

EVENTS THAT ARE NOT CONSIDERED AS AN INSURANCE EVENT

1. For the purposes of these T&Cs, the Accidents listed in the sub-clauses of this Clause and/or their consequences shall not be considered the Insured Event:
 - 1.1. those occurred to the Insured as a result of his or her deliberate and intentional acts: suicide, suicide attempt and its consequences, inappropriate conduct of the Insured in conditions of increased danger, self-exposure to extreme dangers, except for saving human life;
 - 1.2. those caused by mental disorders, insanity or impairment of consciousness, heart attack, stroke, epilepsy or other seizures of the Insured;
 - 1.3. those directly or indirectly caused by war (whether or not war was declared), civil war, terrorism;
 - 1.4. those directly or indirectly caused by mass riots, revolution, including Accidents that occurred as a result of internal riots, if the Insured has participated in them on the side of the perpetrators;
 - 1.5. those occurred due to malicious intent or gross negligence of the Insured, the Policyholder or the Beneficiary, due to committing criminal acts on the part of the Insured, as well as while the Insured was serving a sentence in a place of deprivation of liberty;
 - 1.6. those occurred when the Insured enters duty service or is on active duty service in a military or other military formation, in an international peacekeeping or security operation, in the composition or on behalf of a humanitarian or medical assistance organisation;
 - 1.7. those caused by natural or technological disasters, by direct or indirect exposure to nuclear energy, or by radiation (radioactive, electromagnetic, light or heat);
 - 1.8. those occurred while the Insured was doing work related to the performance of underground or underwater work, production, storage, transportation of explosives, work in mines, on sea and ocean platforms;
 - 1.9. if, at the time of the Accident, the Insured was under the influence of alcohol, narcotic, psychotropic or other intoxicating substances, except if in the traffic accident the Insured was a passenger of the vehicle;
 - 1.10. those happened to the Insured while he was:
 - 1.10.1. engaged in High-risk Sports;
 - 1.10.2. participating in Professional Sports competitions and trainings;
 - 1.10.3. participating in the competition as a driver, co-driver or passenger of a motorized land, air or water vehicles;
 - 1.10.4. using any aircraft or flight device (powered or unpowered) other than as a passenger in an airplane belonging to a licensed airline and registered as a means of passenger transport on a certain route;
 - 1.10.5. sailing outside inland or coastal waters other than as a passenger on board a ship registered as a means of passenger transport on a particular route;
 - 1.10.6. driving a vehicle without a driving licence of the relevant category;
 - 1.10.7. in a vehicle the driver of which was under the influence of alcohol, narcotic, psychotropic or other intoxicating substances, unless the Insured was a passenger of public transport (including taxi).
2. The below shall not be considered as the Accident and/or Insured Event:
 - 2.1. harm to health caused by treatment or intervention carried out or ordered to be carried out by the Insured, except in cases where the intervention or medical treatment was necessary due to the Accident covered by the Contract and prescribed by a physician;
 - 2.2. harm to health as a result of infection, except in cases where the pathogen has entered the body through an injury as a result of the Accident covered by the Contract. Injuries resulting from the Accident shall not include skin or mucosal injuries which are insignificant in themselves, but through which the pathogen has straight away entered or will later enter the body. This restriction shall not apply in the case of tetanus and rabies. Infections that have entered the Insured's body while receiving medical care are subject to Clause 2.1 of this Annex to the T&Cs;
 - 2.3. alcohol and/or other intoxicant poisoning, food poisoning;
 - 2.4. insect bites, tick-borne encephalitis, except in cases where the Insured has completed a full course of encephalitis vaccination within the terms and under the procedures specified;
 - 2.5. AIDS and HIV, regardless of the cause and type of infection;
 - 2.6. abdominal hernias caused by weight lifting;
 - 2.7. intervertebral disc injuries, spondylosis, discogenic radiculitis, brain haemorrhage, except in cases where the cause was the Accident covered by the Contract;
 - 2.8. pathologic fractures – bone fractures as a result of a disease that has caused a decrease in bone strength;
 - 2.9. re-fractures – bone fractures occurring at the initial fracture site due to incomplete healing;
 - 2.10. recurrent dislocations.
3. The Accident shall not be considered as Insured Event if it occurred during the suspension of the Contract or after termination of the Contract.
4. For the purposes of these T&Cs, the Death, Permanent disability or Bone fractures and injuries shall not be considered the Insured Event if any of them are consequence of the Accident related to profession, occupation, hobby, sport, health condition which were not disclosed to the Insurer, but which were required to be disclosed prior to the conclusion of the Contract.