

Pricelist

Applies to insurance agreements concluded from 01 03 2026 according to ERGO Universal Life Insurance Rules No. 027.

Deductibles from capital

Insurance agreement deductibles calculated from the accumulated capital value each month

Agreement conclusion deductible	24% of periodic insurance premiums set at the time of conclusion of the insurance agreement. Applied in the first, second and third year of insurance.
Administration deductible	EUR 2.80 and 0.025% of the accumulated capital value.
Insurance risk deductibles	Deductible amounts depend on the selected insurance coverages, personal data of the insured persons and valid insurance tariffs.

If the term of the insurance agreement is less than 10 years, the agreement conclusion deductible amount shall be proportionately reduced. If the term of the insurance agreement is less than 3 years, the agreement conclusion deductible shall be deducted monthly during the entire insurance period.

Deductible from single insurance premiums

Premium amount	Deductible amount
up to EUR 10 000.00	3%
EUR 10 000.01 to EUR 20 000.00	2%
EUR 20 000.01 to EUR 50 000.00	1%
EUR 50 000.01 and more	0.5%

Deductibles from additional insurance premiums

Not applicable.

Termination fee

The insurance agreement termination fee shall be 2% of the value of the accumulated capital, but not more than EUR 50.00. The termination fee shall be deducted from the accumulated capital value.