

ACCIDENT INSURANCE

Information sheet on insurance service Salva Kindlustuse AS



This information sheet provides a general overview of accident insurance. It does not reflect the Terms and Conditions of an insurance contract based on your insurable interest and requirements. The Terms and Conditions of a contract are provided in other documents, such as the proposal, policy conditions and the insurance policy.

WHAT TYPE OF INSURANCE IS IT?

On the basis of an accident insurance contract, the insurer pays financial compensation for personal bodily injury, as well as for temporary incapacity for work, permanent disability or death resulting from bodily injury, and/or compensation for health care expenses. Accident insurance is a voluntary insurance.



WHAT DOES THE INSURANCE COVER?

- ✓ An insured event includes temporary bodily injury, temporary incapacity for work, permanent disability or death caused by an accident of the insured person.
- ✓ An accident is a sudden, unforeseeable and unexpected one-off event that has occurred independently of the will of the insured person and due to external influences, resulting in bodily injury (e.g. fracture, concussion, sprain, amputation of a body part) or death.

The following indemnities are paid in the event of an accident, based on the insurance cover selected upon the conclusion of the contract:

- ✓ Compensation for pain and suffering – for temporary bodily injury with medically proven treatment lasting at least 6 days;
- ✓ Daily allowance benefit – if the bodily injury results in temporary incapacity for work of at least 6 days;
- ✓ Compensation for medical expenses – if the bodily injury leads to expenses made on health care services that are not compensated under the health insurance by the Estonian Health Insurance Fund;
- ✓ Permanent disability benefit – if the bodily injury results in permanent loss of a body part or a partial or complete loss of function of a body part;
- ✓ Death benefit – if the bodily injury results in death.
- ✓ Indemnity limits are set for different types of indemnities selected. The indemnity limit is the amount, which is the maximum total limit for the specific type of indemnity to be paid for all accidents. Compensation for pain and suffering and permanent disability benefit is paid as a percentage of the agreed indemnity limit.
- ✓ The types of indemnities, the indemnity limits, the duration of insurance cover and the validity of insurance cover for sports and sports competitions are specified on the insurance policy.
- ✓ The insurance indemnity is a one-time cash benefit or reimbursement of medical expenses. Usually (unless otherwise agreed in the insurance contract) the insurance indemnity is paid to the insured person who was in an accident. The death benefit is usually paid to the legal successors of the insured person or to the person(s) specified in the contract, subject to the prior consent of the insured person.



WHAT IS EXCLUDED FROM THE COVER?

Insurance does not cover e.g. the following:

- ✗ A person with physical or mental disability needing constant or regular assistance, guidance or supervision
- ✗ An event occurring before or after the period of insurance
- ✗ An event that was not a sudden, unforeseeable and unexpected event that occurred independently of the insured person's will and due to external influences
- ✗ Material damage (except for medical expenses) or non-material damage caused by the event
- ✗ Illness of the insured person, its exacerbation or consequence
- ✗ Insect (including tick) and spider bites
- ✗ Injuries related to pregnancy, miscarriage, childbirth and birth complications
- ✗ Spinal disc damages (prolapse)
- ✗ Injuries or death caused by certain sports (e.g. motor sport, BMX sports, rafting, contact sports, mountaineering, diving, parkour)
- ✗ Events that are not covered by the specific insurance contract (e.g. the insurer will not pay the type of indemnity that was not selected at the time of signing the contract)



ARE THERE ANY RESTRICTIONS ON INSURANCE COVER?

Indemnity is not paid:

- ! If the curative care of a temporary injury caused by an accident or the incapacity for work lasts for 5 consecutive days or less
- ! If temporary injury or temporary incapacity for work was caused by drowning or freezing
- ! In case of permanent disability benefit, if the insured dies within 1 year from the accident
- ! In case of death benefit, if the insured dies later than 3 years after the accident
- ! If the amount of medical expenses is smaller than the deductible

Indemnity is not paid if the accident was caused e.g. by:

- ! Gross negligence or intent of the insured person or his/her failure to comply with safety requirements
- ! The state of intoxication of the insured person, pursuing extreme sports, engaging in motor sports (i.e. racing and testing), driving an ATV or riding a motorcycle off-road, knowingly putting himself/herself at risk, self-inflicting the injury, suicide or attempting a suicide, initiating a fight, committing a crime

! Participating of the insured in active service of Defence Forces, in military exercises and actions, or staying in a detention facility

! A complete list of exclusions and limitations is provided in the Terms and Conditions of the insurance contract

In case of compensation for medical expenses, e.g. the following is not reimbursed:

! Expenses not caused by an accident but resulting from illness

! The cost of over-the-counter medicines

! The cost of paid medical service not prescribed by an attending physician

! Medically unjustified expenses

! Costs incurred abroad due to an accident

If it is not specifically agreed upon in the contract, compensation is not be paid e.g. for the following:

! Tooth and denture injuries (excl. compensation for medical expenses of EUR 500 per tooth)

! Accident when working in a hazardous position or engaging in professional sports

! Accidents during sports and/or sports competitions

! Insured events outside the period of insurance cover



WHERE AM I INSURED?

- ✓ The insurance is valid all over the world.



WHAT ARE MY RESPONSIBILITIES?

- You are responsible for providing the insurer with as correct and complete information as possible upon signing the insurance contract and for the payment of contractual insurance premiums.
- If also other persons are insured under the insurance contract, it is your duty as a policyholder to inform these other insured persons and the beneficiary of the signed insurance contract and of the requirements and obligations arising from the contract.
- The insurer must be informed of any changes in risk data during the period of insurance (e.g. changes in position/ nature of work).
- You must comply with safety requirements.
- In the event of an accident, the insured must contact the physician as soon as possible and follow the physician's instructions.
- In case of a traffic accident or an offence against the person, the police should also be contacted.
- The insurer must be notified of the occurrence of an accident within 3 working days at the latest. The insurer must be provided with correct and complete information about the event.
- In order to apply for insurance indemnity, all documents necessary for the insurer to process the case must be submitted.



WHEN AND HOW DO I PAY?

The amount of insurance premium and the due date are specified on the insurance policy. Payment is usually made via bank transfer pursuant to an invoice.



WHEN DOES THE INSURANCE COVER BEGIN AND END?

The insurance cover begins on the start date of the period of insurance. The insurance cover ends when the period of insurance expires. The insurance cover may expire before the end of the period of insurance specified in the contract. For example, the insurer may terminate the contract if the premium is unpaid.



HOW CAN I TERMINATE AN INSURANCE CONTRACT?

To terminate the contract, an application must be submitted to the insurer. Generally, the contract can only be terminated prematurely by an agreement between the policyholder and the insurer.