|   | 0,3                                       | 15  |   | 0,2                                       | 15  |
|   | 0,2                                       | 20  |   | 0,1                                       | 20  |
|   | 0,1                                       | 25  |   | <0,1                                      | 25  |
|   | <0,1                                      | 30  |   | 0,0                                       | 30  |
|   | 0,0                                       | 35  |   |   |   |
| 0,6                                       | 0,5 - 0,4                                 | 5   | 0,5                                       | 0,4 – 0,3                                 | 5   |
|   | 0,3 – 0,2                                 | 10  |   | 0,2 – 0,1                                 | 10  |
|   | 0,1                                       | 15  |   | <0,1                                      | 15  |
|   | <0,1                                      | 20  |   | 0,0                                       | 20  |
|   | 0,0                                       | 25  |   |   |   |
| 0,4                                       | 0,3 - 0,2                                 | 5   | 0,3                                       | 0,2 – 0,1                                 | 5   |
|   | 0,1                                       | 10  |   | <0,1                                      | 10  |
|   | <0,1                                      | 15  |   | 0,0                                       | 20  |
|   | 0,0                                       | 20  |   |   |   |
| 0,2                                       | 0,1                                       | 5   | 0,1                                       | <0,1                                      | 10  |
|   | <0,1                                      | 10  |   | 0,0                                       | 20  |
|   | 0,0                                       | 20  | <0,1                                      | 0,0                                       | 10  |

Notes:

1. Total blindness - when the visual acuity is less than 0.01 before light perception (does not count fingers at a distance of 2 m);

2. When the visual acuity of an injured eye before injury is unknown, it is considered to be the same as that of an uninjured eye;

3. When the visual acuity of both eyes decreases due to trauma, each eye is evaluated separately. Loss of vision in both eyes is considered to be loss of vision of the better-seeing eye. - When an artificial lens is implanted or a corrective lens is used due to an injury, the insurance benefit payable is determined by vision before implantation or before the lens is placed;

4. Retinal detachment is considered an insured event and the insurance benefit is paid when the retina detaches due to direct eye injury (bruising, injury);

5. When the retina detaches due to an illness (severe myopia, hypertension or other diseases), lifting a heavy object, making a sudden or unusual movement, and striking another part of the body, the insurance benefit is free of charge.

IX. HEART AND CIRCULATORY SYSTEM		
18.	Injury of large peripheral blood vessels	
18.1.	In the forearm, wrist, calf, ankle area	5
18.2.	In the area of the neck, arm, elbow, thigh, knee	10
18.3.	Chest, abdominal cavity or retroperitoneal space	10
Notes:		
1. In the case of a single accident, the benefit shall be paid in respect of only one of the most serious injuries;		
2. Multiple vascular injuries in one limb are treated as a single injury		
19.	Injury to the heart, its lining, and major arteries	
19.1.	Without causing cardiovascular failure	5
19.2.	Caused type I failure of cardiovascular function	10
19.3.	Caused type II failure of cardiovascular function	13
19.4.	Caused type III-IV cardiovascular insufficiency	50
Notes:		
1. In the case of a single accident, the benefit shall be paid in respect of only one of the most serious injuries;		
2. The insurance benefit shall be paid on the basis of the results of functional tests and indicators substantiating the degree of circulatory insufficiency.		
X. SOFT TISSUES		
20.1.	Head and spinal cord injuries:	
20.1.1.	Cerebral hemorrhage (hematoma)	10
20.1.2.	Cerebral hemorrhage with opening of the cranial cavity	17
20.1.3.	Concussion was treated in a hospital for at least 4 days	3
20.1.4.	Concussion was treated on an outpatient basis for at least 14 days or in an inpatient setting for 3 days.	4
20.1.5.	Traumatic brain injury (contusion)	7
20.1.6.	Concussion was treated in an inpatient setting	5
20.1.7.	Concussion was treated on an outpatient basis for at least 14 days	4
20.1.8.	Spinal cord concussion	6
20.1.9.	Compression of the spinal cord	14
20.1.10.	Partial spinal cord rupture, damage to the cross-section of the spinal cord, traumatic spinal cord myelitis	30
Notes:		
1. In case of brain injuries or spinal cord injuries, the insurance benefit shall be paid for one of the most serious injuries;		
2. The first and last day of inpatient treatment shall be considered as one day.		
20.2.	Rupture of ligaments, muscles, tendons, meniscus:	
20.2.1.	Rupture of the meniscus or knee cross and / or lateral ligaments Note: In case of trauma, rupture of both menisci of one knee, the insurance benefit is paid as in the case of rupture of one meniscus.	4
20.2.2.	Rupture of the lateral and / or cross ligaments of the meniscus and knee	6
20.2.3.	Tendon, ligament sprains when treatment and / or incapacity for more than 10 days.	1
20.2.4.	Recurrent tendons, ligament sprains when treatment with immobilization with a plaster bandage or spec. splint and / or incapacity for work lasted for more than 5 days.	0,5
20.2.5.	Muscle, tendon, ligament sprain, rupture when treatment and / or incapacity lasted for more than 14 days.	2
20.2.6.	Rupture of hand, foot / ankle muscle, tendon, ligament if operated on	3
20.2.7.	Neck, shoulder, upper arm, forearm, elbow, hip, calf, thigh, knee muscle, tendon, ligament sprain, rupture if operated on	5

