MEDIUM INSURANCE

Document containing information about the insurance product

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

Product: **Medium**

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 (additional fee of 30 PLN per visit) - advanced scope: internist, pediatrician, family medicine doctor, general surgeon, dermatologist, diabetologist, gynecologist, cardiologist, otolaryngologist, neurologist, ophthalmologist, oncologist, orthopedist, urologist, diabetologist, hematologist, nephrologist, oncologist
- ✓ laboratory tests and diagnostics (additional fee of 30 PLN for selected tests) - advanced scope: biochemistry, hematology, immunology, markers, hormones, bacterial cultures, stool tests, resting ECG, mammography, Holter EKG and RR, EEG, a wide range of X-ray and ultrasound
- ✓ nursing procedures
- ✓ flu vaccination
- ✓ ambulance
- ✓ emergency medical services - 24/7 Medicover Hot Line
- ✓ dental check-up
- ✓ home visits – 2 per year

What is not covered by insurance?

- ✗ comprehensive range of tests and specialists
- ✗ 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, as well as additional payments for services in accordance with the insurance coverage

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