

EXTREME ACCIDENT INSURANCE CONTRACT

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

What is the type of this insurance?

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



What is insured?

The insurance coverage is valid for active leisure and extreme sports harmful to health and life, for example, participation in racing of land, water, air vehicles or other competitions; driving a water scooter, snow scooter, all-terrain vehicle, mountain bicycle; aircraft piloting, parachuting, gliding, paragliding, deltaplan, kitesurfing, diving etc.

The insurance coverage is applicable to the following events (only if you have chosen the particular events when concluding the contract):

- ✓ Death resulting from an accident
- ✓ Disability
- ✓ Traumas
- ✓ Hospital confinement benefit

The sum insured is indicated in the insurance contract.



What is not insured?

The following accidents are not insured:

- Bodily injuries or death resulting from diseases and/or seizures caused by diseases
- Development disorders, congenital diseases and anomalies, sexually transmitted diseases including diseases related to treatment of the HIV, treatment of mental disorders
- Death directly caused by intoxication by alcohol, narcotic and other psychotropic substances or potent medicinal products taken without prescription by a physician or used not according to a physician's instructions.
- Events which have occurred through your fault, persons related to you, the insured or the beneficiary unless such intentional actions or omission of action were socially valuable (self-defence, fulfilment of a civil duty etc.)
- Cosmetic surgeries, prosthodontics, treatment of complications, except for the cases where this is related to a body injury (trauma) which occurred during the insurance period
- Events related to treatment of infertility, artificial insemination, abortion and childbearing
- Events which are not specified insured events

Common uninsured events and not reimbursed expenses:

- War, aggression, cases of terrorism
- Cases of participation in mass disturbances, war, service in any foreign military forces
- Cases of ionising radiation, radioactive contamination, exposure of any radioactive, toxic, explosive and other hazardous characteristics of an explosive nuclear mixture or component
- Cases of suicide, attempted suicide, actions entailing administrative, civil and criminal liability, events in detention facilities
- Cases of intoxication by alcohol (more than 0.4 ppm), psychotropic substances
- Cases of driving under the influence of alcohol or without the driving licence
- Cases where the insured person is detained by public authorities
- Events specified as uninsured events



Is the insurance coverage subject to any restrictions?

No insurance benefit is paid out if:

- ! An insured event occurred through your fault, through the fault of the insured person or the beneficiary
- ! You, the insured person or the beneficiary intentionally provided us with false data on an event, risk factors, provides false, incomplete information on the existing diseases, addictions, health disorders, established disability before conclusion of the contract

An insurance benefit may be reduced if:

- ! You avoid, the insured person or the beneficiary avoids to provide us with information on the event, provide(s) incomplete information on the event or creates other conditions preventing us from proper event administration
- ! You, the insured person or the beneficiary have/has failed to assume measures to avoid or mitigate the damage
- ! You, the insured person or the beneficiary have/has failed to comply with the terms and conditions of the insurance contract
- ! During the term of the insurance contract, the insured person commences manual labour or another work of aggravated risk and fails to notify us



Where am I covered?

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



What are my obligations?

- To immediately notify us of an increase in the risk or another event where the circumstances set forth in the insurance contract substantially change
- As soon as possible but not later than within 30 days to report the event by the common telephone 19001 (calling from abroad +370 52 119 119) or by e-mail sveikata@balcia.lt



When the insurance premiums are to be paid?

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



When does the insurance cover start and end?

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



How do I terminate the contract?

If you wish to terminate the insurance contract or amend its terms and conditions, you must address the insurance intermediary representing you or apply directly to us according to the contact details indicated in the contract or fill in an application for termination of the insurance contract on our website www.balcia.lt.