

Personal Accident Insurance

BUNDA

Baltic Underwriting Agency

Insurance Product Information Document

Product: General Personal Accident Insurance

Company: Lloyd's Insurance Company S.A. acting through Baltic Underwriting Agency, AB

This policy is underwritten by Lloyd's Insurance Company S.A. a Belgium limited liability company with its registered office at 14th Floor, Bastion Tower, Place du Champ de Mars 5, 1050 Brussels, Belgium and registered with Banque-Carrefour des Entreprises/ Kruispuntbank van Ondernemingen under number 682.594.839 RLE (Brussels). It is an insurance company subject to the supervision of the National Bank of Belgium. Its Firm Reference Number(s) and other details can be found on www.nbb.be.

This document provides a summary of the cover, exclusions and restrictions. The full terms and conditions of this Insurance, including the general policy limits, can be found in the policy document which is available on request from Baltic Underwriting Agency. Other pre-contractual information is also available from Baltic Underwriting Agency.

What is this type of insurance?

This is a Personal Accident Insurance. Subject to the terms, conditions and exclusions contained in the Policy it provides certain financial compensation in the event of Insured person Accidental Death, Disability, Injury and any additional extensions purchased and stated in the Policy.



What is insured?

If detailed in the Policy:

- ✓ **Accidental Death**
An insurance benefit shall be paid if the Insured Person dies as a result of an insured event.
- ✓ **Accidental Disability**
An insurance benefit shall be paid in the event of the Insured Person's long-term or permanent disability as a result of an insured event.
- ✓ **Critical Illnesses**
An insurance benefit shall be paid if the Insured Person is diagnosed with a critical illness (17 or 26 illnesses).
- ✓ **Injuries**
An insurance benefit shall be paid if the Insured Person incur bodily injuries, indicated in the Table of Insurance Benefit, as a result of an insured event:
 - bone fractures and dislocations;
 - soft tissues injuries;
 - ruptures of ligamentous, muscular, tendinous, menisci's;
 - central and peripheral nervous system injuries;
 - hearing organs and respiratory system injuries;
 - digestive system injuries;
 - cardiovascular system injuries;
 - vision organs injuries;
 - other traumatic injuries.
- ✓ **Hospital Daily Allowance**



What is not insured?

Unless otherwise specified in the Policy:

- ✗ A criminal act by The Insured Person or the accident occurs during the effective period of penal sanctions, procedural coercive measures
- ✗ The Insured Person's deliberate or exposure to exceptional danger or Suicide
- ✗ The Insured Person being a full-time member of the armed forces
- ✗ War or Nuclear, Chemical or Biological Terrorism
- ✗ Nuclear Reaction, Nuclear Radiation or Radioactive contamination
- ✗ Engaging in Professional Sport or Increased-risk leisure activities
- ✗ Flying except as a passenger
- ✗ The Insured Person being intoxicated by alcohol or drug unless prescribed by a Qualified Medical Practitioner
- ✗ The Insured Person operates a motor vehicle without the right to drive the respective vehicle, or gives control of a motor vehicle to a person who has no right to drive the respective vehicle
- ✗ Mental Illness, mental traumas diseases of the nervous system
- ✗ Death because of Sickness
- ✗ The accident occurs due to congenital, chronic or degenerative diseases or physical defects
- ✗ The accidents caused by diseases or disease induced seizures
- ✗ Illness or disease (unless resulting directly from Accidental Bodily Injury)
- ✗ Pre-existing physical or mental conditions

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Registry: State Enterprise Centre of Registers
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Shall be paid in cases where the Insured Person is hospitalised for inpatient treatment resulting from an insured event.

✓ **Daily Allowance**

Shall be paid in cases where the Insured Person temporarily loses capacity for work resulting from an insured event.

✓ **Infectious diseases**

The insurance benefit shall be paid in case where the Insured Person temporarily loses capacity for work or dies due to contracting an infectious disease as a result of a bite or sting of snakes, mammals or insects (including mites).

✓ **Medical Expenses Due to Accident**

Medical expenses, accepted as insured event, suffered by Insured Person in a country of domicile.

You can extend insurance cover regarding sports, increased-risk activities, illnesses, other risks.

- ✗ The accident occurs due to The Insured Person fails to observe a treatment regimen or medical recommendations
- ✗ The accident occurs due to unprescribed medical treatment and/or treatment not recognized by official medicine
- ✗ A court declares the Insured Person missing or dead
- ✗ Superior force (force majeure)

All uninsured events list is specified in the terms and conditions.



Are there any restrictions on cover?

- ! There may be sub limits and daily or monetary excesses on some benefits
- ! There are some additional clauses or restrictions under individual sections please read all Policy terms and conditions
- ! Total sum payable will not exceed 100% of the sum stated in the Policy



Where am I covered?

- ✓ Worldwide unless otherwise stated in the Policy or terms and conditions.



What are my obligations?

- We have relied on the details that you gave us when buying the Policy. If those details change during the period of the Policy, to make sure that you are still covered, you must tell us as soon as you can.
- You notify us of any inaccuracies in the information contained in the Policy, or of any changes to that information.
- You must comply with all the terms and conditions of this Policy.
- You must tell us as soon as possible of any incidents connected to this insurance whether or not related to a claim.
- Check your Policy documentation and your schedule to make sure you have the coverage you need and expect.



When and how do I pay?

The premium for this Policy is shown in your Policy documentation. You must pay the any premium due for this Policy within the time frames specified in the Policy.



When does the cover start and end?

Your Policy will start and end on the dates specified as the Period of Insurance, unless it is cancelled by you or by us before it ends. Our right to cancel is limited as set out in the Policy.



How do I cancel the contract?

- You have the right to cancel this insurance back to the start of the period of insurance without giving any reason, providing your instruction to cancel is submitted to us within 14 days of either: the date you receive the Policy documentation, or the start of the period of insurance, whichever is the later. The refund is subject to no incidents having occurred, which could give rise to a claim.
- You may cancel this Policy at any time by sending us written notice and any unearned premium shall be returned to you after deducting the insurance contract conclusion and execution costs.