

SPECIAL INSURANCE CONDITIONS OF GROUP INSURANCE FOR ACCIDENTAL DEATH INSURANCE

1 INTRODUCTORY PROVISIONS (RULES GOVERNING THE INSURANCE)

- 1.1 These Special Insurance Conditions are effective from 1 April 2017.
- 1.2 Accidental death insurance (hereinafter "AD") is governed by the insurance policy terms and conditions, these special insurance conditions and General Insurance Conditions of Group Non-Life Assurance 1.3 (hereinafter "VPPSNP").
- 1.3 Accidental death insurance covers insured persons who are members of the group defined in the insurance policy or whose names appear in the list of insureds which the policyholder regularly sends to the insurance company as agreed.
- 1.4 Accidental death insurance may be taken out as:
 - a) Standalone insurance,
 - b) supplementary cover to life insurance.

What is important

Accidental death insurance is, in addition to these special insurance conditions, governed by General Insurance Conditions of Group Non-Life Assurance (VPPSNP 1.3). Please remember to read them.

2 INSURANCE PREMIUM (PRICE OF INSURANCE)

- 2.1 The amount of premium and the premium payment frequency are specified in the insurance policy.

3 INSURANCE RISK, INSURED EVENT (HOW YOU ARE PROTECTED BY INSURANCE)

- 3.1 The insurance risk is the death of the insured.
- 3.2 The insured event is the death of the insured due to an accident that occurred during the term of insurance, or the disappearance of the insured.
- 3.3. The insured event is an accident of the insured person during the term of insurance, if the accident caused a bodily injury due to which the insured died within 365 days from the date of the accident.
- 3.4 If the insured, as a result of an accident covered under this insurance policy, inevitably finds himself/herself in a situation where he/she is not protected against the forces of nature and dies, such event is considered an insured event.
- 3.5 When notifying the insured event the beneficiary shall provide a notarized copy of the death certificate of the insured or, if the person is missing, legal declaration of his/her death,

and a detailed medical certificate or official statement of the cause of death. The notification must also include the policy number, a detailed description of circumstances of the accident, names of all potential witnesses, any police reports relating to the accident and legal documents confirming the identity of the beneficiary. The insurance company may require additional documents necessary for the claim settlement.

What is important

For procedures and obligations in the case of an insured event, see also paragraph 10.3 and Article 11 of VPPSNP.

- 1. You should notify a claim without undue delay (fill in and post the appropriate form).**
- 2. You should provide true explanation of the rise and scope of consequences of the event and support it with necessary documents (e.g. photographs, statements by witnesses, medical reports, etc.).**
- 3. The insurance company will start investigation without undue delay to establish the extent of the benefit. The investigation must be completed within three months from the claim notification date.**
- 4. The benefit is payable within 15 days from the end of investigation.**

Please note: The limitation period of 4 years starts to run from the insured event date. If you do not notify a claim within the above time limit, your claim will be forfeited and the insurance company will not pay you the benefit.

4 INSURANCE BENEFIT

(HOW MUCH THE INSURER WILL PAY IN THE CASE OF AN INSURED EVENT)

- 4.1 In the event of a claim the insurance company will pay a single benefit in the amount of the sum assured as agreed in the policy for accidental death or for an accident which directly resulted in the death of the insured.
- 4.2 Where supplementary insurance was agreed in addition to the accidental death insurance, such as insurance of permanent consequences of accident, insurance of serious permanent consequences of accident or insurance of permanent consequences of accident with progression, and if the insured dies due to the same accident for which the insurance company has already paid out the benefit, the benefit payable under the accidental death insurance will be reduced by the amount already paid under such supplementary insurance of permanent consequences of accident, insurance of serious permanent consequences of accident or insurance of permanent consequences of accident with progression.
- 4.3 The insurance benefit is paid to the beneficiary.

What is important

For exclusions from this insurance see Article 12 of VPPSNP. Please remember to read them.

5 DEFINITIONS

(DEFINITIONS OF MEANINGS)

- 5.1 **Disappearance of the insured** - If the insured's body was not found within 1 year after disappearance following a forced landing, presumed drowning or shipwreck of the vehicle in which the insured provably travelled as a passenger, this will be considered as the death



of the insured due to an accident within the meaning of the insurance policy, subject to the insured legally declared dead. Should it be found out after the claim payment under the insurance that the insured is still alive, any insurance benefits thus paid shall be refunded to the insurance company in full.

[ZPPSNP AD 1.3]