

Accident Insurance

Insurance Service Information Document

AAS "BTA Baltic Insurance Company"



The insurance service information document is a general overview of Accident Insurance. It does not reflect the terms and conditions of insurance contract based on Your insurance interest and claims. The terms and conditions of the agreement are in other documents, such as the offer, insurance terms and conditions and policies.

What is this type of insurance?

Accident Insurance covers the costs of an unexpected accident involving temporary injury or incapacity for work, persistent disability or, in the worst case, death.



What is insured?

- ✓ Based on the insurance option chosen upon the conclusion of the contract an unexpected and unforeseen accident is insured due to external and/or violent force that causes health detriment or death to the insured person.
- ✓ In accordance with the terms and conditions of the insurance contract, only an event that has occurred during the validity of the insurance contract is considered as insured event.
- ✓ Insurance indemnity is paid only for those types of insurance coverages, which are clearly indicated as insured in the concluded insurance contract and are related to the accident occurred.
- ✓ It is essential to provide information about what the insured person is doing (for example, non-physical, light physical or heavy physical work), as well as what are the insurer's hobbies and what activities they are interested in.
- ✓ The insurance amount is indicated in the policy.



What is not insured?

- ✗ The following is not insured:
 - ✗ illness or infection with infectious diseases
 - ✗ the consequence of surgical operations
 - ✗ miscarriage, including giving birth



Are there any restrictions on cover?

- ! For example, the following is not compensated:
 - ! damage caused due to a result of chronic illness, loss of consciousness, psychological trauma, affective status or chronic neurological diseases
 - ! damage caused due to violation of the essential requirements of the Traffic Act
 - ! damage caused due to sexually transmitted diseases, AIDS and all illnesses that developed due to an HIV infection
 - ! damage caused due to global disasters, forces of nature, epidemics, etc.
 - ! damage caused due to consumption of alcohol, narcotic or psychotropic substances or medicine not prescribed by a physician



Where am I covered?

- ✓ The insurance applies to the territory indicated in the policy.
- ✓ Upon conclusion of the contract, it's possible to choose between the following territories where insurance cover is valid:
 - ✓ whole world - the insurance cover is valid, without exceptions, in the whole world
 - ✓ European Union - the insurance cover is valid within European Union
 - ✓ Estonia - the insurance cover is valid only in the territory of Estonia



What are my obligations?

- Your primary obligation is to pay an insurance premium.
- The insurer must be informed of all the circumstances known to You upon the conclusion of the contract and no false information may be submitted to the insurer.
- The insurer must be informed about the circumstances of the risk and their changes.
- The safety requirements specified in the insurance contract must be followed, including:
 - the insured person must take into account his/her condition, circumstances and usual behavioural code
 - one must see the doctor within 72 hours of the occurrence of an accident
- The insurer must be informed promptly of the insured event and their instructions have to be followed.



When and how do I pay?

The amount of the insurance premium and the due date for payment are in the policy. Payment is usually made by bank transfer by the bill.

If the contract is considered to be concluded from the moment of payment, then the tender includes the time, during which the payment must be paid.



When does the cover start and end?

The insurance cover begins on the date of commencement of the insurance period. The insurance cover expires after the insurance period expires.

The insurance cover may end before the end of the insurance period indicated in the policy. For example, an insurer may terminate the contract if the insurance premium has not been paid.



How do I cancel the contract?

An application must be submitted to the insurer for termination of the contract. The insurance contract can be terminated prematurely only by an agreement between the policyholder and the insurer.