

ERGO Life Insurance SE Eesti filiaal

# Terms & Conditions of ERGO Disability Insurance



Dear customer,

In these Terms & Conditions of Disability 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](http://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](mailto: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 An insured person is the natural person, specified by name in the contract, with respect to whom the risk of disability has been insured (hereinafter also referred to as you). The age of the insured person when the contract is entered into can be 18 to 64 years. The cover is valid until the insured person reaches the age of 65.
- 1.2 The insured person is the beneficiary.

## 2. What does the insurance cover?

- 2.1 With the disability insurance, we insure you against sudden and unforeseeable loss of capacity for work. In the case of an insured event, we will pay you the amount agreed in the insurance contract.
- 2.2 An insured event is a medically documented illness or injury that occurred for the first time during the period of insurance and caused your disability.

### Explanation

We will only treat your disability as an insured event, we do not consider partial disability as an insured event.

- 2.3 Disability must be determined for at least 12 consecutive months. Disability is determined on the basis of the legislation of the Republic of Estonia regulating the relevant field. The assessment does not take into account the labour market situation, your profession, occupation, hobbies or lifestyle.

### Explanation

The Estonian Unemployment Insurance Fund assesses the capacity for work on the basis of current legislation.

- 2.4 A continuous 12-month period may be made up of separate periods of 6 months, provided that they continue without interruption or that the interruption does not exceed 30 calendar days.
- 2.5 Disability must be ascertained within 3 years of the occurrence of the insured event.

## 3. What is not covered (exclusions)?

- 3.1 We will not pay out the insurance indemnity if your disability was caused by:
  - 3.1.1 an event not covered under our General Terms & Conditions of Life Insurance services (general exclusions);
  - 3.1.2 attempted suicide or damage to health deliberately caused to oneself;
  - 3.1.3 suffering from AIDS or carrying HIV;
  - 3.1.4 service in the defence forces or alternative service, unless we have agreed otherwise in the insurance contract.
- 3.2 We will not pay the insurance indemnity if the disability has occurred within six months of the start date of the initial insurance period (unless it is the result of an accident which is unexpected and beyond your control). The above condition also applies if the sum insured is increased, in respect of the increased sum insured.
- 3.3 We will not pay the insurance indemnity if the disability was caused by an event that occurred while cover was suspended or expired.

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

- 4.1 Notify us immediately if your disability is ascertained and provide us with the following information:
  - 4.1.1 a notice of claim;
  - 4.1.2 your identity document;
  - 4.1.3 the resolution on the assessment of your capacity for work and medical expert opinion;
  - 4.1.4 the decision of a court, police or other investigating authority if the cause of the disability relates to a misdemeanour or a criminal offence;
  - 4.1.5 other documents requested by us that are important for identifying the circumstances of the insured event.

## **5. What are the principles of indemnification?**

- 5.1 In the case of an insured event, we will pay out the sum insured as a lump sum.
- 5.2 The cover ends after the insurance indemnity has been paid out.