

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:

- ✓ consultations with specialist doctors - comprehensive coverage : internist, paediatrician, allergist, general surgeon, dermatologist, diabetes specialist, endocrinologist, speech pathologist, gastroenterologist, cardiac surgeon, cardiologist, ENT specialist, neurosurgeon, neurologist, ophthalmologist, oncologist, orthopaedist, pulmonologist, radiologist, rheumatologist, urologist
- ✓ home visits from internist/paediatrician
- ✓ laboratory tests and diagnostics - comprehensive coverage, including: specialised laboratory tests, allergy tests, ECG, Holter ECG and RR, EEG, X-ray and ultrasound, endoscopic examination, computed tomography (CT), magnetic resonance imaging (MRI)
- ✓ pregnancy management package
- ✓ 30 physiotherapy treatments a year
- ✓ flu vaccination
- ✓ ambulance and medical transport
- ✓ emergency medical services - 24/7 Medicover HotLine
- ✓ dental check-up and cleaning (scaling)
- ✓ foreign travel insurance (Colonnade reinsurance)
- ✓ covering medical costs related to sudden illness or accident



### What is not covered by insurance?

- ✗ hospital procedures and services
- ✗ highly specialised procedures (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 does not extend to the following:

- ! hospital services and highly specialised procedures during the grace period: 90 days from the start of insurance coverage, or 12 months if the service is related to a pre-existing health condition
- ! if 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
- ! foreign travel coverage in the following cases:
  - over the age of 70
  - related to the last trimester of pregnancy and childbirth
  - a medical condition diagnosed and untreated prior to insurance coverage



### 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