

# PERSONAL ACCIDENT INSURANCE



## INSURANCE PRODUCT INFORMATION DOCUMENT

Company: If P&C Insurance AS

Product: Personal Accident Insurance

This document is pre-contractual information about the insurance product and a brief overview of the nature and extent of the insurance cover. The document is not a binding personal insurance offer. For more information, please consult the insurance contract and policy conditions at the address [tingimused.if.ee](http://tingimused.if.ee).

### What is this type of insurance?

The accident insurance contract determines the insurance cover according to the trauma caused by the accident to the person's state of health. More precise content and extent of the insurance cover are described below.



#### What is insured?

##### The following are cases of accidents:

- ✓ bodily injury due to external influences
- ✓ bodily injury, the immediate cause of which is a single movement of the insured (dislocation, stretching, etc)
- ✓ heatstroke
- ✓ sunstroke
- ✓ gas poisoning
- ✓ poisoning from misuse of a substance

##### If Insurance offers the following insurance cover:

- ✓ **recompense insurance cover** (valid if selected) - indemnity will be paid after an accident if the duration of the treatment after the accident is at least 7 days. This is a lump sum indemnity calculated as a percentage of the limit of indemnity as indicated in the insurance contract;
- ✓ **daily allowance insurance cover** (valid if selected) - indemnity is paid after an accident if the duration of the treatment after the accident is at least 7 days. Indemnity is paid for each day of sick leave and in the first four days, the indemnity is paid in double within the amount of the limit of indemnity. A daily allowance up to 365 days is possible for an accident at the same insurance period. The sum insured of daily allowance can be up to 50% of the net salary per day;
- ✓ **hospital daily allowance insurance cover** (valid if selected) - indemnity is paid as a result of an accident, after which it is necessary to stay in hospital. Indemnity is paid for each day spent in the hospital. Hospital daily allowance is paid within 1 year after the occurrence of the accident. The sum insured of hospital daily allowance can be up to 50% of the net salary per day;
- ✓ **health service insurance cover** (valid if selected) - indemnity for material damage suffered as a result of the consumption of medical services necessary for treatment - the cost of treatment (including surgery), the hospital in-patient fee, the cost of studies and analyzes necessary for treatment, the cost of rehabilitation and nursing prescribed by the doctor and necessary for treatment, the cost of renting medical aids necessary for treatment. The maximum limit of indemnity for health service can be the sum insured in the policy;
- ✓ **permanent disability insurance cover** (valid if selected) - indemnity is paid if the insured person sustains a permanent disability due to an accident, and it persists even after 1 year from the occurrence of the accident. The severity of permanent disability is determined on the basis of the "Permanent disability severity table" that is an annex to the insurance policy,



#### What is not insured?

Not insured:

- ✗ a person whose place of residence is not Estonia
- ✗ treatment outside Estonia
- ✗ sickness and accident before the insurance period
- ✗ tick or insect pucker or bite
- ✗ miscarriage and childbirth or complications

For example, you will not be indemnified for:

- ✗ damage that was not unforeseen;
- ✗ the part of damage that has arisen as a result of failure to comply with safety requirements;
- ✗ damage caused by the customer's intent, gross negligence or as a result of a criminal offense;
- ✗ damage in connection with the treatment of psychiatric illnesses such as depression, schizophrenia, anxiety disorders;
- ✗ damage caused by the overdose of alcohol, drugs or other substances or the use of narcotic substances;
- ✗ damage caused by the medical procedure.



#### Are there any restrictions on cover?

- ! Insurance cover for activities with elevated risk is valid only if it is indicated in the policy.
- ! Insurance cover for physical work is valid only if it is indicated in the policy.
- ! Dental insurance cover is limited.
- ! Insurance cover for health service is subject to excess if this is indicated in the policy.
- ! Insurance cover period may be limited, for example, to work or free time.

and the indemnity is determined as a percentage of the sum insured in the policy;

- ✓ **death insurance cover** (valid if selected) - indemnity is paid when the insured person dies as a result of an accident for up to three years from the occurrence of the accident. The death indemnity is paid to the beneficiary. The sum insured is indicated in the policy.

#### ADDITIONAL INSURANCE:

**insurance cover for life** - threatening illnesses (valid if selected) - insurance cover includes only listed life-threatening conditions, provided that this condition is unexpected and unforeseen and has not been diagnosed and health examinations have not been carried out before the start of the insurance period. Insurance cover

includes the following life-threatening conditions:

- + malignant tumors
- + benign brain tumors
- + acute myocardial infarction
- + cerebral hemorrhage / cerebral infarction
- + aortic extension
- + renal failure



#### Where am I covered?

- ✓ Insurance cover is valid worldwide.



#### What are my obligations?

- To read thoroughly the insurance contract and policy conditions.
- To pay insurance premiums in a timely manner.
- In case of an insured event, seek medical advice. To report changes in data.
- To fulfill the safety requirements set out in the policy conditions.
- To notify immediately of the occurrence of an insured event.
- Keep the necessary documents confirming the loss event.



#### When and how do I pay?

The amount of the insurance premium and the payment procedure is indicated in the insurance contract and/or the policy conditions. The insurance can be paid by bank transfer or by bank card.



#### When does the cover start and end?

The insurance cover begins on the date stated in the insurance contract, provided that the first insurance premium has been paid. The insurance cover expires on the date stated in the insurance contract.



#### How do I cancel the contract?

- The insurance contract can be terminated in the cases provided by law or insurance contract.
- To terminate the insurance contract, you must contact the insurer by mail (including e-mail).