

Insurance product information document

Company:
ADB „Gjensidige“

Product:
Personal insurance

This document provides general information about the insurance product - personal insurance. This document does not reflect the conditions of a specific insurance agreement and is not a part of an insurance contract. Detailed pre-contractual and insurance-related information can be found in the following documents: ADB „Gjensidige“ Insurance type rules No. 009 (Personal insurance terms and conditions valid edition of 25 February 2025, General insurance terms and conditions, effective as of 11 May 2021), the insurance offer, insurance contract, insurance policy and their annexes.

What is this type of this insurance?

Personal insurance against bodily injury, health problems and / or death due to an accident. The following main risks can be covered by your choice (you can choose them individually, part of them or all of them together): death due to an accident, loss of working capacity, disability (serious injuries), bone and joint injuries, internal and soft tissue injuries. Additional options are available for the main risks: death due to a critical illness or planned surgery, loss of job due to disability, assistance in case of death and disability, assistance in case of injuries, outpatient treatment, inpatient treatment, daily allowance, infectious diseases, serious diseases, cancelation of an event, personal civil liability, financial losses.



Who is covered by insurance?

The insurance cover is valid for the following events (only if you have chosen to insure the relevant risks when concluding the contract):

- ✓ **Death due to an accident** – in the event of loss of life due to an accident, the full sum insured selected in the insurance contract is paid
- ✓ **Death due to a critical illness or planned surgery** – a benefit is paid out in cases of sudden death due to diseases such as meningococcal infection, stroke, myocardial infarction, COVID, influenza, or tick-borne encephalitis, as well as sudden death during planned surgery or within 24 hours after it
- ✓ **Loss of working capacity** – a benefit is paid in case loss of ability established for the insured person due to the traumas within one year of the accident
- ✓ **Loss of work due to disability** – a benefit is paid if the insured person is dismissed from work due to loss of ability after an accident or serious disease
- ✓ **Disability (serious injuries)** – a benefit is paid for a serious bodily injury or health disorders due to an accident
- ✓ **Bone and joint injuries** – the benefits are paid for bone and / or joint injuries sustained during an accident
- ✓ **Internal organs and soft tissues injuries** – the benefits are paid for injuries soft tissues and / or trauma of internal organs caused by an accident
- ✓ **Outpatient treatment** – cover 80% of the insured person's expenses incurred after an accident during outpatient treatment
- ✓ **Inpatient treatment** – cover the losses incurred after an accident during inpatient treatment
- ✓ **Daily allowance** – the benefits are paid for temporary incapacity for work due to a bodily injury injuries or health disorders due to an accident
- ✓ **Assistance in case of death or disability** – cover losses incurred after an accident if insured person dies or loss of ability. In case of death indemnified the expenses of- funeral or cremation, remains transportation costs, psychologist consultation for spouse, children or parents. In the case of disability indemnified expenses of related with adaptation of the living environment, equipment to facilitate mobility, the cost of measures to restore functions, and the cost of psychological counseling for insured person, spouse, children, or parents
- ✓ **Assistance in case of injuries** – in the event of an accident resulting in an injury, indemnified assistance for increase a person's mobility (i.e. transportation to the nearest health care institution or from one health care institution to another and/or from a health care institution to nursing facilities or the place of residence, purchase or hire of crutches, wheelchair, or walking sticks, orthopedic equipment, nanny services, psychologist's consultation)
- ✓ **Infectious diseases** – a benefit is paid in case the insured person develops an infectious diseases e.g. meningococcal infection, tick-borne encephalitis, Lyme disease, rabies, acute appendicitis, salmonellosis, COVID, influenza, malaria, as well as snake bites, animal bites, insect bites and poisoning by poisonous mushrooms and / or food



What is not included in insurance coverage?

Unless otherwise provided in the insurance contract, the insurance cover does not apply for the following events:

- ✗ If the direct cause of death is poisoning by alcohol, narcotic drugs and other psychotropic substances or strong drugs taken without a doctor's prescription
- ✗ Events that have occurred while driving under the influence of alcohol, narcotics, other toxic substances and / or without the right to drive the relevant category of vehicle
- ✗ Events of participation in sports training and competitions
- ✗ If the event took place while engaging in high-risk leisure activity, i.e. winter sports outside of Lithuania, scuba diving with equipment, driving and using all types of motorcycles
- ✗ Events take place, that the medical documentation and (or) diagnostic tests do not confirm taking place during the insurance period
- ✗ In the case of events associated with developmental disorders, congenital diseases and anomalies, sexually transmitted diseases, including HIV-related diseases, treatment of mental disorders
- ✗ In the case of events related to infertility treatment, artificial insemination, abortion and childbirth
- ✗ In cases of cosmetic surgeries, prosthetics
- ✗ Injury of a functional unit of an organ system, if before the bodily injury (trauma) this area was damaged by a disease or trauma that occurred within a one-year period
- ✗ Late notification of an insured event

The full list of events that are not covered by insurance coverage are listed in the insurance rules



Are there any restrictions on insurance coverage?

