# HOSPITAL+ INSURANCE

Document containing information about the insurance product

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

Product: **Hospital+**

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:

- ✓ hospital care coordination
- ✓ hospital services, including specialist treatment: operations and procedures in the field of surgery, gynaecology, internal medicine, ENT, neurosurgery, ophthalmology, orthopaedics, paediatrics, urology
- ✓ one-day surgery
- ✓ emergency medical services - 24/7 Medicover Hot Line

Hospital services and one-day surgery are provided in accordance with the rules set out in the General Insurance Terms and Conditions, in particular subject to obtaining the required authorisation.

## What is not covered by insurance?

- ✗ the cost of purchasing medications, implants, glasses, contact lenses, or highly specialised medical supplies, outpatient care, and outpatient services not covered by the scope of insurance

## What are the limitations of insurance coverage?

Insurance coverage does not extend to the following:

- ! hospital services and one-day surgery during the grace period: 90 days from the start of insurance coverage, or 12 months on condition that the hospital service or one-day surgery is related to an illness diagnosed within the first 90 days of coverage
- ! if hospital service(s) or one-day surgery relate to a pre-existing medical 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
  - organ and tissue transplantation
  - chronic dialysis treatment
  - chemotherapy, radiotherapy or thermal ablation – embolization
  - diagnosis, treatment, procedures or surgery related to the therapy of experienced gender incongruence,
  - diagnosis, treatment, and consequences of congenital diseases and rare diseases,
  - gender reassignment treatment and surgery
  - conditions related to HIV infection or AIDS
  - treatment considered to be experimental
  - aesthetic or cosmetic medicine
- ! for persons under 5 weeks of age and over the age of 75

The provision of hospital services and one-day surgery is carried out in accordance with the rules set out in the General Insurance Terms and Conditions.

The full list of exclusions can be found in the General Insurance Terms and Conditions.

## Where does insurance coverage apply?

- in facilities and hospitals indicated by Medicover in Poland

## What are the responsibilities of the insured?

- providing the information necessary for the provision of insurance coverage
- complying with the rules for using Medical services set out in the General Insurance Terms and Condition

## How and when should premiums be paid?

- the premium is paid by the Policyholder in the amount and within the deadlines specified in the Policy

## 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