20.2.8.	Achilles tendon rupture (without surgical treatment)	3
	Achilles tendon rupture (if operated on)	6
Notes:		
1. In cases of partial rupture of ligaments, tendons, muscles and in cases where 20.1. the consequences referred to in Article 1 have occurred in the limbs with degenerative changes, the insurance benefit is reduced by 50%;		
2. In case of repeated rupture of the meniscus, ligaments, tendons, 50% of the insurance benefit is paid;		
3. If bones / joints, soft tissues, muscles, tendons are damaged in one limb during one insured event, the insurance indemnity for injury to individual muscles and tendons shall not be summed up and paid according to one of the most severe consequences.		
20.3.	Injury of internal organs, soft tissues	
20.3.1.	Injury of internal organs when the injured organ needs to be operated on	5
20.3.2.	Chest injury resulting in pneumothorax, pneumonia, exudative pleurisy, subcutaneous emphysema on one or both sides (when these conditions have been treated with conservative treatment or require surgical intervention)	2
20.3.3.	Thoracic injury with pneumothorax, pneumonia, exudative pleurisy on one or both sides (when surgery was required to treat these conditions)	4
20.3.4.	Conjunctivitis after contact with foreign bodies, when the Insured was treated on an outpatient basis for more than 7 days	1
20.3.5.	Soft tissue injury of more than 3 cm, which required suturing of tissues other than the face, neck area.	2
20.3.6.	Soft tissue injury of more than 3 cm, which required sewing of tissues in the face and neck areas	3
20.3.7.	Soft tissue injury resulting in tissue integrity damage less than 3 cm requiring sutures other than the face, neck	1
20.3.8.	Soft tissue injury resulting in tissue integrity damage less than 3 cm requiring sutures in the face and neck	2
20.3.9.	Finger wound with nail peeling	1
20.3.10.	Soft tissue injuries caused by multiple hematomas (bleeding), osteoarthritis, osteomyelitis, phlegmon, fistulas, muscle hernia Note: The insurance benefit for multiple hematomas (bleeding) is paid if the bruising area exceeds 5 sq. cm and their number is not less than 3.	3
20.3.11.	Traumatic, post-haemorrhagic, anaphylactic shock, sclerotic plaque embolism	5
Notes:		
1. If bones / joints, injured ligaments, muscles, tendons, damaged soft tissues are dislocated at one limb during one insured event, the insurance benefit shall be paid according to one of the most severe consequences;		
2. The insurance indemnity in case of soft tissue injury shall be paid for each sutured wound, but not more than 6 per cent of the sum insured.		
20.4.	Thermal and chemical burns, frostbite:	
20.4.1.	Type II burns not less than 3% of the body surface area	4
20.4.2.	Type II burns not less than 5% of the body surface area	5
20.4.3.	Type III burns up to 3% of body surface area	5
20.4.4.	Type III burns not less than 2% of the body surface area	6
20.4.5.	Type III frostbite not less than 2% of the body surface area	5
20.4.6.	Burn disease (burn shock, burn anuria, burn intoxication, acute burn toxemia, burn septicotemia), traumatic, post-haemorrhagic, anaphylactic shock, fatty embolism if the diagnosis is based on hospitalization.	8
Notes:		
1. 3% of the body surface area is equal to the area of the palm of the insured hand (palm and fingers together);		
2. In case of various degrees of burns / burns, the insurance benefit is paid according to one of the most severe consequences.		
20.5.	The insurance benefit is paid if the miscarriage occurred due to an insured event and the duration of the pregnancy is longer than 20 weeks.	20
20.6.	Other injuries:	
20.6.1.	Insured events due to which the Insured was hospitalized, when the insurance benefit is not paid according to the items of the following table:	1
20.6.1.1.	more than 3 days	1
20.6.1.2.	more than 5 days	3
20.6.1.3.	more than 14 days	8
20.6.1.4.	more than 21 days	11
20.6.2.	Plastic surgery	10

