

SPECIAL TERMS AND CONDITIONS: ADDITIONAL INSURANCE AGAINST TOTAL AND PERMANENT LOSS OF CAPACITY FOR WORK No. 007

Effective from 2 June 2023

1. GENERAL PROVISIONS

1.1. These special terms and conditions: Additional insurance against total and permanent loss of capacity for work No. 007 (hereinafter referred to as the Special Terms and Conditions) lay down the terms and conditions and requirements to be applied to the agreements between the Policyholder and the Insurer regarding Additional insurance against total and permanent loss of capacity for work concluded in addition to the principal life insurance contract and shall be considered as an integral part of such a contract.

1.2. The Special Terms and Conditions shall be applied only in conjunction with the General Insurance Terms and Conditions of the Insurer. In the event of any conflict between the Special Terms and Conditions and the General Insurance Terms and Conditions, the Special Terms and Conditions shall prevail.

1.3. The additional insurance against total and permanent loss of capacity for work shall be the integral part of the principal life insurance contract and shall be invalid without it. The additional insurance against total and permanent loss of capacity for work shall be subject to the Special Terms and Conditions of the respective principal life insurance to the extent they are not in contradiction of the provisions of these Special Terms and Conditions.

1.4. The Insurance Object shall be the property interests related to the health of the Insured.

2. ADDITIONAL DEFINITIONS

2.1. Definitions that begin with a capital letter and are used in the Contract and in communications between the parties or in other relative documents shall have the meaning specified in the General Insurance Terms and Conditions and, in addition to this, the following meanings and shall be interpreted respectively, unless the context explicitly requires otherwise or the above documents and correspondence indicates otherwise:

2.2. **Total and Permanent Loss of Capacity for Work** shall mean the medically certified incapacity of the Insured to perform any work or engage in any activity generating income and incapacity in the future caused by any injury occurred or any disease arisen during the Insurance Period. If the total level of capacity for work determined by competent public institutions is no more than 0–25 percent, such a conclusion shall also be acknowledged as the Total and Permanent Loss of Capacity for Work.

3. INSURABLE EVENTS

3.1. The Insured Events shall be the Total and Permanent Loss of Capacity for Work of the Insured if uninterruptedly continued at least 12 (twelve) months.

3.2. In any case, the right to the Insurance Indemnity shall appear only when the Insurer makes sure that the Insured has totally and permanently lost the capacity for work for 12 (twelve) months in sequence and will have lost it in the future.

3.3. The date of Insurable Event shall be the date of establishment of the Total and Permanent Loss of Capacity for Work for the Insured (i.e. the date when the Total and Permanent Loss of Capacity for Work was established for the Insured in accordance with the procedure laid down by the legislation) or the date of written notification of this given to the Insurer, if this occurs later.

4. UNINSURABLE EVENTS

4.1. The Insurer shall not pay the Insurance Indemnity due to occurrence of the following Uninsurable Events:

4.1.1. The illness, personal injury of the Insured or any consequence thereof which is related to a War or any state of emergency as well as caused by the conscious and voluntary involvement of the Insured in any abuse or terrorist act;

4.1.2. The illness, personal injury of the Insured or any consequence thereof which is related to Radiation or use of chemical or biological substances for non-peaceful purposes;

4.1.3. The personal injury of the Insured or any consequence thereof caused by an attempted suicide or self-inflicted injury;

4.1.4. The illness, personal injury of the Insured or any consequence thereof caused by the deliberate act of the Insured, Beneficiary, Policyholder or any other person who is interested in receipt of the Insurance Benefit; involvement in and/or initiation of fights or domestic disputes; the attempt to commit a criminal act, or direct or indirect involvement in any criminal act, except for the cases when these deliberate acts or omission have any social value (self-defence, performance of civic duty, etc.);

4.1.5. The total and permanent loss of capacity for work of the Insured caused by any illness resulting from HIV or AIDS, if HIV or AIDS was diagnosed for the Insured before concluding the Contract or during the validity period of the Contract;

4.1.6. The personal injury of the Insured or any consequence thereof, if it occurred as a result of the influence of alcohol, narcotic drugs, psychotropic or toxic substances or medicines used to treat disorders of the central nervous system which, however, had not been prescribed by a doctor to the Insured or which had been prescribed but were used without following the instructions given by a doctor on the Insured or as a result poisoning of the Insured caused by abuse of the abovementioned substances. This clause shall apply



provided that the circumstances referred herein have a direct causal relation to the occurrence of the Accident;

4.1.7. The illness, personal injury of the Insured or any consequence thereof which is directly or indirectly related to involvement of the Insured in the Professional Sport (clause 1.1.33 of the General Insurance Terms and Conditions);

