

# Accident insurance

## Insurance product information document

Insurance company: **Compensa Vienna Insurance Group ADB Latvian branch**

Product: **Accident insurance**

The insurance product information document gives a general description of the product. Full information to be provided before entering into an insurance contract and information about the insurance product is provided in other documents. Full details, including the terms and conditions (Compensa Accident Insurance Terms and Conditions NGA20), which contain comprehensive information on the insurance product, are published at [www.compensa.lv](http://www.compensa.lv). This document does not reflect the terms of a specific insurance contract. The terms of the insurance contract, including the principal risks to be covered and the additional risks to be covered if the policyholder has opted for them, are specified individually in each insurance contract.

### What type of insurance is it?

Accident insurance provides for the payment of an indemnity in the event of a sudden and unforeseen temporary external (physical, mechanical, chemical, thermal, etc.) impact on the insured person's body, independent of the insured person's will, resulting in physical injury to the insured person, tissue or organ damage, loss of working capacity and/or death.



#### Who is insured?

By concluding the Compensa accident contract, the Insured may be insured against the following risks:

##### Basic risks:

- ✓ Bone fractures and injuries.
- ✓ Burns, frostbite.
- ✓ Maiming, Disability.
- ✓ Death.

##### Papildu riski:

- ✓ Hospital money.
- ✓ Per Diem.
- ✓ Medical expenses.
- ✓ Cosmetic surgery.
- ✓ Tick-borne diseases.
- ✓ Critical (crisis) illnesses.
- ✓ Specialised transport costs.
- ✓ Internet services.
- ✓ Children's tuition fees.
- ✓ Funeral allowance.
- ✓ Social care.
- ✓ Occupational retraining expenses.
- ✓ Psychological assistance.
- ✓ Legal services.
- ✓ Expenses for the arrival of a relative.
- ✓ Cancellation of an event.
- ✓ Credit payment insurance.
- ✓ Family welfare insurance.
- ✓ Crisis management costs for the employer.

The additional risks specified in the Insurance Policy (except "Family Welfare Insurance", "Critical (Crisis) Illnesses", "Psychological Assistance", "Tick-Borne Diseases") are valid if, as a result of an Accident, the basic risk specified in the additional risk and mentioned in the Insurance Policy, the occurrence of which constitutes an Insured Event under the terms of the Insurance Contract, for which payment of the Insurance Benefit is provided, occurs at the same time as the Accident.

##### Sum insured:

- ✓ The sum insured is specified in the Insurance Policy for each Insured Risk and varies depending on the insurance programme chosen.
- ✓ There may be limits for certain insured risks.
- ✓ The amount of the sum insured is determined and chosen by the Policyholder.



#### What is not insured?

The following persons are not insured:

- ✗ practising combat sports such as boxing, kickboxing, aikido, jujitsu, freestyle wrestling, Greco-Roman wrestling, judo, combat sports without rules, including MMA;
- ✗ \$ engaged in speedboating, formula boating, downhill mountain biking, freeriding, freestyle, bungee jumping, heliboarding, flying (other than as a passenger on an aeroplane) in flying machines or airplanes, longboarding, paragliding, rafting, spelunking, ski jumping, water sports (including water motorsports), scuba diving, ice fishing, ice swimming, scuba diving deeper than
- ✗ 30 (thirty) metres, as well as in the Arctic Ocean or adjacent seas, zorbing and expeditions;
- ✗ who are on active service in any branch of the armed forces;
- ✗ who are professional athletes;
- ✗ whose accident occurred while driving a motorcycle with an engine capacity greater than 125 cm<sup>3</sup>;
- ✗ whose accident occurred while driving without the right to drive a vehicle of the relevant category;
- ✗ whose accident occurred while exceeding the maximum speed limit set by the Road Traffic Regulations by 30 km/h or more.



## Are there any coverage restrictions?

! The insurer will not indemnify:

- if the Accident occurred while the Insured was under the influence of alcohol (blood alcohol level exceeding 0.5 per mille) or in a state of intoxication by any degree of any drug or other substance, if there is a causal link between the intoxication or state of intoxication and the occurrence of the Insured's risk or if the Insured's actions under the influence of alcohol or state of intoxication contributed to the occurrence of the Insured's risk;
- if the body is damaged, injured or infected in a way that cannot be diagnosed without visual diagnosis, specialised bacteriological and serological methods or surgical intervention (fractures, ligament tears, damage to internal organs, brain injuries, infections), unless confirmed by a specialist in the particular speciality;
- self-inflicted injury, suicide or attempted suicide, whether intentionally or in a state of affect;
- if the event is caused by an unlawful act of the Insured;
- chronic diseases;
- human immunodeficiency virus (HIV) or acquired immunodeficiency syndrome (AIDS) and any derivatives thereof, and any other disease, illness or injury to health, physical condition or life arising out of or resulting from infection with the said virus, regardless of the cause or nature of the infection;
- if the event is caused by a mental or psychiatric disorder resulting in stroke, seizures, epileptic or other spastic seizures; other chronic neurological diseases with incoordination or muscular weakness;
- if the Accident occurred because the Insured acted in a reckless manner inappropriate to the situation, inappropriate to the laws of logic and science, and/or exposed himself to extreme danger or trauma under conditions of increased danger and potential trauma, unless the motivation for the above action was the saving of human life.

! For the risks covered by the insurance policy, coverage limits and limits of indemnity per occurrence may be set as agreed between the Policyholder and the Insurer.

! Full details of the coverage limits are contained in the Insurance Terms and Conditions and the Insurance Policy.



## Where am I insured?

The insurance contract is valid in the territory specified in the insurance policy, but if the risks Medical Expenses and/or Per Diem are selected, they are valid only in the territory of the Republic of Latvia.



## What are my commitments?

- Provide the insurer with complete and truthful information before entering into the contract and during the term of the contract.
- To read, observe and comply with all the requirements of the insurance contract and the insurance terms and conditions set by the Insurer.
- The Policyholder is obliged to inform the Insured that he/she is insured and to inform the Insured of the terms of this insurance contract.
- During the term of the contract, you must notify the insurer of any circumstances that may significantly increase the likelihood of the insured risk occurring or the amount of the potential loss.
- The Policyholder, the Insured, the Beneficiary, the Insured's representative or members of the Insured's family must notify the Insurer of the occurrence of the insured risk as soon as practicable, but not later than within 30 days.
- The Policyholder and/or the Insured shall submit to the Insurer all documents describing the occurrence of the insured risk and the loss caused thereby, as well as any other information and/or documentation requested by the Insurer.
- It is the responsibility of the Beneficiary to prove the fact and consequences of the Accident, to comply with the Insurer's request to establish and assess the circumstances of the Accident, and to provide all information and documents requested by the Insurer confirming the same.
- If an accident occurs as a result of unlawful conduct by a third party, you are obliged to inform the State Police as soon as possible.



## When and how should I pay?

You must pay for the insurance within the time, in the manner and in the amount set out in the insurance contract. You can pay your insurance premium by bank transfer or in person at customer service centres.



## When does coverage start and end?

- The insurance cover is valid for the insurance period specified in the insurance contract.
- Cover begins (takes effect) on the date and time specified in the contract, but not before the premium has been paid in full.
- Cover expires at the end of the period of insurance specified in the Insurance Contract (policy).



## How can I cancel my contract?

The insurance contract may be terminated at any time before its expiry by submitting a written application to the Insurer and following the procedure laid down in the insurance contract/Insurance Contract Law. The insurance contract is terminated on the date specified in the application, but not earlier than the date of application.