

ERGO Life Insurance SE Eesti filiaal

Terms and conditions of ERGO cancer insurance



Dear customer,

In these Terms & Conditions of ERGO Cancer Insurance, we explain the principles that guide us in the provision of services to you. You can choose the cancer insurance as an extra cover when taking out ERGO life insurance if you have chosen one or both of the following basic insurances: life insurance, accident insurance.

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 18 to 70 years. The insurance cover also extends automatically to the insured person's biological and adopted children (incl. the children who are borne/adopted during the term of the contract) of 0-17 years of age.
- 1.2 The insured person or his or her heirs are the beneficiary. In the case of an insured child, the beneficiary is the insured person.

2. What does the insurance cover?

- 2.1 The sum insured is the amount indicated in the policy, which serves as a basis for the calculation of the insurance indemnity payable by us to the beneficiary in the case of an insured event. We do not reduce the sum insured by the indemnity paid out on the basis of clauses 2.4.2–2.4.3. If we pay out the entire sum insured as a lump sum under point 2.4.1, the cancer insurance cover will end.
- 2.2 The amount automatically applicable to a child is 50% of the sum insured as indicated in the policy, but no more than €25,000 per child.
- 2.3 The waiting period is six months from entry into force of the insurance contract. If the sum insured is increased, we will apply the waiting period to the increased sum insured. The insurance cover is not valid during the waiting period, i.e. if the insured person is diagnosed with a malignant neoplasm in the period from entry into force of the insurance contract to the end of the waiting period, we will not pay the insurance indemnity.
- 2.4 The insured event is a malignant neoplasm that the insured person is diagnosed with in the insurance period during the term of the insurance cover and which has been identified by examinations and confirmed by a council of doctors. Based on the specific diagnosis of the disease, we pay insurance indemnity as a percentage of the sum insured as follows:

2.4.1 In the event of malignant invasive neoplasms, we indemnify 100% of the sum insured. (Explanation: the diagnoses of the diseases in version 10 of the International Classification of Diseases (ICD-10, available at <https://rhk.sm.ee>) are with the codes C00-C97. This disease group also includes haematopoietic malignancies such as leukaemia and lymphoma, and, as an exception, D46 myelodysplastic syndrome.)

In the event of the following cases, we do not pay insurance indemnity at the rate of 100% of the sum insured:

- preinvasive and in situ forms of malignant neoplasms;
- non-melanoma skin neoplasms;
- early stages of prostate cancer in men;
- early stages of papillary and follicular thyroid cancer;
- malignant neoplasms diagnosed only based on malignant cells in body fluids.

2.4.2 In the event of early cancer cases, i.e. preinvasive malignant neoplasms, we indemnify 20% of the sum insured:

- all forms of malignant neoplastic diseases that have not spread from their primary sites further;
- in situ diseases, D01-D09 based on ICD-10. This also covers melanoma in situ;
- primary prostate cancer in men at the stage of T1aN0M0, T1bN0M0, T2aN0M0, which has been treated only with a radical surgery;
- papillary and follicular thyroid cancer at the stage of T1aN0M0 and T1bN0M0. (Explanation: early cases are evaluated based on the TNM classification of AJCC (American Joint Committee on Cancer VII).)

In the event of the following cases, we do not pay insurance indemnity at the rate of 20% of the sum insured:

- benign tumours;
- tissue changes or dysplasias and monitoring thereof if malignancy is suspected
- neoplasms of uncertain or unknown behaviour;
- cases of skin neoplasms other than melanoma.

2.4.3 In the event of invasive non-melanoma skin neoplasms, we indemnify 10% of the sum insured. (Explanation: skin neoplasms such as basal cell carcinoma and squamous cell carcinoma of the skin, dermatofibrosarcoma protuberans.)

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

- 3.1 Notify us of the diagnosis given to the Inured Person immediately, but no later than 30 days after the diagnosis, and provide us with the following information:
 - 3.1.1 a notice of claim;
 - 3.1.2 your (and the child's if the diagnosis was given to the child) identity document;
 - 3.1.3 the medical records to prove your illness: medical history of the diagnosis of the disease, its course, tests, treatment and operations performed;
 - 3.1.4 other documents requested by us that are important for identifying the circumstances of the insured event.
- 3.2 We have the right to refer you for further medical examinations or a medical check-ups to determine our liability for payment.
- 3.3 We have the right to ask the doctors and medical institutions that have treated you for further information to establish whether an insured event occurred.

4. What are the principles of indemnification?

- 4.1 Upon the occurrence of an insured event, we pay out the insurance indemnity to the beneficiary as a lump-sum payment.