

TERM LIFE INSURANCE PRICE LIST (TLI'18)

This document has been adopted pursuant to article 28 of **Term Life Insurance Terms and Conditions** No 18.

Valid as of 01.01.2018

1. Insurance premium and fees included in premium

Amount of insurance premium and the schedule for premium payment are fixed in the invoice offer, if such shall be issued before the policy conclusion, or in the insurance policy.

Amount of Insurance premium depends on the sum insured; age, health status and risk degree of the insured person.

Amount of Insurance premium is fee for certain life insurance and supplementary cover during policy period indicated in insurance policy.

	Type of fee	Amount of fee
1.1	Supplementary fee on insurance premium paid more often than once a year	3% of annual premium in case of semi-annual payment 4% of annual premium in case of quarterly payment 6 % of annual premium in case of monthly payment
1.2	Fee from current insurance year prepaid premiums in case of termination of the insurance contract	10% of prepaid premiums, minimum sum refunded shall be no less than 1 euro

2. Fees for additional activities

2.1	Change of beneficiary, change of contact details, change of name, issuing of a policy duplicate	0 EUR
2.2	Amendment of the premium payment regularity or any other amendment that affects the payable insurance premium amount, replying to special inquiries	5 EUR per each time (to be paid in addition to the insurance premium payments)

3. Limitations

3.1	Minimum life insurance sum insured	6 000 EUR
3.2	Maximum limit for the amount of the supplementary insurance critical illness cover	300% of the life insurance sum insured and 100 000 EUR
3.3	Maximum limit for the amount of the supplementary insurance accidental death cover	200% of the life insurance sum insured
3.4	Maximum limit for the amount of the supplementary insurance accidental disability cover	300% of the life insurance sum insured and 100 000 EUR
3.5	Maximum limit for the amount of the supplementary insurance accidental trauma cover	300% of the life insurance sum insured and 30 000 EUR
3.6	Minimum policy period	1 year
3.7	Age limits of insured person	The age of the insured person at the time of conclusion of the contract shall be at least 18 years The age of the insured person at the time of expiry of the contract shall not be more than 65 years.

Mandatum Life Insurance Company Limited Eesti filiaal 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.