

# Optimi Personal Insurance

## Attachment to product description – Cover for critical illnesses

Valid as of 15 September 2022

In case of a critical illness, it is important to quickly receive the best possible treatment. When a cover for critical illnesses is attached to the insurance, it is also financially possible to arrange things and be treated. The most critical illnesses and procedures entitle to compensation: cancer, coronary artery bypass surgery, myocardial infarction, kidney failure, MS disease multiple sclerosis, cerebral palsy as well as organ or bone marrow transplant.

Key contents of and restrictions to the illnesses and procedures entitling to compensation:

**Cancer:** Compensable cancer means malignant tumours. Diseases to be compensated as cancer do not include, for example, pre-cancerous conditions, carcinomas in situ or early-stage cancers, or tumours associated with an HIV infection.

**Coronary artery bypass surgery:** Open heart surgery where an established constriction or occlusion of the coronary artery is bypassed using an artery transplant is compensable. Angioplasty, for example, is not compensable.

**Myocardial infarction:** The first myocardial infarction of the insured that has been diagnosed through examinations is compensable. A microinfarction, for example, is not compensated.

**Kidney failure:** Chronic kidney failure established through regular long-term dialysis treatment, or a kidney transplant is compensable.

**MS disease (Multiple sclerosis):** Multiple sclerosis established after a clear deterioration stage is compensable.

**Cerebral palsy:** A cerebral palsy caused by cerebral haemorrhage or a cerebral infarction caused by cerebral thrombosis and which causes a permanent neurological impairment corresponding to at least in deficiency class 6 is compensable (in accordance with Decision 1012/1986 of the Ministry of Social Affairs and Health). Events caused by an accident or external force, for example, are not compensable.

**Organ or bone marrow transplant:** Organ transplant surgery or being placed on an official

organ transplant waiting list for a heart, lung, liver, kidney or pancreas transplant or bone marrow transplant using blood stem cells is compensable. No other organ, tissue or cell transplants are compensated.

**The detailed illness-specific conditions for compensation and restrictions can be found in the Insurance Terms and Conditions.**

It is possible to freely choose the sum insured to a maximum of 100,000 euro. The sum insured is fixed, and an annual index adjustment will be made to it. The insurance will pay tax-exempt lumpsum compensation to the insured when the illness specified in the insurance policy terms and conditions is discovered or the procedure has been performed. The compensation will not decrease the reimbursement from KELA. The payment of compensation requires that the insured has applied for compensation during his or her lifetime within 30 days of the diagnosis or procedure at the earliest.

The use of tobacco products by the insured also influences the cover for critical illnesses premium. The insurance premium is cheaper for nonsmokers. The insurance policy terms and conditions define in more detail what is meant by the use of tobacco products. The insurance company must be notified of the start of use of tobacco products.

The cover can be granted to persons of 20–64 years of age. The cover for critical illnesses enters into force in accordance with the agreement 90 days after the signing of the application, provided that the insurance company accepts the application made and grants the cover. Unless otherwise stated by the insurance company, the cover will always be extended for the next 10 years after its 10-year validity period, provided that the cover for critical illnesses is offered by the company at the moment of continuation. The cover will continue without providing a health report on the terms and conditions of the cover at the moment of continuation. However, the cover will terminate at the latest on the insured's 65th birthday or when full compensation for the cover has been paid.