

LIFE INSURANCE PRICE LIST 20-1NTL

This document has been adopted pursuant to article 30 of Life Insurance Terms and Conditions No.NTL20
Valid as of 23.03.2020

1. Insurance premiums

Amounts of insurance premiums and the payment schedule for insurance premiums are fixed in the invoice-offer, if such shall be issued before the policy conclusion, and in the insurance policy.

Amounts of Insurance premiums depend on the sums insured, health status, risk degree and age of the insured person (-s). First insurance premium is calculated based on each Insured's age on the day when insurance application is received by the Insurer. Subsequent insurance premiums are calculated according each Insured's age at the start of each premiums payment period.

2. Limitations

2.1.	Life insurance amount	Minimum amount: 1 000 EUR
2.2.	Supplementary insurance accidental disability cover	Maximum amount: 100 000 EUR per Insured
2.3.	Supplementary insurance accidental trauma cover	Maximum amount: 30 000 EUR per Insured
2.4.	Supplementary insurance accidental death cover	Maximum amount: 100 000 EUR
2.5.	Supplementary insurance critical illness cover	Maximum amount: 100 000 EUR per Insured
2.6.	Minimum policy period	1 year
2.7.	Age limits of Insured Person and insurance period	<p>The age of the Insured Person at the time of conclusion of the contract shall be at least 18 years.</p> <p>The age of the Insured Person at the time of expiry of the contract shall not be more than 70 years.</p> <p>If supplementary Critical illnesses cover is chosen in the contract, it expires from the next premiums payment period after 66th birthday of the Insured Person.</p> <p>The insurance period can be in full years only.</p>
2.8.	Supplementary insurance for children	<p>In addition to adult Insured Person up to 4 children could be added to the Insurance Contract.</p> <p>It is possible to choose any of the following supplementary insurance covers for each child: accidental disability, accidental trauma or critical illness.</p> <p>The age of a child at the time of conclusion of the contract shall be at least 2 months and less than 18 years.</p> <p>Validity of insurance coverage for a child expires at the end of insurance period or from the next premiums payment period after child's 26th birthday, whichever is earlier.</p>

Mandatum Life Insurance Company Limited Estonian Branch has a right to make the amendments to the Price List during the time of validity of insurance contract by giving a notice to the Policyholder according to the procedure provided in Terms and Conditions.