

# Cancer Insurance

Insurance Product Information Document  
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# ERGO

This Information Document provides a general overview of ERGO cancer insurance. The Information Document does not reflect the insurance contract terms and conditions based on your insurable interest and requirements. The terms and conditions of the contract can be found in other documents, such as the offer, the terms and conditions of insurance and the policy.

## What is this type of insurance?

Cancer insurance is the voluntary insurance meant for supporting the need for treatment of a malignant disease. The purpose of the voluntary cancer insurance is to pay indemnity in the case of a diagnosed malignant disease to the extent set out in the insurance contract.



### What is insured?

- ✓ In the event of **malignant invasive neoplasms**, we indemnify 100% of the sum insured.
- ✓ In the event of **early, i.e. preinvasive, malignant neoplasms**, we indemnify 20% of the sum insured.
- ✓ In the event of **invasive non-melanoma skin neoplasms**, we indemnify 10% of the sum insured.
- ✓ The insurance cover also extends automatically to the insured person's minor children and the sum insured in the case of children is 50% of the sum insured as chosen by the insured person.



### What is not insured?

- ✗ benign neoplasms
- ✗ tissue changes or dysplasias and monitoring thereof if malignancy is suspected
- ✗ neoplasms of uncertain or unknown behaviour



### Are there any restrictions on cover?

- ! Provision of false information upon entry into an insurance contract may result in the reduction of the insurance indemnity or waiver of payment thereof.



### Where am I covered?

- ✓ The insurance is valid worldwide.



### What are my obligations?

- Upon entry into an insurance contract, provide correct and complete information about current or former health problems, e.g. information about the current complaints, chronic diseases and previous treatment.
- Notify the insurer of changes in contact details.
- Notify the insurer of an insured event, calling +372 610 6500, sending an e-mail to kahju@ergo.ee or completing a claim notice on the website of ERGO.
- In the case of an insured event, submit necessary documents that confirm medical examinations and diagnosis of the disease.
- Pay insurance premiums by the prescribed time.



### When and how do I pay?

The insurance premium must be paid in the amount and by the date specified in the insurance contract.

- If the insurance contract contains an agreement of payment of the premium in instalments, the instalments must be paid in the amount and by the date specified in the policy.



## When does the cover start and end?

- The cover starts after entry into the insurance contract and expiry of the waiting period indicated in the insurance contract.
  - The cover ends if the insurer has paid out 100% of the sum insured as a lump-sum payment.
  - The cover under an insurance contract entered into for a specified term ends after expiry of the insurance period unless the insurance contract has been extended for the next period.
  - The cover ends if the policyholder or insurer terminates the insurance contract.
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## How do I cancel the contract?

The insurance contract can be terminated by agreement between the parties.

- To terminate the contract, a written petition must be filed with the insurer by e-mail or in the insurer's office.  
Advance notice of at least one month must be given of termination of an insurance contract entered into for an unspecified term.
- The insurer has the right to ordinarily cancel a cancer insurance contract entered into for an unspecified term within the first three years, notifying thereof at least one month in advance.
- More detailed procedure for termination of the insurance contract is set out in the terms and conditions of insurance.