

Optimi Personal Insurance

Premiums valid from 1 January 2019

The insurance cover of life insurance, permanent injury, permanent disability and critical illnesses is EUR 10,000 in the tables in the price list. The cover can be taken in any amount, however, the amount of insurance cover for accidental death and permanent handicap insurance against accident may be a maximum of EUR 200,000. The life insurance cover for people under the age of 15 can be a maximum of EUR 5,000.

The daily allowance for temporary disability and hospitalisation insurance is EUR 10 (see the price list tables). For temporary disability the maximum coverage is EUR 800/day for one-year and EUR 400/day for two-years.

The maximum compensation for medical expenses insurance and medical expenses insurance in case of accident is EUR 62,800 and the maximum daily hospital fee is EUR 32.81.

The age of the insured as well as the selected insurance cover affect the insurance cover premiums.

The insurance premiums vary in accordance with the age of the insured during the validity of the insurance

A sample calculation of an insurance premium:

- Amount of cover in case of death EUR 20,000 see the table to determine the price for your age and multiply it by two.
- Daily allowance for temporary disability EUR 15 – see the table to determine the price for your age and multiply it by 1.5.

Optimi for accident only

Optimi accident insurance policies corresponding to the table below end at the latest when the insured turns 70.

TYPE OF INSURANCE	under 15 yrs	15 yrs or over
Accidental death		
Additional benefit for life insurance customer	4.89	4.89
No additional benefit for life insurance customer	5.50	5.50
Accidental temporary disability, benefit period 2 yrs.		
Deductible 90 days	–	16.46
Deductible 60 days	–	21.56
Deductible 30 days	–	32.59
Deductible 21 days	–	38.51
Deductible 9 days	–	50.27
Deductible 3 days	–	66.49
Accidental temporary disability, benefit period 1 yr.		
Deductible 90 days	–	15.32
Deductible 60 days	–	20.43
Deductible 30 days	–	31.46
Deductible 21 days	–	37.37
Deductible 9 days	–	49.14
Deductible 3 days	–	65.08
Hospitalisation insurance in case of accident		
Benefit period 2 yrs.	13.20	13.20
Benefit period 1 yr.	11.00	11.00
Medical expenses insurance in case of accident	8.90	31.63
Permanent handicap insurance against accident		
Under 15 yrs.	1.03	–
15 yrs.	–	1.68
16 yrs.	–	2.99
17 yrs.	–	4.30
18 yrs.	–	5.60
19 yrs.	–	6.91
Over 20 yrs.	–	7.56

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