

# TERM LIFE INSURANCE PRICE LIST

## (TLI'16)

This document has been adopted pursuant to article 28 of **Term Life Insurance Terms and Conditions No 16**  
Valid as of 18.01.2016

### 1. Insurance premium and fees included in premium

Amount of insurance premium and the schedule for premium payment are fixed in invoice offer and/or 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 the policy period indicated in the 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 prepaid premiums in the current insurance year in the 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	Issuing of a policy duplicate and copies of other documents pertaining to the insurance contract as well as replying to special inquiries and changing of beneficiaries	Insurer shall have the right to ask 6 euro per each time (to be paid in addition to the insurance payments)
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### 3. Limitations

3.1	Minimum life insurance sum insured (Supplementary Insurance Terms and Conditions TL'16)	6 000 euros
3.2	Maximum sum insured for <b>accidental death</b> (Supplementary Insurance Terms and Conditions AD'16)	200% of the life insurance sum insured
3.3	Maximum sum insured for <b>accidental disability</b> (Supplementary Insurance Terms and Conditions ADB'16)	300% of the life insurance sum insured and 100 000 euros
3.4	Maximum sum insured for <b>accidental trauma</b> (Supplementary Insurance Terms and Conditions AT'16)	300% of the life insurance sum insured and 30 000 euros
3.5	Maximum sum insured for <b>critical illnesses</b> (Supplementary Insurance Terms and Conditions CI'16)	300% of the life insurance sum insured and 100 000 euros
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 Baltic SE has a right to make the amendments to the price list during the validity period of the insurance contract by giving a notice to the Policyholder according to the procedure provided in Terms and conditions.