

ERGO Life Insurance SE Eesti filiaal

Special Terms & Conditions of ERGO Life Insurance



Dear customer,

In these Special Terms & Conditions of Life Insurance, we explain the principles that guide us in the provision of services to you.

In addition to these Terms & Conditions, the General Terms & Conditions of ERGO Life Insurance Services also apply to your relationship with us. In the case of any conflicts between these terms and conditions, on one side, and the general terms and conditions, on the other side, these terms and conditions will prevail.

All terms and conditions can be found on our website: www.ergo.ee

The Terms & Conditions that apply to a particular service and insurance contract are stated in the insurance policy.

Please take your time and read the insurance terms and conditions carefully. Please contact us on info@ergo.ee if you have any questions.

We're happy to help you.

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1. Who do we insure?

- 1.1 The insured person is the natural person specified in the insurance contract by their name. The age of the insured person in the contract can be from 18 to 75 years.
- 1.2 The beneficiary is the person named on the policy. If the beneficiary is not named or the beneficiary died before the insurance indemnity is paid out, we will pay the insurance indemnity to the heir(s) of the insured person.

2. What does the insurance cover?

- 2.1 We consider the following as insured events:
 - 2.1.1 the death of the insured person as a result of sickness or accident during the period of insurance cover, except in the cases provided for in points 16 and 17 of the General Terms & Conditions of Life Insurance Services and point 2.2 of these Insurance Terms & Conditions;
 - 2.1.2 the insured person is declared dead by a court, if the date of death of the insured person, as stated in the enforceable court decision, falls within the period of validity of the insurance cover.
- 2.2 The declaration of the insured person as missing by a court is not considered an insured event by us.
- 2.3 We indicate the insured person's sum insured on the policy and this may change according to the rules agreed in the insurance contract.

3. What should you do if an insured event occurs?

- 3.1 Notify us in writing of the insured event as soon as possible, but no later than 30 days after the death of the insured person or 30 days after the date on which the court decision establishing the death of the insured person takes effect.
- 3.2 In the event of the death of the insured person, provide us with the following information:
 - 3.2.1 a notice of claim;
 - 3.2.2 death certificate;
 - 3.2.3 a document confirming entitlement to insurance indemnity (inheritance document, court decision) if the beneficiary is not named in the insurance contract;
 - 3.2.4 other documents requested by us that are important for identifying the circumstances of the insured event.
- 3.3 You will be responsible for any costs associated with obtaining documents proving the insured event.

4. What are the principles of indemnification?

- 4.1 We will pay out the insurance indemnity if the insured person dies during the period of validity of the insurance contract and this is an insured event. The amount of the insurance indemnity is the sum insured at the time of the insured person's death.
- 4.2 We pay out the insurance indemnity to the beneficiaries named in the insurance contract. If the beneficiaries are not specified in the insurance contract, we pay the insurance indemnity to the heirs of the insured person.
- 4.3 If you have increased the sum insured and the insured person commits suicide within the first two (2) years after the increase, we will pay out an insurance indemnity equal to the sum insured before the increase.