

This document is translated into English from the original version in Lithuanian. In the event of any discrepancy between English and Lithuanian, Lithuanian text (terms) shall prevail.

## 1. Insurance premiums

The amount of the insurance premiums and the frequency of premium payments shall be set out in the final insurance offer after the risk assessment, if such has been issued before the conclusion of the insurance contract, and in the insurance policy.

The amounts of insurance premiums depend on the sums insured chosen, the insured person's state of health, level of insurance risk and age. The first insurance premium is calculated based on the age of the insured person on the day the insurer received the application to conclude an insurance contract. Other insurance premiums shall be calculated based on the age of the insured person at the beginning of each premium payment period.

## 2. Restrictions

|     |                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|-----|--------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 2.1 | Life insurance sum insured                                                           | Minimum sum insured: EUR 1 000.<br>Maximum sum insured: EUR 10 000 for an insured person under 16 years old.                                                                                                                                                                                                                                                                                                                                               |
| 2.2 | Sum insured of the Additional Insurance Condition "Severe injury due to an accident" | Maximum sum insured: EUR 100 000.                                                                                                                                                                                                                                                                                                                                                                                                                          |
| 2.3 | Sum insured of the Additional Insurance Condition "Injury due to an accident"        | Maximum sum insured: EUR 35 000.                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 2.4 | Sum insured of the Additional Insurance Condition "Death due to an accident"         | Maximum sum insured: EUR 100 000 (EUR 10 000 for an insured person under 16 years old).                                                                                                                                                                                                                                                                                                                                                                    |
| 2.5 | Sum insured of the Additional Insurance Condition "Critical illnesses"               | Maximum sum insured: EUR 100 000.                                                                                                                                                                                                                                                                                                                                                                                                                          |
| 2.6 | Restrictions for age of the insured person and insurance period                      | The minimum age of the insured person at the time of conclusion of the contract is 2 months. The age of the insured person at the end of the insurance period must not exceed 70 years.<br><br>If critical illness coverage has been chosen, it shall cease from the next premium payment period after the insured person's 66th birthday.<br><br>The insurance period can only be a whole number of years.<br><br>The minimum insurance period is 1 year. |

**The insurer shall have the right to change the price list during the term of validity of the insurance contract by sending a notice to the policyholder in accordance with the procedure laid down in the insurance terms and conditions.**

|                                 |           |      |
|---------------------------------|-----------|------|
| Policyholder's name and surname | Signature | Date |
|---------------------------------|-----------|------|