

## **SPECIAL CONDITIONS FOR REGULAR INCREASE OF INSURANCE PREMIUMS AND SUMS INSURED**

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The special conditions for regular increase of insurance premiums and sums insured shall apply together with the general conditions of life insurance contracts of ERGO Life Insurance SE Eesti filiaal and the relevant special conditions.

### **1. Increase of insurance premiums**

- 1.1. Insurance premiums of the main insurance shall be increased in each subsequent insurance year by the percentage agreed in the contract (at least by 5%, at a maximum by 10%), which shall be calculated based on:
  - 1.1.1. The annual premium of the first insurance year (linear increase, L)  
or
  - 1.1.2. The annual premium of the previous insurance year (progressive increase, P).
- 1.2. The policyholder shall be entitled to demand at any time the increase of the percentage agreed in the contract. The consent of the insurer is required to establish a higher percentage than agreed or to add these special conditions.
- 1.3. If a right arises for the policyholder to receive indemnity on the basis of additional insurance of incapacity for work, regular increase of sums insured shall end as of the beginning of the next insurance year.

### **2. Term for increase of insurance premiums**

- 2.1. Insurance premiums shall be increased at the beginning of each subsequent insurance year.
- 2.2. If the insured person is older than 65 years at the end of the agreed insurance period, the last increase of the insurance premiums shall take place when the insured person attains 55 years of age. For the purposes of these special conditions, the age of the insured person shall be deemed to be a difference

between the calendar year when the premiums are increased and the year of birth of the insured person.

- 2.3. At the latest two weeks before each increase of insurance premiums, the insurer shall send a notice to this effect. The obligation to pay increased insurance premiums shall enter into force as of the date of the increase.

### **3. Increase of sums insured**

- 3.1. Upon increasing the sums insured, account shall be taken of the estimated age of the insured person at the time of increase, the remaining time for payment of insurance premiums and the prior agreed additional fee for a risk. The sum insured shall not increase in proportion to an increase in the insurance premium.
- 3.2. If the contract includes any additional insurance, the additional payments made on the basis of additional insurance shall not be increased, unless so specifically agreed upon.
- 3.3. Increase of the sum insured related to increase of the insurance premiums shall take place without a new assessment of the insurance risk.

### **4. Waiver of increase of insurance premiums**

- 4.1. The policyholder shall be entitled to waive an increase of the insurance premiums and sums insured, notifying the insurer thereof at the latest one month after expiry of the deadline for increase.  
The insurer shall notify the policyholder of the right of waiver in each notice of increase of the insurance premium.
- 4.2. If the policyholder waives an increase in two consecutive years, the policyholder shall not be entitled to further regular increase. Any further increases may take place only upon the consent of the insurer.