

PERSONAL ACCIDENT AND ILLNESSES (INCLUDING CRITICAL) INSURANCE

May, 2024



Presented to
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INSURANCE EVENTS (PERILS)

- ☐ **Death as a result of personal accident or natural causes (diseases)**
- ☐ **Critical illnesses (11 diseases)**
- ☐ **Permanent total or partial disablement as a result of personal accident**



DEATH AS A RESULT OF PERSONAL ACCIDENT OR NATURAL CAUSES (DISEASES)



LIMIT OF INSURANCE COMPENSATION

In case of Insured person's death as a result of personal accident or natural causes (diseases) insurance compensation is paid 100% from the sum insured defined for the Insured person.



What is an insured accident?

The following risks are subject to insurance:

- ☐ The insured person's death as a result of everyday life and industrial accident
- ☐ Death as a result of natural causes (diseases)



Accident is considered to be a confluence external, short-term (up to a few hours), unintended and unforeseen circumstances and conditions, as a result of which death of the Insured person approaches, not subject to the wish of the insured person.

In case of death of the insured person, who is the heir?

According to RA legislation, after 6 months after the death of a person, a certificate of the right of inheritance is issued, in which all the heirs are mentioned (each with his right, proportion and order of Inheritance). Only the heirs have the right to receive compensation for this accident, after presenting the inheritance certificate. If there is a will, the will is taken as the basis.





LIST OF DOCUMENTS AND INFORMATION REQUIRED FOR RECEIVING INSURANCE COMPENSATION

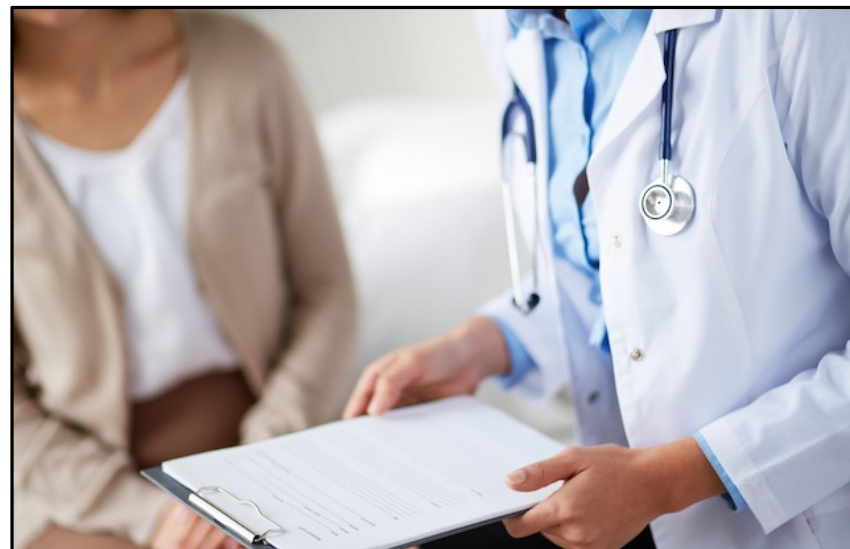
- Claim application form, which can be provided not later than within 60 days from insurance accident occurrence date
- Original of the passport or other ID of the person, who receives an insurance compensation
- The copy of Insured person's death certificate
- The copy of the Insured person's passport
- In case of the accident: Report provided by the police or other state authorities, who are authorized to investigate the circumstances of the accident
- In case of the illness: original of Insured person's medical history and/or outpatient card, as well as medical reference signed and stamped by the medical center and doctor
- Copy of the inheritance certificate issued and ratified according to RA legislation.

CRITICAL ILLNESSES



What is covered?

In case of the insured event associated with the onset of the events, the insurance payment is made 100% of the insured amount under the risk "Critical disease" established for the Insured person, excluding for the cases specified under these Rules.





CRITICAL ILLNESSES INSURANCE (11 DISEASES)

- Cancer (Malignant oncological disease)
- Myocardial infarction
- Stroke
- Kidney failure
- Surgical treatment of coronary arteries (coronary artery bypass surgery)
- Transplantation of basic, vital organs
- Paralysis
- Surgical treatment of diseases of the aorta
- Transplantation of the heart valves
- Blindness (loss of sight)
- Multiple sclerosis



CRITICAL ILLNESSES

Compensation is payable if:

- **Waiting period:** 90 days, which means no benefits will be payable if symptoms first appear or the condition first occurs or is first diagnosed within **90 days** after the Policy commencement date.
- **Survival period:** 30 days, which means no benefit will be payable if an Insured person dies within **30 days** after the diagnosis of the critical illness.





LIST OF DOCUMENTS AND INFORMATION REQUIRED FOR RECEIVING INSURANCE COMPENSATION

- Claim application form
- The copy of the Insured person's passport
- Other documents and information at the Insurer's request.





PERMANENT TOTAL OR PARTIAL DISABLEMENT AS A RESULT OF PERSONAL ACCIDENT



What is covered?

In case of serious total or partial disablement of the Insured person as a result of an accident, a certain percentage of the insurance amount is paid (the nature of the accident and the compensation amount are fixed by the insurance contract).





PERMANENT TOTAL OR PARTIAL DISABLEMENT AS A RESULT OF PERSONAL ACCIDENT

Diagnosis	Amount of benefit (% from Sum Insured)
Total loss of thumb of the right hand	20%
Total loss of thumb of the left hand	15%
Partial loss of thumb of the right hand (ungual phalanx)	10%
Partial loss of thumb of the left hand (ungual phalanx)	5%
Total loss of foot (tibio-tarsal disarticulation)	45%
Partial loss of foot (preankle (bone) disarticulation)	40%

Some examples are presented. The complete list is presented in the insurance contract.



LIST OF DOCUMENTS AND INFORMATION REQUIRED FOR RECEIVING INSURANCE COMPENSATION

- Claim application form, which can be provided not later than within 60 days from insurance accident occurrence date
- Original of the passport or other ID of the person, who receives an insurance compensation
- The copy of the Insured person's passport
- Report provided by the police or other state authorities, who are authorized to investigate the circumstances of the accident
- Other documents and information at the Insurer's request.





Thank you for attention



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