

Accident insurance

Insurance product information document ERGO Insurance SE

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ERGO

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The insurance product information document provides a general overview of the insurance product. The information document does not reflect the specificities that depend on the customer's choice. Comprehensive information on the insurance contract to be concluded is provided in other documents, insurance terms and conditions, offer and policy.

What is this type of insurance?

Accident insurance is voluntary insurance. The purpose of accident insurance is to alleviate the economic concerns of the insured person and/or his or her close persons in the event of an unexpected accident which causes the deterioration of health or death of the insured person.



What is insured?

- ✓ The life and health of the insured person in the event of an accident, according to the insurance option chosen at the time of conclusion of the contract
- ✓ We compensate for:
 - ✓ permanent disability benefit – provides the best ways to alleviate financial concerns for a longer period of time
 - ✓ medical expenses reimbursement – compensates for reasonable and justified medical expenses incurred as a result of an accident, which are not reimbursed by the Estonian Health Insurance Fund
 - ✓ daily allowance benefit – compensates for loss of income for each treatment day of incapacity for work, regardless of whether you are on home or hospital treatment
 - ✓ trauma benefit – provides one-time indemnity in case of temporary health damage
 - ✓ death benefit – intended to alleviate the economic concerns of the close persons of the insured person in the event of his or her death
- ✓ Agreed insurance covers and sums insured are stated on the policy



What is not insured?

The following is not insured:

- ✗ person with a physical or mental disability who needs care or supervision
- ✗ aerial sports (including bungee jumping and parachuting), boxing (including kickboxing, Thai boxing, etc.), alpinism and other forms of mountaineering, speed and downhill skiing, alpine skiing on slopes without tracks or outside ski runs, rafting
- ✗ members of the crew of an aircraft or persons performing high-risk tasks in the armed forces, persons on compulsory or active service or on a military mission



Are there any restrictions on insurance cover?

For example, the following is not compensated:

- ! damage related to the wish of the insured person to cause health damage or death to him or herself
- ! damage caused by the person's health condition or previous illness or their treatment (e.g. stroke, epileptic seizure, etc.)



Where am I covered?

ERGO accident insurance applies worldwide

We will reimburse the cost of treatment on the basis of invoices from a national, municipal or private medical institution or rehabilitation centre registered in Estonia



What are my obligations?

- I present accurate information for the conclusion of an insurance contract. For example, information that I am working in particularly dangerous and difficult situations, I am staying in a war zone, I am engaging in a dangerous hobby
- I will inform ERGO if the information provided changes after the conclusion of the insurance contract
- I pay the insurance premium and explain the nature of the contract to the insured
- I will act reasonably during the validity of the contract to prevent causing damage
- In the event of an insured event, I will do everything possible to prevent increase in damage
- If an insured event has occurred, I will contact a doctor and follow the doctor's instructions



When and how do I pay?

- An insurance premium is payable in the amount and by the term indicated on the insurance policy.
 - If payment in instalments has been agreed upon in the insurance contract, the second and subsequent instalments of the insurance premium must be paid in the amount and by the term indicated on the policy.
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When does the cover start and end?

- The cover shall begin after conclusion of the insurance contract on the date specified on the policy.
 - Insurance cover shall be terminated after the expiry of the period if the insurance contract has not been renewed for the following period. Insurance cover may also be terminated before the end of the period if the contract ends or is terminated before that. For example, an insurer may terminate the contract if the periodic payment of the insurance remains unpaid despite reminders.
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How do I cancel the insurance contract?

- An insurance contract may be terminated at the expiry of the insurable interest, after the occurrence of the insured event and upon agreement between the parties.
- You have to submit an application for termination of the contract to the insurer.
- If I enter into an indefinite insurance contract, I must inform ERGO of the wish to terminate the contract before the end of the annual insurance period.
- The procedure for terminating an insurance contract and the time limits for prior notification are specified in the insurance terms and conditions.
- If I wish to terminate my contract, I can inform ERGO by e-mail, in ERGO e-office, or by contacting ERGO office.