4.1.8. The personal injury of the Insured or any consequence thereof which is directly or indirectly related to involvement of the Insured in the Dangerous leisure activities (clause 1.1.31 of the General Insurance Terms and Conditions), unless otherwise provided in the Contract;

4.1.9. The illness, personal injury of the Insured or any consequence thereof occurred during performance of any Military Service (clause 1.1.21 of the General Insurance Terms and Conditions);

4.1.10. The personal injury of the Insured or any consequence thereof which occurred as the result of control of any vehicle or self-propelled machinery by the Insured without the appropriate driving licence, adequate powers or under the influence of alcohol (when the blood alcohol level does not comply with the applicable permissible rates established by law), toxic substances or narcotic drugs.

4.2. The Total and Permanent Loss of Capacity for Work shall not be considered as the Insurable Event, if the Insured loses the capacity for work as a result of any illness within the period of the first 6 (six) months from the beginning of the validity period of the Insurance Coverage.

4.3. The Insurer shall also have the right to reduce or refuse to pay the Insurance Indemnity in the following cases:

4.3.1. In the events provided for in clause 11.13 of the General Insurance Terms and Conditions;

4.3.2. Where the Insured contacts a medical institution for bodily injury later than within 72 (seventy-two) hours and this delay is causally related to the loss of health and/or the level of loss of health of the Insured;

4.3.3. When the Insured is not wearing a seatbelt when driving a motor vehicle fitted with seatbelts as driver or passenger;

4.3.4. If the Insurance Indemnity is reduced in the events provided for in clause 4.1.6 of these Special Insurance Terms and Conditions, 50 per cent of the Insurance Indemnity shall be paid for injuries determined during the accident.

5. SUM INSURED

5.1. The insurance amount is paid out in case of an Insurable Event.

5.2. When concluding the Contract, the Policyholder chooses the Insurance amount.

6. CHARGES

6.1. Charges for the Additional Insurance against total and permanent lost of capacity for work shall be deducted in accordance with the procedure and within the time limits laid down in the General Insurance Terms and Conditions, the Special Terms and Conditions and/or the Pricelist.

7. INSURANCE INDEMNITY

7.1. Upon occurrence of the Insurable Event under these Special Terms and Conditions, the Insurer pays an Insurance benefit equal to the Insurance amount.

8. CLAIM TO INSURANCE INDEMNITY

8.1. The Beneficiary, the Policyholder or their legal successors shall inform the Insurer of the Insurable Event under the procedure established in the General Insurance Terms and Conditions and shall submit the following documents the form and content of which is acceptable to the Insurer:

8.1.1. a notice on an event/the application for payment of the Insurance Indemnity executed in the form established by the Insurer;

8.1.2. documents confirming the personal identity of a person who has the right to the Insurance Indemnity and/or documents confirming respective rights;

8.1.3. documents certifying the fact and consequences of the Insurable Event (e.g., the documents issued by a health care institution or other competent organization, which would confirm that the Insured has totally and irrevocably lost capacity for work, circumstances and causes of loss of capacity for work, expert opinions and other relative documents);

8.1.4. on request of the Insurer – other additional documents or information required for investigation of the Insurable Event or payment of the Insurance Indemnity (e.g., the original of the Insurance Certificate (Policy), the medical documents issued by health care institutions, the certificates, opinions or decisions issued by law enforcement or other competent institutions and etc.).

9. EXPIRATION OF THE ADDITIONAL INSURANCE CONTRACT

9.1. The Additional Insurance against total and permanent lost of capacity for work Contract shall expire:

9.1.1. if the Insurer makes a decision to pay the Insurance Indemnity in accordance with these Special Terms and Conditions;

9.1.2. in the event of the death of the Insured;

9.1.3. in the event of termination or other expiration of the principal life insurance contract;

9.1.4. on other grounds for expiration of the Contract laid down in the General Terms and Conditions appear.

10. OTHER PROVISIONS

10.1. When the Insurer makes the decision on payment of the Insurance Indemnity in accordance with these Special Terms and Conditions, the Policyholder shall lose the right to amend the terms and conditions of the Contract, except for amendment and/or appointment of the Beneficiaries.



Annex No. 1 to

SPECIAL TERMS AND CONDITIONS: ADDITIONAL INSURANCE AGAINST TOTAL AND PERMANENT LOSS OF CAPACITY FOR WORK No. 007

PRICE LIST

Effective from 2 June 2023

1. Charges for additional services

Service	Fee
Termination of the Contract provided only that the Additional Insurance Contract is terminated, while the principal life insurance contract remains in effect.	EUR 7.00