

Optimi Personal Insurance

Premiums valid from 1 April 2025

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 daily allowance for temporary disability 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 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	
Accidental death	
Additional benefit for life insurance customer	4.89
No additional benefit for life insurance customer	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
Permanent handicap insurance against accident	
18 yrs.	5.60
19 yrs.	6.91
Over 20 yrs.	7.56

Mandatum Life Insurance Company Limited

Postal address: P.O. Box 627, 00101 Helsinki.
Registered domicile and address,
Bulevardi 56, 00120 Helsinki, Finland.
Business ID 0641130-2. www.mandatum.fi

Age	Life insurance cover • Additional benefit for life insurance customers	Life insurance cover • No additional benefit for life insurance customers	Temporary disability Benefit period 2 years				Temporary disability Benefit period 1 year				Permanent disability	Critical illness	
			Deductible 90 days	Deductible 60 days	Deductible 30 days	Deductible 21 days	Deductible 90 days	Deductible 60 days	Deductible 30 days	Deductible 21 days		Non-smoking	Smoking
18	14.86	20.90	21.89	29.54	38.46	59.22	15.97	20.72	26.26	39.15	3.89	-	-
19	14.94	21.01	21.99	29.68	38.65	59.49	16.02	20.81	26.37	39.32	4.33	-	-
20	15.03	21.14	22.10	29.86	38.89	59.82	16.09	20.91	26.52	39.52	4.83	19.52	24.45
21	15.13	21.28	22.24	30.06	39.17	60.22	16.18	21.04	26.70	39.77	5.38	19.52	24.86
22	15.24	21.44	22.41	30.31	39.51	60.70	16.29	21.20	26.91	40.07	5.99	19.52	25.07
23	15.37	21.62	22.61	30.61	39.92	61.27	16.41	21.38	27.17	40.43	6.67	19.52	25.07
24	15.52	21.82	22.85	30.97	40.41	61.95	16.56	21.60	27.47	40.85	7.43	19.52	26.10
25	15.69	22.06	23.13	31.39	40.98	62.76	16.73	21.86	27.82	41.35	8.28	19.52	26.10
26	15.88	22.33	23.46	31.88	41.65	63.69	16.94	22.17	28.24	41.93	9.23	19.52	26.51
27	16.09	22.63	23.84	32.45	42.43	64.79	17.17	22.52	28.72	42.61	10.28	19.73	27.12
28	16.33	22.97	24.28	33.11	43.33	66.05	17.45	22.93	29.28	43.39	11.45	20.96	28.15
29	16.61	23.36	24.79	33.86	44.37	67.50	17.76	23.40	29.93	44.29	12.76	22.81	29.18
30	16.92	23.80	25.37	34.73	45.56	69.16	18.12	23.94	30.66	45.33	14.21	24.25	31.03
31	17.28	24.30	26.03	35.72	46.91	71.06	18.54	24.55	31.51	46.50	15.83	25.68	33.49
32	17.68	24.87	26.78	36.84	48.45	73.21	19.00	25.25	32.46	47.84	17.64	27.12	36.37
33	18.14	25.51	27.63	38.11	50.19	75.64	19.53	26.04	33.54	49.35	19.65	28.97	40.07
34	18.66	26.25	28.59	39.54	52.14	78.39	20.13	26.93	34.75	51.06	21.89	31.64	45.82
35	19.25	27.08	29.67	41.15	54.34	81.47	20.79	27.93	36.12	52.97	24.39	33.70	50.75
36	19.93	28.02	30.87	42.95	56.80	84.91	21.54	29.04	37.65	55.11	27.17	36.16	56.10
37	20.69	29.09	32.22	44.95	59.55	88.76	22.38	30.29	39.35	57.50	30.27	38.84	62.26
38	21.55	30.31	33.71	47.18	62.60	93.04	23.31	31.67	41.25	60.15	33.72	41.71	68.63
39	22.53	31.69	35.37	49.66	65.99	97.78	24.34	33.21	43.36	63.10	37.57	45.41	77.05
40	23.65	33.25	37.21	52.40	69.74	103.04	25.48	34.91	45.68	66.37	41.85	48.49	84.66