Note: The benefit is paid if: (a) at least 6 months after the date of the injury, such surgery had to be performed in order to remove / reduce facial scars or pigment spots; b) The Insured was paid an insurance benefit in accordance with 20.1 of this table. Article; (c) on presentation of a document certifying the operation carried out..		
20.7.	Note:	
20.7.1.	The benefit is paid if:	1
20.7.2.	(a) at least 6 months after the date of the injury, such surgery had to be performed in order to remove / reduce facial scars or pigment spots;	2
20.7.3.	b) The Insured was paid an insurance benefit in accordance with 20.1 of this table. Article;	5
20.7.4.	(c) on presentation of a document certifying the operation carried out.	8
20.8.	Note:	
20.8.1.	The benefit is paid if:	1
20.8.2.	(a) at least 6 months after the date of the injury, such surgery had to be performed in order to remove / reduce facial scars or pigment spots;	2
20.8.3.	b) The Insured was paid an insurance benefit in accordance with 20.1 of this table. Article;	5
20.8.4.	(c) on presentation of a document certifying the operation carried out.	8
Notes: 1. Hernias (abdominal wall, diaphragm, intervertebral discs) caused by physical stress (also due to Usight lifting) and their consequences, radiculopathy / neuropathy insurance benefits are not paid; 2. The insurance benefit for abscesses, thrombophlebitis, varicose veins and similar diseases of various origins is free of charge. 3. Loss of organ / limb function shall be determined not less than 9 months (except for cases specified separately) and not more than 12 months from the date of the Insured Event. However, if the irreversible loss of organ function is unquestionable, the Insurance Benefit shall be paid without waiting for the 9-month term.		

Notes.

1. The insurance benefit paid for injuries to one part of the body may not exceed the insurance benefit paid for the loss of that part of the body.
2. If more than one injury has occurred in the same part of the Insured's body due to external influences, We shall pay the insurance indemnity only for the most serious injury, and no insurance indemnity shall be paid for other minor injuries.
3. The loss of organ function shall be determined not less than 9 months and not more than 12 months from the date of the insured event, unless the loss of organ function is beyond doubt.
3. If due to the insured event the loss of an organ, part or function thereof, part or function of which the Insured lost before the insured event, the percentage of the insurance benefit paid shall be reduced, taking into account the previous loss of part of the organ or function. In case of partial loss of organs referred to in the articles of these tables, as well as in case of partial loss of functions of those organs, a correspondingly lower percentage of the insurance benefit shall be paid, but if the loss of function is less than 60%, the insurance benefit shall not be paid.
4. If several bone fractures occurred during the insured event, the insurance benefits shall be added together, but their amount may not exceed the sum insured established for cases of injuries. A fracture of one bone is considered a single fracture in several places

