

ERGO Life Insurance SE Eesti filiaal

Terms & Conditions of ERGO Hospital Day Fee Insurance

Unocal translation. In case of differences in interpretation of following document,
the Estonian text will be regarded as the original



Dear customer,

In these Terms & Conditions of Supplementary Hospital Day Fee Insurance, we explain the principles that guide us in the provision of services to you. You can choose the supplementary hospital day fee 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 when the contract is entered into can be 0 to 69 years.
- 1.2 The insured person is the beneficiary.

2. What does the insurance cover?

- 2.1 We consider your hospitalisation an insured event if it is caused by your illness or an accident that happened to you.
- 2.2 The waiting period is the period from the start of the insurance period during which we will not pay an indemnity for an insured event, unless the insured event is the result of an accident involving you. The waiting period is 60 days from the start of the insurance period.
- 2.3 Hospitalisation is your continuous stay in hospital for at least 24 hours for medically justified treatment required because of an illness or accidental injury.
- 2.4 An illness is a physical or mental condition that requires hospital treatment for medical reasons.
- 2.5 An accident is a sudden and unforeseeable event that occurs against your free will as a result of which an external and/or violent force causes damage to your health.
- 2.6 For the purposes of these Terms & Conditions, a hospital is a medical institution which, under the terms of the relevant licence, provides active medical care 24 hours a day and has at least 50 beds.

3. What is not covered (exclusions)?

- 3.1 We will not pay out the insurance indemnity in the following cases:
 - 3.1.1 Events not covered under our General Terms & Conditions of Life Insurance services (general exclusions).
 - 3.1.2 **Previous state of health.** Hospitalisation caused by your state of health and/or related condition, which existed or was foreseeable before the contract was entered into and for which you were advised or treated or of which you were aware or should have been aware before the contract was entered into.
 - 3.1.3 **Dentistry.** Hospitalisation caused by dental conditions other than facial trauma.
 - 3.1.4 **Pregnancy.** Hospitalisation caused by pregnancy, childbirth, abortion, miscarriage, infertility or other obstetric care.
 - 3.1.5 **Prophylactics.** Hospitalisation caused by periodic prophylactic or other medical examinations not related to planned or emergency hospitalisation for an injury or illness, as well as treatment in a sanatorium and/or rest home.
 - 3.1.6 **Epilepsy, parkinsonism, Alzheimer's disease, mental illness.** Hospitalisation caused by epilepsy, parkinsonism, Alzheimer's disease, nervous disorders, psychiatric or mental illness or episodes of illness or treatment in a mental hospital or a nursing home or children's care centre.
 - 3.1.7 **Cosmetic treatment or plastic surgery.** Hospitalisation caused by cosmetic treatment or plastic surgery.
 - 3.1.8 **AIDS.** Hospitalisation directly or indirectly resulting from or related to an infection associated with HIV seropositivity or AIDS or any other condition or syndrome similar to or related to HIV seropositivity or AIDS; or a medical condition or disease directly or indirectly caused by any of the above infections, conditions or syndromes.
 - 3.1.9 **Alcohol, drunk driving.** Hospitalisation caused by a condition that is the result of and/or follows the alcohol dependence syndrome, as well as treatment for a medical condition that is causally or directly related to an alcohol dependence syndrome. Hospitalisation following accidents caused by drunk driving.

- 3.1.10 **Drug addiction and drug or substance abuse.** Hospitalisation caused by drug addiction or drug or substance abuse, or for treatment which follows drug addiction or drug or substance abuse, including treatment for a medical condition which is causally or directly related to drug addiction or drug or substance abuse.
- 3.1.11 **Self-aggressive behaviour, sexually transmitted diseases, epidemics.** Hospitalisation caused by self-aggressive behaviour, including poisoning, and sexually transmitted diseases, as well as officially declared epidemics.
- 3.1.12 **Physical disabilities.** Hospitalisation caused by congenital disability, deformity or birth trauma.
- 3.1.13 **Accidents involving aircraft.** Hospitalisation caused by accidents that happened when you were flying in a unpowered aircraft; as well as for accidents that happen during commercial flights when you were acting as the pilot or any other member of the crew.
- 3.1.14 **Armed forces operations.** Hospitalisation caused by your service in armed organisations or participation in operations against criminals, terrorists, etc., which are planned or directed by civilian or military structures.
- 3.1.15 **Natural disasters.** Hospitalisation caused by an avalanche, earthquake, volcanic eruption or other natural disaster.
- 3.1.16 **Occupational accidents.** Hospitalisation caused by occupational accidents involving insured persons working in slaughterhouses, foundries, shipbuilding, quarrying, on oil rigs, underground or on docks or scaffolding above first floor level, work with blast furnaces, use explosive substances.

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

- 4.1 Notify us of the insured event immediately, but no later than 30 days after the start of hospitalisation, and provide us with the following information:
 - 4.1.1 a notice of claim;
 - 4.1.2 your identity document;
 - 4.1.3 medical records to prove your hospitalisation: medical history of the diagnosis of the disease, its course, tests, treatment and operations performed;
 - 4.1.4 certificate of incapacity for work;
 - 4.1.5 other documents requested by us that are important for identifying the circumstances of the insured event.
- 4.2 We have the right to refer you for further medical examinations or a medical check-ups to determine our liability for payment.
- 4.3 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.

5. What are the principles of indemnification?

- 5.1 The hospital day fee is the insurance indemnity. The hospital day fee is the amount we pay for one day of hospital treatment (hereinafter the Treatment Day). We will indicate the amount of the hospital day fee on the insurance policy.
- 5.2 We will calculate the amount of the insurance indemnity by multiplying the hospital day fee by the number of days of treatment, minus the deductible period. We pay indemnity for a maximum of 182 treatment days a year, regardless of the number of insured events.
- 5.3 The deductible period is the period from the first day of treatment for which we do not pay any indemnity. The deductible period is one day, unless otherwise agreed by us in the insurance policy.