# CLASSIC+ INSURANCE

Document containing information about the insurance product

Company: **Medicover Försäkrings AB (publ.) S.A. - Oddział w Polsc**

Product: **Classic+**

MEDICOVER UBEZPIECZENIA

Complete insurance-related information is provided prior to concluding the contract and is available in the General Insurance Terms and Conditions, along with attachments.

## What type of insurance is this?

Health insurance, providing the insured with medical services

## What is the subject of the insurance?

The health of the insured, the care of which involves providing medical services at selected medical facilities in the following range:

- ✓ doctor's consultations - extended scope: internist, pediatrician, family medicine doctor, general surgeon, dermatologist, gynecologist, cardiologist, neurologist, ophthalmologist, orthopedist, urologist
- ✓ laboratory tests and diagnostics - extended scope: biochemistry, hematology, immunology, markers, hormones, bacterial cultures, stool tests, resting ECG, a wide range of X-ray, selected ultrasound examinations
- ✓ nursing procedures
- ✓ flu vaccination
- ✓ ambulance
- ✓ emergency medical services - 24/7 Medicover HotLine
- ✓ dental check-up

## What is not covered by insurance?

- ✗ comprehensive range of tests and specialists
- ✗ home visits from internists/paediatricians
- ✗ hospital procedures and services
- ✗ highly specialised procedures
- ✗ pregnancy management package
- ✗ rehabilitation

(the above types of services are available in the Elite+ insurance package)

- ✗ the cost of purchasing medications, prostheses, implants, stimulators, pacemakers, valves, lenses, glasses, contact lenses, or highly specialised medical supplies

## What are the limitations of insurance coverage?

Insurance coverage is not provided in cases where the medical service was intended for, was the result of, or was caused by:

- ! self-inflicted injury, suicide attempt
- ! participating in extreme sports
- ! being under the influence of alcohol, drugs or other intoxicants
- ! conditions related to HIV infection or AIDS
- ! treatment considered to be experimental
- ! aesthetic or cosmetic medicine

## Where does insurance coverage apply?

✓ at Medicover healthcare centres in Poland: Medicover Centre and partner facilities

## What are the responsibilities of the insured?

- timely payment of premiums in the amount and by the date specified in the policy

## How and when should premiums be paid?

- in a method and frequency agreed to with the Insurer

## When does insurance coverage begin and end?

- insurance coverage begins on the date agreed to with the Insurer and ends after 12 months, with the possibility of extending the contract

## How to terminate the contract?

- the insurance contract may be terminated in writing with a 30-day notice period, calculated from the first day of the month of insurance following the day when the Insurer receives a written withdrawal from the contract