Table No. 2 Disability

No.	Consequences of the insured event	Insurance benefit% of the sum insured
1.	Head	
1.2.	Skull bone removal greater than 7 cm <sup>2</sup> area	45
1.3.	Skull bone removal less than 2 cm <sup>2</sup> area	8
1.4.	Loss of speech	50
2.	Central nerve system	
2.1.	Residual phenomena after trauma to the upper and lower extremities of the brain and spinal cord injury (tetraplegia); very severe cerebral cortex, cerebral dysfunction; dementia; impaired consciousness; pelvic organ dysfunction	100
2.2.	Residual phenomena after trauma to the lower extremities of the brain and spinal cord with pelvic organ dysfunction	70

2.3.	Paralysis of one side of the body; 2 very strong decrease in movements, sensations and force of 2 limbs; very severe impairment of coordination; very strong increase in limb muscle tone; severe cognitive impairment (10 points or less); dementia; epileptic seizures at least once a month	50
2.4.	2 Strong decrease in limb movements, sensations, and strength; severe organic damage to the nerves in the brain; impaired coordination; strong increase in limb muscle tone; pelvic organ dysfunction; severe cognitive impairment (20 points or less); epileptic seizures at least once a month	40
2.5	Paralysis of one of the limbs (monoplegia); speech disorders; severe coordination disorder; an increase in limb muscle tone and a decrease in strength and sensations; epileptic seizures of moderate frequency (5-10 times a year); Parkinson's syndrome	30
2.6.	Disorder of coordination and movement; speech disorders; slight cognitive impairment; slight increase in limb muscle tone and decrease in strength; rare (3-4 per year) epileptic seizures	15
2.7.	Prominent facial asymmetry; autonomic (vegetative) symptoms; cerebral cortex and speech disorders, vasomotor disorders; isolated (1-2 per year) epileptic seizures	7
Notes:		
1. Residual phenomena are assigned to a group when at least two characteristics specific to that group are identified;		
2. If the Insured has suffered at least one injury provided for in 2.1.-2.7 of this table due to the same external influence. and at least the lower limb injury provided for in paragraphs 3.1.-3.17 of this table. Articles and items assigned to them, the insurance indemnity for injuries provided for in Articles 3.1.-3.17 of this table. articles and the points assigned to them shall not be paid		
3.	Upper limbs	
3.1.	Complete and irreversible loss of both hands or arms	100
3.2.	Complete loss of one arm: above the elbow joint or below the elbow	50
3.3.	The incurable and irreversible loss of bone material in the hand	40
3.4.	Incurable and irreversible complete paralysis of the upper extremities (nerve damage)	50
3.5.	Complete paralysis of the trigeminal nerve	10
3.6.	Shoulder ankylosis	35
3.7.	Elbow ankylosis	25
3.8.	Loss of forearm bone material (irreversible and incurable injury)	25
3.9.	Irreversible and incurable paralysis of the central nerve	35
3.10.	Irreversible and incurable paralysis of the radial nerve in the clavicle area	35
3.11.	Irreversible and incurable paralysis of the radial nerve of the forearm	35
3.12.	Irreversible and incurable paralysis of the elbow nerve	25
3.13.	Wrist ankylosis	20
3.14.	Complete loss of thumb of all three phalanges	12
3.15.	Complete loss of part of the thumb or complete ankylosis of the thumb	7
3.16.	Complete, loss of index finger in all three phalanges	15
3.17.	Complete loss of forearm or complete foreskin ankylosis	8
3.18.	Loss of the other finger (third, fourth, or fifth) of the hand	5
3.19.	Loss or complete ankylosis of the other finger (third, fourth or fifth) of the hand	3
3.20.	Complete loss of 5 (five) fingers	40
3.21.	Complete loss of 4 (four) fingers	35

