

What should I do in case of an insured event?



Report the event and submit documents by logging in to the authorized ERGO self-service (not later than within 30 days)



Report an event by logging in to the authorized ERGO **self-service portal** mano.ergo.lt.



If you are a policyholder –

<https://mano.ergo.lt/lt/prisijungti/> -> Mano sutartys (My contracts) -> Gyvybės draudimas ir taupymas (Life insurance and saving) -> Pasirinkite sutartį pagal kurią norite pranešti apie įvykį (Choose the contract under which the event is being reported) -> Registruoti įvykį (Register the event).



If you are an insured –

<https://mano.ergo.lt/lt/prisijungti/> -> Registruoti žalą (Register a claim) -> Gyvybės draudimo įvykis (Life insurance event). Enclose all the available documents related to the event.



You may submit additional documents for an already reported event online at:

<https://mano.ergo.lt/lt/prisijungti/> -> Pranešimai (Reports) -> Naujas pranešimas (New report) -> Choose the topic “Information on life insurance damage”.

Please indicate in the name field your claim or insurance contract/certificate number.



or report the event by submitting a completed report form (not later than within 30 days)



If you do not have a possibility to log in to the authorized ERGO self-service, please complete and sign a **Report form** corresponding to the event, which is available online at www.ergo.lt and choose: Įvykio registravimas (Registration of the event) -> Registruoti žalą -> (Register a claim) -> Gyvybės draudimo žalų pranešimų formos (Life insurance claim report forms)



[Accident report](#)



[Report on lost working capacity](#)



[Critical illness report](#)



[Report on death of the insured](#)



Please send a completed and signed **Report form** with the available medical and/or other documents (scanned/photographed in a quality manner):

- by e-mail gyvybes_zalos@ergo.lt indicating in the subject of the e-mail your insurance contract/certificate number
- by registered mail ERGO Life Insurance SE, Gyvybės žalų administravimo grupė (Life Claims Administration Group), Geležinio Vilko g. 6A, 03507 Vilnius.

Please note that you may send to us information by e-mail, but please be reminded that sending information with detailed personal data, including special category data (personal health data), by regular (unencrypted) e-mail is not secure. Therefore, to ensure security of your personal data, we recommend that you provide us with information having logged in to ERGO self-service mano.ergo.lt or sending it by registered mail.

If you need help to register an event, please contact ERGO insurance by calling:

 **1887** (or +370 5 2683 222 when calling from abroad). Minute price shall be charged according to your operator's tariffs.

What should I do in case of an insured event?



The following shall be presented in case of an accident:



A completed report on the event, having logged in to ERGO **self-service portal** mano.ergo.it.



A completed Accident Report with a consent to the processing of personal data.



Submission of the following additional documents would speed up the claims investigation process:

- Copies of personal medical records indicating the date of the event, describing injuries suffered by the insured, the diagnosis, tests, which were used in determining a diagnosis, the prescribed treatment and its duration.
- Descriptions of radiological examinations (e.g. X-ray, computed tomography, magnetic resonance imaging, ultrasound) or photographs, digital media with photographs.
- Having suffered soft tissue injuries, medical records shall indicate the length of the wound (if it was not specified, a photograph of the injuries suffered with a ruler placed nearby may be provided), treatment provided, and the degree and area of the damage (%) in case of burns.
- If there is an ongoing investigation by law enforcement authorities, or legal proceedings have been instituted regarding the event, a conclusion of the investigation of the event or a court decision could be enclosed.
- Documents from the medical institution which provided first medical aid.
- Epicrisis from medical history, if a person was treated in a hospital.
- In case of a dental trauma, a statement from the dentist about the injuries suffered during the trauma (specifying the extent to which the crown and / or the root of the tooth was damaged, description of dental X-rays, condition of teeth before the event and other data which the doctor finds important), and the treatment received.
- If you have been covered under the daily allowance insurance risk, submit a document certifying the fact that a certificate of incapacity for work was issued due to the accident. It can be obtained by logging in to your personal account on Sodra's self-service portal www.sodra.it.



Nota bene!

