

LIFE INSURANCE PRICE LIST 19-1NTL

This document has been adopted pursuant to article 29 of Life Insurance Terms and Conditions No.NTL19
Valid as of 01.11.2019

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. First insurance premium is calculated based on Insured's age on the day when insurance application is received by the Insurer. Subsequent insurance premiums are calculated according 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
2.3.	Supplementary insurance accidental trauma cover	Maximum amount: 30 000 EUR
2.4.	Supplementary insurance accidental death cover	Maximum amount: 100 000 EUR
2.5.	Supplementary insurance critical illness cover	Maximum amount: 100 000 EUR
2.6.	Minimum policy period	1 year
2.7.	Age limits of Insured Person and insurance period	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 70 years. If supplementary Critical illnesses cover is chosen in the contract, it expires from the next premiums payment period after 66 th birthday of the Insured Person. The insurance period can be in full years only.

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.