41	24.91	35.03	39.23	55.42	73.88	108.83	26.74	36.79	48.26	69.97	46.62	51.58	92.88
42	26.34	37.04	41.46	58.75	78.44	115.22	28.12	38.86	51.09	73.93	51.94	54.45	101.51
43	27.97	39.33	43.92	62.41	83.44	122.23	29.65	41.13	54.20	78.29	57.86	57.12	110.75
44	29.82	41.93	46.60	66.42	88.93	129.92	31.31	43.62	57.61	83.06	64.46	60.41	124.52
45	31.92	44.88	49.54	70.81	94.94	138.33	33.14	46.35	61.34	88.29	71.81	64.32	137.26
46	34.30	48.23	52.75	75.60	101.50	147.52	35.13	49.32	65.41	93.99	80.00	71.30	152.67
47	37.00	52.03	56.25	80.82	108.64	157.53	37.31	52.57	69.85	100.21	89.13	79.93	170.96
48	40.06	56.34	60.06	86.50	116.42	168.42	39.67	56.10	74.68	106.98	99.29	90.21	192.53
49	43.54	61.23	64.19	92.67	124.86	180.24	42.24	59.93	79.92	114.32	110.62	108.70	231.37
50	47.49	66.79	68.67	99.36	134.01	193.06	45.02	64.08	85.61	122.28	123.23	123.14	261.47
51	51.98	73.09	73.52	106.60	143.92	206.94	48.04	68.58	91.76	130.90	137.29	139.77	296.16
52	57.07	80.25	78.77	114.42	154.63	221.94	51.29	73.43	98.41	140.22	152.95	158.26	334.55
53	62.84	88.37	84.42	122.86	166.18	238.13	54.81	78.68	105.59	150.27	170.39	179.17	377.40
54	69.40	97.59	90.52	131.96	178.63	255.57	58.59	84.33	113.32	161.10	189.82	206.99	434.22
55	76.84	108.05	97.08	141.75	192.03	274.34	62.67	90.41	121.64	172.76	211.47	231.35	483.27
56	85.28	119.93	104.13	152.27	206.43	294.51	67.05	96.94	130.59	185.29	235.59	257.40	535.29
57	94.87	133.41	111.70	163.56	221.89	316.16	71.75	103.96	140.19	198.74	262.46	284.62	588.81
58	105.75	148.70	119.81	175.67	238.46	339.37	76.79	111.48	150.48	213.16	292.39	313.21	644.66
59	118.09	166.07	128.50	188.63	256.20	364.22	82.18	119.53	161.50	228.59	325.74	353.02	722.58
60	132.11	185.78	-	-	-	-	-	-	-	-	362.89	389.63	794.33
61	148.02	208.15	-	-	-	-	-	-	-	-	404.27	432.20	878.63
62	166.07	233.54	-	-	-	-	-	-	-	-	450.38	480.92	976.04
63	186.56	262.36	-	-	-	-	-	-	-	-	501.74	535.96	1,086.30
64	209.82	295.06	-	-	-	-	-	-	-	-	558.96	604.47	1,223.91
65	236.22	332.19	-	-	-	-	-	-	-	-	-	-	-
66	266.19	374.32	-	-	-	-	-	-	-	-	-	-	-
67	300.20	422.15	-	-	-	-	-	-	-	-	-	-	-
68	338.80	476.43	-	-	-	-	-	-	-	-	-	-	-
69	382.61	538.04	-	-	-	-	-	-	-	-	-	-	-
70	432.34	607.97	-	-	-	-	-	-	-	-	-	-	-
71	488.78	687.34	-	-	-	-	-	-	-	-	-	-	-
72	552.84	777.43	-	-	-	-	-	-	-	-	-	-	-
73	625.55	879.68	-	-	-	-	-	-	-	-	-	-	-
74	692.02	973.15	-	-	-	-	-	-	-	-	-	-	-
75	748.90	1,053.14	-	-	-	-	-	-	-	-	-	-	-
76	810.55	1,139.83	-	-	-	-	-	-	-	-	-	-	-
77	877.38	1,233.81	-	-	-	-	-	-	-	-	-	-	-
78	949.81	1,335.67	-	-	-	-	-	-	-	-	-	-	-
79	1,028.33	1,446.09	-	-	-	-	-	-	-	-	-	-	-
80	1,113.44	1,565.77	-	-	-	-	-	-	-	-	-	-	-
81	1,205.68	1,695.49	-	-	-	-	-	-	-	-	-	-	-
82	1,305.67	1,836.10	-	-	-	-	-	-	-	-	-	-	-
83	1,414.06	1,988.52	-	-	-	-	-	-	-	-	-	-	-
84	1,531.53	2,153.72	-	-	-	-	-	-	-	-	-	-	-
85	1,658.87	2,332.79	-	-	-	-	-	-	-	-	-	-	-
86	1,796.90	2,526.89	-	-	-	-	-	-	-	-	-	-	-
87	1,946.51	2,737.27	-	-	-	-	-	-	-	-	-	-	-
88	2,108.67	2,965.32	-	-	-	-	-	-	-	-	-	-	-
89	2,284.45	3,212.50	-	-	-	-	-	-	-	-	-	-	-