



Accidental Bone Fracture Insurance Additional Terms and Conditions

OPENING PROVISIONS

Article 1

- (1) These Accidental Bone Fracture Insurance Additional Terms and Conditions (hereinafter: Additional Terms and Conditions) constitute an integral part of the accident (casualty) insurance contract (hereinafter: insurance contract) entered into by the Policyholder and the Joint Stock Insurance Company (hereinafter: Insurer)
- (2) These Additional Terms and Conditions are applied as a rider with Accident Insurance General Terms and Conditions (hereinafter: General Terms and Conditions).
- (3) Bone Fracture Table is an integral part of these additional terms and conditions.

GENERAL PROVISIONS

Article 2

- (1) These Additional Terms and Conditions regulate the relationship between the Policyholder and the Insurer under the stipulated insurance coverage in case of accidental bone fracture (hereinafter: bone fracture).

Entering into an Insurance Contract

Article 3

- (1) Bone fracture insurance can be stipulated only as a rider with accident insurance, under General Terms and Conditions.
- (2) When bone fracture insurance is being stipulated, the sum insured in case of bone fracture as a result of an accident (hereinafter: sum insured for bone fracture) must be indicated separately in the insurance policy.

Duration of Insurance

Article 4

- (1) Under these Additional Terms and Conditions, the insurance period for bone fracture insurance is the same as the insurance period for accident (casualty) insurance, under General Terms and Conditions.

Insured Event

Article 5

- (1) The insured event has occurred when a fracture of the Insured's bone occurs as a result of an accident, which implies a total or partial discontinuity of the bone which

occurred as a result of impact of mechanical force on the bone (traumatic fractures), whereas the strength of the mechanical force exceeds the limit of physical elasticity of bones.

Insurer's Liability

Article 6

- (1) If during the policy period an insured event occurs, according to these additional terms and conditions, based on the type of fracture, the Insurer shall pay the percentage of the sum insured for bone fracture, stipulated in the insurance policy, consistent with the percentage listed in the Bone Fracture Table.
- (2) As exception to the above paragraph hereof, if a fracture of short bones of the limbs occurs due to an accident, the Insurer is required to pay 20% of the agreed sum insured for bone fracture regardless of the type of fracture.
- (3) If there is a separately agreed indemnity payment for bone fracture, regardless of paragraph (1) and (2) hereof, the Insurer can pay 100% of the sum insured for bone fracture, regardless of the type of fracture, in which case the Bone Fracture Table does not apply.
- (4) Maximum liability of the Insurer, in total for all insured events throughout the duration of the insurance contract amounts to 100% of the sum insured for bone fracture.
- (5) The Insurer may pay up to 2 (two) fractures of the same bone to the Insured, throughout the duration of the insurance contract.

Exclusion of the Insurer's Liability

Article 7

- (1) Under these Additional Terms and Conditions, the Insurer's liability is excluded if an insured event defined under Article 5 of the General Terms and Conditions resulted in a bone fracture which occurred from a trauma to a pathologically changed bone (pathological fractures) as a part of systemic diseases such as:
 - 1) rickets;
 - 2) osteomalacia;
 - 3) calcium and phosphorus metabolism disorder, and similar conditions, or in local bone diseases, such as bone cysts;
 - 4) primary bone tumors;
 - 5) bone metastases;
 - 6) osteomyelitis
 - 7) echinococcus;

- 8) bone tuberculosis;
- 9) other bone diseases.

Premium Payment

Article 8

- (1) The Policyholder is required to pay the insurance premium for accidental bone fracture in accordance with the agreed method and due dates for payment of accident insurance premium, specified in the insurance contract, under the General Terms and Conditions.

Filing a Claim

Article 9

- (1) The Insured who is injured in an accident is required to:
 - 1) immediately see a doctor, health permitting, i.e. to call the doctor for examination and necessary assistance and to take all necessary treatment measures, and to follow medical advice and instructions regarding the treatment method;
 - 2) notify the Insurer in writing about the insured event as soon as possible, health permitting;
 - 3) provide the Insurer, with a report on the insured event (declaration of loss), all the required notifications and data, especially the data on the place and time of the accident, full description of the event, name of the physician who performed the exam or who is performing the treatment, physician's report on the type of the bodily injury, on possible consequences and information on bodily defects and diseases which the Insured possibly suffered prior to the accident, which exclude Insurer's liability under Article 8 (1) hereof;
 - 4) submit a specified diagnosis of the fracture and an X-ray (or an X-ray description) confirmed by the radiologist;
 - 5) submit all necessary additional documents at the Insurer's request.
- (2) The Insurer is entitled to ask the insured, Policyholder, beneficiary or any other legal entity or individual for subsequent explanations, as well as to take measures, at its own expense, for the purpose of medical examination of the Insured, performed by a physician, medical committees and healthcare facilities to determine relevant circumstances regarding the reported accident.

Indemnity

Article 10

- (1) When an insured event occurs, the Insurer is required to pay the indemnity within fourteen days from the date the Insurer receives a claim, i.e. notice that the insured event had occurred.
- (2) If it takes some time to determine Insurer's liability or the amount, this period starts from the date the liability and the amount are determined, i.e. the date when the Insurer has received the final piece of evidence.

Final Provisions

Article 11

- (1) Provisions of the General Terms and Conditions shall apply to all that is not regulated under these Additional Terms and Conditions

Statute of Limitations

Article 12

- (1) Claims arising from the insurance contract are subject to limitation under the Law of Contract and Torts.

Effective Date

Article 13

- (1) These Accidental Bone Fracture Insurance Additional Terms and Conditions shall come into effect on the day they are issued, and shall apply as of January 25, 2011.
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BONE FRACTURE TABLE

Type of fracture	Fracture description	Amount of indemnity as percentage of the sum insured
simple rupture	partial disruption of the bone in one level	5%
complicated rupture	partial disruption of the bone in one level including the joint surfaces	10%
simple single fracture	total disruption of the bone in one level	30%
complicated single fracture	total disruption of the bone in one level which is open and/or fracture that includes the joint surfaces and/or with fragments dislocation	60%
simple segmental fracture	fracture of one bone on one or two levels	40%
complicated segmental fracture	fracture of one bone on two or more levels, which is open and/or fracture that includes the joint surfaces and/or with fragments dislocation	70%
simple comminuted fracture	several fragments of one bone crushed against one another (crushing of bones)	90%
complicated comminuted fracture	several fragments of one bone crushed against one another (crushing of bones), and if there is an open fracture and/or fracture that includes the joint surfaces and/or with fragments dislocation	100%
simple multiple fracture	fracture of two or more bones within one body part (bones of the head, chest, hand, leg, spinal column, pelvis)	50%
complicated multiple fracture	fracture of two or more bones within one body part (bones of the head, chest, hand, leg, spinal column, pelvis), and if there is an open fracture and/or fracture that includes the joint surfaces and/or with fragments dislocation	80%
polytrauma	fracture of two or more bones in at least two different body parts (bones of the head, chest, hand, leg, spinal column, pelvis), Insurer's liability is determined by adding the amount of the percentage of indemnity for each fracture within polytrauma, up to the amount of 100% of the sum insured for bone fracture provided under the insurance contract	