4.	Lower limbs	
4.1.	Complete loss of both legs, loss of both feet or loss of both legs above the ankle joint	100
4.2.	Loss of the leg above the knee joint	70
4.3.	Loss of the leg above the ankle joint	60
4.4.	Loss of foot	45
4.5.	Loss of the first toe (big toe) of the foot	5
4.6.	Loss of other toe (except big toe)	2
4.7.	Thigh ankylosis	30
4.8.	Knee ankylosis	20
4.9.	Complete paralysis of the lower extremities is irreparable and incurable	50
4.10	Irreversible and incurable complete paralysis of the external sciatic nerve	30
4.11.	Irreversible and incurable complete paralysis of the internal sciatic nerve	20
4.12.	Joint immobility	30
4.13.	Pathological joint mobility due to ligament rupture	8
4.14.	Ankle joint immobility	20
4.15.	Loss of foot due to exarticulation of ankle joint or amputation of foot at ankle bones	40
4.16.	Loss of the distal part of the foot due to amputation at the level of the metatarsals	25
4.17.	Loss of all toes due to exarticulation or amputation of the toe joints at the level of the reference toes	40
5.	Hearing organs	
5.1.	Loss of the entire earlobe	20
5.2.	Absolute deafness in one ear (no speaker at all, less than 91 db in audiogram)	15
5.3.	Complete deafness in both ears	60
6.	Breathing system	
6.1.	Loss of nasal bones, cartilage and soft tissues	30
6.2.	Loss of nasal wings and tip	15
6.3.	Loss of nose tip or wing (s)	10
6.4.	Loss of smell and taste	15
6.5.	Loss of smell	10
6.6.	Impaired laryngeal or tracheal function:	
6.6.1.	Permanently inserted tracheostomy tube	40
6.6.2	Aphonia	30
6.6.3.	Articulation disorder	15
6.6.4.	Dysphonia	10
7.	Visual organs	
7.1.	Complete loss of vision in one or both eyes	100

7.2.	Paralysis of one eye accommodation	10
7.3.	Pulsed one-eye inversion (exophthalm)	20
7.4.	Consequences of visual injury: apple dislocation, tear duct damage, blindness, retinal detachment (due to direct eye injury)	10
7.5.	Complete loss of vision in one eye	45
8.	Cardiovascular system	
Note: Cardiovascular failure due to cardiovascular injury: (assesses for signs of cardiovascular failure according to NYHA classification, ECG, exercise samples, ultrasound, long-term ECG and EQS monitoring)		
8.1.	Type I heart failure with the following minor objectively identifiable signs: increased pulse, shortness of breath after exercise, swelling	12
8.2.	Type II heart failure with the following major objectively identifiable signs: severe dyspnoea during exercise, arrhythmias, stasis in the lungs and liver, persistent swelling, ascites, swelling of the jugular veins	35
8.3.	Type III heart failure with the following very significant objectively detectable signs: respiratory arrhythmia, arrhythmia, pulmonary stasis, expectoration, chest or pericardial effusion, ascites, persistent swelling	65
9.	Digestive organs	
9.1.	Chewing disorder due to fracture of the facial bones or injuries to the lower jaw:	25
9.2.	very severe bite and dislocation disorder, jaw deformity	50
9.3.	Loss of the entire lower jaw	13
9.4.	Tongue loss to the middle third	30
9.5.	Tongue loss from the middle third and more	50
9.6.	Complete loss of tongue	15
9.7.	Traumatic gastrointestinal injury resulting in removal of liver or gallbladder	15
9.8.	Traumatic injury of gastrointestinal organs resulting in removal of the spleen	25
9.9.	Traumatic injury of gastrointestinal organs resulting in removal of part of stomach or part of pancreas or part of intestine	40