The insurance benefit shall not be paid or may be reduced if:

- ! You or insured persons have provided us with false information, misrepresented circumstances, causes or damages, or otherwise attempted to mislead us
- ! You have not fulfilled your obligations under the insurance contract.
- ! You did not take measures to prevent or reduce damage
- ! You did not give us the opportunity to properly assess the circumstances and causes of the event and amount of the losses
- ! You have not taken steps that would allow us to recover damages from the person who caused them
- ! You provided incorrect, incomplete information about your illnesses, addictions, health problems, and loss of ability
- ! You do not agree, not permit or prevent us from accessing your medical records, verifying your health condition
- ! The health disorder or consequences of the bodily injury incurred more than two years after the date of the accident



- ✓ **Serious illness** – a benefit is paid in case the insured person develops a serious disease, and the first symptoms appear and are diagnosed during the insurance contract period. The diseases such as brain stroke, malignant tumor (cancer), Parkinson's disease, myocardial infarction, benign brain tumor, Alzheimer's disease, renal insufficiency
- ✓ **Cancellation of an event** – cover 90% of losses incurred by reason unable to attend an event due to an accident
- ✓ **Financial losses (for legal entities only)** – reimbursable financial losses related to the employee's experienced accident (i.e. benefits or compensation paid, temporary incapacity benefits, search for a replacement employee, training costs, losses related to non-fulfillment of contractual obligations to third parties)
- ✓ **Personal civil liability** – cover of the damage caused to the life, health or property of another person by your unintentional actions or by your pets (kept for beauty, leisure, etc., for example, dogs, cats)

The sum insured per each insured person shall be determined for each insured risk separately and shall be specified in the insurance contract



Where do I have insurance coverage?

- ✓ Insurance coverage (except personal civil liability and cancellation of an event risks) is applied worldwide, except for Ukraine, Belarus and Russia (unless otherwise provided in the insurance policy). Personal civil liability risk valid in Lithuania only. Cancellation of an event coverage applies only to events held in Lithuania
- ✓ If you have chosen daily allowance, loss of working capacity, loss of work due to disability, assistance, outpatient and inpatient treatment insurance, we will pay the benefit only according to the documents issued in Lithuania



What are my responsibilities?

- Provide all requested information about the insured person and requested documents
- If you notice any incorrect or incomplete information, correct it immediately
- Pay insurance premiums within the terms specified in the insurance contract
- In the payment order, enter all the requisites required by us in the payment documents.
- Follow risk mitigation and safety measures
- Immediately inform us about an increase in risk or other cases, when the circumstances in the insurance contract change substantially
- Inform the insured, the parents or guardians of the insured minor and / or the beneficiary about the insurance contract and its terms and conditions, insurance rules
- Seek medical attention within 48 hours from an accident. Follow your doctor's instructions and try to minimize the possible consequences of the event
- Take available reasonable measures to reduce potential damage
- Report the incident to the appropriate services according to the situation
- Allow us to access all medical records and obtain the information from the relevant authorities in possession of such information about the incident
- To register the event within 30 calendar days on our website www.gjensidige.lt (it would be easier and faster to do this if you log-in self-service) or by phone 1626. Where giving notice is impossible due to a serious health condition, it must be notified immediately upon completion of treatment, but in any case, within 13 months of the date of the insured event
- Help us determine the amount and cause of the damage, provide documentation and information about the event and the loss, the person at fault of the event



When and how do I pay?

You can pay the insurance premium in full at once or split its payment in installments, provided that one installment is not less than 10 Eur. You can pay your contribution in the following ways:

- by wire transfer
- self-service website www.gjensidige.lt
- in the e-bank, by ordering an e-invoice and concluding an automatic payment contract
- after submitting a payment notice:

- at the cash register of the „Maxima“ stores
- at the cash register of „Lietuvos paštas“ departments
- at „Perlas“ terminals“
- at „Lietuvos spauda“, „Narvesen“ ir „Vaskota“ branches

• by a credit / debit card at ADB „Gjensidige“ branches
Payment can be made by bank card or cash only at some of our or our affiliate offices

The insurance premium and its payment terms and conditions are specified in the insurance contract



When does the insurance cover come into effect and end?

- The insurance contract shall be concluded for the term agreed by the parties and specified in the insurance policy
- The insurance contract comes into force from 00:00 on the day specified in the insurance policy (Lithuanian time) if the policy does not specify another time and if the insurance premium is paid in time. Exceptions and consequences arising from failure to pay the insurance premium in due time are specified in the insurance rules
- The term of the insurance contract expires at 24:00 on the day specified in the insurance policy (Lithuanian time) if no other time is specified in the insurance policy. Insurance cover also expires before the validity term provided for in some cases, specified in the insurance rules, including, but not limited to, cases where we pay all the benefits specified in the insurance contract



How can I terminate the contract?

By notifying us of the termination of the insurance contract at least 15 days prior to the desired date of termination in writing:

- By ordinary mail.
- By e-mail.
- Using courier services.
- Through the self-service website www.gjensidige.lt.
- At our branches.

The request for termination of the insurance contract must be signed by you or your authorized person

If you, as a natural person, have used means of remote communications (internet, telephone, e-mail) to conclude an insurance contract not related to business or profession, you have the right to terminate the insurance contract (with a term longer than one year) in 14 calendar days after its conclusion, with the exception of cases, specified in insurance rules