

Accident insurance

Information Document of Insurance Service

AAS "BTA Baltic Insurance Company"



This information document provides an overview of accident insurance. It does not reflect the insurance contract terms and conditions based on your insurance interest and requirements. The terms and conditions of the contract can be found in other documents, such as the quote, the terms and conditions of insurance and the policy.

What type of insurance is it?

Accident insurance compensates expenses arising from an unexpected accident and are connected with a temporary injury or incapacity for work, permanent disability or, in the worst case, death.



What is covered?

- ✓ In accordance with the insurance option selected when entering into the contract, the insurance covers an unexpected and unforeseen accident as a result of which an external and/or violent force causes physical harm to or death of the insured person.
- ✓ Pursuant to the terms and conditions of the insurance contract, only such an event is deemed an insured event that occurred during the insurance period.
- ✓ When an insured event occurs, only such risks are compensated that are listed in the insurance contract and connected with the accident.
- ✓ It is important to provide information about the insured person's field of activity (for instance: whether the person is engaged in non-physical, light or hard physical work), hobbies and other interests/activities.
- ✓ The sum insured is provided in the policy.



What is not covered?

- * The insurance does not cover:
 - * falling ill or contracting an infectious disease
 - * consequences of surgeries
 - * pregnancy interruption, including giving birth



Are there any restrictions on insurance coverage?

- ! For instance, the insurance does cover:
 - ! damage resulting from a chronic illness, loss of consciousness, psychological trauma, affective state or chronic neurological diseases
 - ! damage resulting from a serious violation of the traffic legislation
 - ! damage resulting from sexually transmitted diseases, AIDS and all illnesses occurring as a result of the HIV infection
 - ! damage resulting from global disasters, forces of nature, epidemics, etc.
 - ! damage resulting from consumption of alcohol, narcotic and psychotropic substances or medicines not prescribed by a doctor



Where am I insured?

- ✓ The insurance applies within the territory specified in the insurance policy.
- ✓ When entering into the contract, you choose between the following territories where you will have insurance coverage:
 - ✓ entire world – the insurance applies across the whole world without exceptions
 - ✓ European Union – the insurance applies in the EU member-states
 - ✓ Estonia – the insurance applies only in the Republic of Estonia



What are my obligations?

- Your main obligation is to pay the insurance premium.
- When entering into the contract, you must notify the insurer of all circumstances that you are aware of. You cannot submit false information to the insurer.
- The insurer must be notified of risk circumstances and their changes.
- The safety requirements specified in the insurance contract must be followed, including:
 - the insured person must consider the state of their health, the surrounding conditions and the usual rules of conduct
 - if an accident occurs, the insured person must be received by a doctor within the next 72 hours
- You must immediately notify the insurer of an insured event and follow their instructions.



When and how do I pay?

The insurance premium must be paid by the date specified in the insurance contract. The payment is usually made by bank transfer on the basis of an invoice. If the contract becomes effective after the payment of the premium, the payment deadline is specified in the quote.



When does the insurance cover start and end?

The insurance cover becomes effective on the commencement date of the insurance period. The insurance cover ends upon expiry of the insurance period.

It may also end before expiry of the insurance period specified in the contract. For instance, the insurer may terminate the contract if the insurance premium is left unpaid.



How do I terminate the insurance contract?

In order to terminate the contract, you must submit a respective request to the insurer. In general, the contract can only be terminated prematurely upon mutual agreement between the policyholder and the insurer.