- If you are unable to report an event on ERGO **self-service portal**, please submit an Accident Report form with a consent to the processing of personal data. They shall be correct and completed in full, signed by handwriting, and have an indicated insurance contract/certificate number.
- Without having a consent of the insured person (his/her legal representative) to the processing of his/her personal data, we cannot process, analyse, evaluate, write inquiries to medical institutions and make a decision regarding the reported event.
- If the suffered insured person is a minor, the following documents shall be submitted:
 - a copy of his/her birth certificate, which is necessary for confirming the relationship, when writing inquiries to medical institutions;
 - details of a bank account opened in his/her name.
 If not possible:
 - If the suffered minor is under 14 years of age, a “Request to transfer an insurance indemnity to the account of the legal representative of the insured” may be completed;
 - if the suffered minor is 14 – 18 years old, he/she can complete and sign a free-form consent to have the insurance indemnity payable to him/her transferred to the bank account of one of his/her parents or guardians.

What should I do in case of an insured event?



The following documents shall be submitted in case of a critical illness:



A completed report on the event, having logged in to ERGO **self-service portal** mano.ergo.lt.



A completed Critical Illness Report with a consent to the processing of personal data.



Submission of the following additional documents would speed up the claims investigation process:

- Documents from medical institutions confirming the critical illness; detailed medical statements on the illness, its course, tests, treatment and surgeries performed.



Nota bene!

- If you are unable to report an event on ERGO **self-service portal** mano.ergo.lt, please submit a Critical Illness Report form with a consent to the processing of personal data. They shall be correct and completed in full, signed by handwriting, and have an indicated insurance contract/ certificate number.
- Without having a consent of the insured person (his/her legal representative) to the processing of his/her personal data, we cannot process, analyse, evaluate, write inquiries to medical institutions and make a decision regarding the reported event.
- If the suffered insured person is a minor, the following documents shall be submitted:
 - a copy of his/her birth certificate, which is necessary for confirming the relationship, when writing inquiries to medical institutions;
 - details of a bank account opened in his/her name.
If not possible:
 - If the suffered minor is under 14 years of age, a “Request to transfer an insurance indemnity to the account of the legal representative of the insured” may be completed;
 - if the suffered minor is 14 – 18 years old, he/she can complete and sign a free-form consent to have the insurance indemnity payable to him/her transferred to the bank account of one of his/her parents or guardians.

What should I do in case of an insured event?



The following documents shall be submitted in case of lost working capacity:



A completed report on the event, having logged in to ERGO **self-service portal** mano.ergo.it.



A copy of a certificate on the level of working capacity issued by the Disability and Working Capacity Assessment Office under the Ministry of Social Security and Labor.



A completed Report on Lost Working Capacity with a consent to the processing of personal data.



Submission of the following additional documents would speed up the claims investigation process:

- Detailed medical statements on reasons of lost working capacity, its onset, course and planned long-term persistence in the future.



Nota bene!

- If you are unable to report an event on ERGO **self-service portal** mano.ergo.it, please submit a Report on Lost Working Capacity form with a consent to the processing of personal data. They shall be correct and completed in full, signed by handwriting, and have an indicated insurance contract/certificate number.
- Without having a consent of the insured person (his/her legal representative) to the processing of his/her personal data, we cannot process, analyse, evaluate, write inquiries to medical institutions and make a decision regarding the reported event.



The following documents shall be submitted in case of death:



A completed Report on Death of the Insured with a consent to the receipt of information (a consent is necessary to write inquiries to medical institutions).



A copy of a document (marriage/ birth certificate, etc.) which certifies the relationship of the reporting person to the deceased (required when writing inquiries to medical institutions).



If there is an ongoing investigation by law enforcement authorities, or legal proceedings have been instituted regarding the event, - a copy of the conclusion of the investigation of the event or a copy of a court decision.



If the contract does not specify the beneficiary in case of death of the insured, - inheritance documents (certificate of inheritance right, certificate of the right of ownership of the surviving spouse), which indicate heirs to the insurance indemnity, and details of bank accounts of the heirs.



A copy of a document certifying death of the insured.



Available medical documents.



Nota bene!

- The submitted Report on Death of the Insured with a consent to the receipt of information shall be correct and completed in full, signed by handwriting, and have an indicated insurance contract/certificate number.