

Health insurance

Insurance Product Information Document

Generali Biztosító Zrt.

An insurance company incorporated in Hungary

MediHelp International Kft. Principal Agent of
Generali Biztosító Zrt. licensed in Hungary



Product:
**MediHelp international
health insurance**

Complete pre-contractual and contractual information on the product is provided in your policy documentation.

The following Policy Conditions are applicable to the product:

- Customer Information and General Provisions Governing Insurance Policies
- General terms and conditions of MediHelp international health insurance

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions of this insurance product so that you can compare it to other insurance products.

Please note that this Insurance Product Information Document is not an integral part of the insurance policy and does not constitute an offer on behalf of the insurance company.

What is this type of insurance?

This insurance offers indemnity coverage – complemented with certain fixed sum benefits – against certain risks and pays the insurance benefits specified in the insurance policy upon the occurrence of insured events, in consideration of the payment of the insurance premium.



What is insured?

In case of Blue and Cobalt plan:

- ✓ in-patient and day-case care, including:
 - hospital cost of accommodation (for parents as well)
 - cost of surgery and specialist fees
 - laboratory and diagnostic tests
 - advanced imaging
 - cost of prosthetic implants
 - home nursing
 - chronic conditions
 - cancer treatment
 - transplantation

In case of Azure, Admiral and Royal plan:

- ✓ in-patient and day-case care
- ✓ outpatient care including
 - GP's and specialist fees
 - laboratory and diagnostic tests
 - advanced imaging
 - cost of drugs and dressings
 - physiotherapy
 - cancer treatment
 - chronic conditions
 - road ambulance
 - international emergency medical evacuation

Furthermore, the following can be also covered by the insurance depending on the selected plan:

- alternative complementary therapist fees
- maternity care and childbirth
- newborn care
- health screening
- optional dental treatment

You may read the detailed table of benefits of this health insurance product in the General Terms and Conditions of MediHelp International Health Insurance.



What is not insured?

- ✗ You will not be covered against losses and events other than those specifically listed as insured events in the policy conditions.
- ✗ You will not be insured against events specified in the policy conditions' chapters on exclusions and we will not reimburse the associated losses.
- ✗ The policy conditions set out additional events and losses related to insured events which are excluded from coverage.



What kind of restrictions are on insurance cover?

- ! The insurance policy may be concluded for a fixed term of one year, but the policy can be renewed after every contract year with the conditions defined in the terms and conditions.
- ! Restrictions on entry age
- ! Waiting period in case of some benefits (e.g. maternity care, childbirth, health screening, dental care)
- ! The insurance company may be relieved from paying the claim if the underlying event was caused unlawfully and willfully or unlawfully and in gross negligence.
- ! The upper limit of the insurance benefit in respect of claims is defined in the General Terms and Conditions for all plans: HUF 162 500 000 - 975 000 000, there are certain sublimits in case of some benefits, defined in the Table of benefits in the General Terms and Conditions.



Where am I covered?

- ✓ In case of Blue and Azure Plan the area of coverage is the countries of Europe specified in the General Terms and Conditions, it is possible to extend the coverage for Israel for 15% surcharge.
- ✓ In case of Cobalt, Admiral and Royal Plan the area of coverage is the whole world except the countries of USA specified in the General Terms and Conditions, it is possible to extend the coverage for the USA for 100% surcharge.



What are my obligations?

The policyholder and the insured must

- provide us honest, accurate and complete information when the insurance is taken out
- pay the insurance premium, inform us without delay of any changes in your situation and prevent the occurrence of loss during the policy term,
- mitigate loss and notify us, providing accurate and complete information in the event of a claim,
- comply with all other obligations specified in the insurance policy.



How and when to pay?

You can pay the insurance premium by

- bank transfer
- direct debit authorisation (collection).

You can pay the premium quarterly, semi-annually or annual instalment.



When does the cover start and end?

Your insurance cover starts when you confirm your first payment, date shown on your certificate of insurance. Your cover is annual and continuous for 12 months. The policy can be renewed after every contract year (insurance period). In case you do not want to renew your policy then it will cease at the end of the insurance period.



How do I cancel the contract?

The policyholder is entitled to annul the contract within 30 days of the start date provided that none of the insured have already made a claim in that period.

The insurance policy will also terminate

- at the end of the term specified in the insurance policy,
- at the end of the policy year in which the insured reaches 70 years of age (if the insured is the only person covered under the policy),
- if the insured dies (if the insured is the only person covered under the policy),
- if the insurance premium is not paid;
- in the event of the subsequent termination of a policy concluded by implicit conduct,
- the insurance company may terminate the policy giving 30 days, in the event of you have misled us either by misstatement or concealment of a material fact or otherwise failed to act in good faith,
- if on the last day of the current policy period only a person under 18 years of age remains insured under a family insurance policy for any reason,
- and in other cases specified in the insurance policy.

In case of group policy the end date of the insurance cover of a leaver is the day when the Principal Agent (MediHelp) receives Your notification.