



ACCIDENT INSURANCE

Document with information on insurance product

Insurance company: Vzajemna zdravstvena zavarovalnica d.d., Slovenia

Product: Accident insurance for children and youth ("Nezgodno zavarovanje otrok in mladine")

The purpose of this document is to provide a summary of information on a specific insurance product and has not been adapted to your specific needs and requirements. Complete preliminary and contractual information on the insurance product is available in other documents (insurance terms and conditions, insurance policy, proposal or other documents you received prior to or after taking out insurance). Read the entire documentation carefully so that you have complete information about the insurance.

WHAT IS THE TYPE OF INSURANCE?

Accident insurance for children and youth is intended to provide greater financial security in the event of an accident of a child or adolescent, and it may also include coverage of serious illnesses of a child or adolescent.



SCOPE OF INSURANCE

The insurance can include the following accident coverage:

- ✓ **Permanent disability due to an accident** – if the insured person suffers a permanent disability due to an accident, we pay a percentage of the sum insured for permanent disability that corresponds to the percentage of partial disability under the General Terms and Conditions. For every percent of permanent disability over 50%, we award three percent of the insurance benefit in the calculation. In the case of 100% permanent disability, we pay twice the permanent disability benefit.
- ✓ **Hospital daily benefit** – paid if the accident requires hospitalisation and treatment in a hospital for a maximum of 200 nights after the accident.
- **Daily allowance in case of an accident** – paid for each day of the insured person's temporary all-day absence due to an accident and for a maximum of 200 days after the accident.
- **Bone fracture, dislocation or burn** – in the event of a bone fracture, dislocation or burn due to an accident, we pay a percentage of the sum insured in accordance with the General Terms and Conditions.
- **Accidental death** – the benefit is paid to the beneficiary in the event of death due to an accident.
- ✓ **Severe illnesses** – the benefit is paid in the event of a severe illness of the insured (malignant cancer, stroke, heart attack and type I diabetes).



WHAT IS EXCLUDED FROM COVER?

- ✗ Events that are not considered an accident under the General Terms and Conditions.
- ✗ If the insured event occurred before, was in progress or it was certain it would occur at the time of the conclusion of the insurance contract.
- ✗ The effects of alcohol, drugs, medications, psychoactive substances or withdrawal syndrome.
- ✗ Performing particularly dangerous tasks.
- ✗ Cover for a severe illness, if the illness is the result of a health condition existing prior to the insurance start date or if the severe illness is the result of a congenital defect.
- ✗ Other exclusions are specified in the Insurance Terms and Conditions.



IS THE COVER LIMITED?

The insurance company shall pay only part of the insurance benefit in the case of:

- ! An accident resulting from practising risky leisure activities and sports and engagement in extreme competitions or professional athlete activities;
- ! Motorcycling, motocross, car racing, boat racing, air boat racing and the like;
- ! If the insurance contract includes coverage of serious illnesses, such coverage shall enter into force 90 days after the effective date of the accident insurance coverage;
- ! Other limitations are listed in the Insurance Terms and Conditions.



WHERE IS THE INSURANCE VALID?

- ✓ Insurance cover is valid worldwide.



WHAT ARE MY OBLIGATIONS?

- Provide complete and true data.
- Regularly pay the premium.
- Inform us of any change to the work you perform and any change to personal data and other circumstances relevant to insurance.



HOW AND WHEN DO I PAY?

You pay the first premium when taking out insurance or no later than by the due date.



WHEN DOES INSURANCE BEGIN AND WHEN DOES IT END?

Insurance starts on the day stated as the start date in the insurance contract, provided that the first premium has been paid by such date. Insurance coverage ends on the day stated as the insurance end date in the insurance contract.



HOW CAN I TERMINATE THE CONTRACT?

You can terminate insurance at the end of each insurance year, of which you must notify us three months before the end of the insurance year.

If the insurance contract was concluded remotely, you can withdraw from the insurance contract within fifteen days from the date of taking out insurance.

The notice of termination of the insurance contract must be submitted in writing.