

Medical Insurance

Insurance Product Information Document : Foreigners Health Care (Plan I)

Company: Ethniki General Insurance (Cyprus) Ltd

This document provides only a summary of the key features of the Insurance product Foreigners Health Care (Plan I). Full pre-contractual and contractual information for this product is described in the terms conditions of the contract which can be provided through the central offices of Ethniki General Insurance (Cyprus) Ltd and its insurance intermediaries.

What is this type of insurance?

Foreigners Health Care (Plan I) provides inpatient cover, corpse repatriation expense and outpatient cover to the insured person.



What is insured;

Main Covers

- ✓ Inpatient Cover per insured person up to €13.750, with maximum cover per accident or illness up to €8.600.
- ✓ Room and board €70 per day.
- ✓ Intensive Care Unit (ICU), up to €175 per day.
- ✓ Surgeon & Anesthesiologist fees.
- ✓ Maternity allowance for Natural Birth or Caesarean up to €525.
- ✓ Transportation costs of the insured's corpse to his country of burial, up to €3.500.

Optional Covers

- ✓ Outpatient annual amount up to €1.750, with maximum cover per illness or accident up to €700.
- ✓ Medicines prescribed by doctor.
- ✓ Doctor's visit up to €17,50.



What is not insured;

- ✗ Birth afflictions and defects.
- ✗ The purchase and placement of external artificial prosthetic parts or devices, glasses or contact lenses hearing aids and grafts.
- ✗ Acquired Immune Deficiency Syndrome (AIDS).
- ✗ Curative rest, attention in a sanatorium guardianship care, or a period of quarantine or isolation.
- ✗ Aesthetic or plastic surgical operation, unless this becomes necessary due to bodily injury resulting from an Accident that happened during the Period of Insurance.
- ✗ Dental examination, dental X-rays, extraction of teeth, dental denervations or fillings unless these resulted from a damage caused by Accident to sound natural teeth, proven beyond any reasonable doubt by X-rays or external examination, or other clinical findings, prostheses or corrective means and medical applications and artificial teeth, crowns, inserts and bridges, orthodontic, endodontic, periodontic and general dental care.
- ✗ Refractive afflictions or eye anomalies and provision or application of visual or hearing devices.
- ✗ Preventive medical examinations check ups, normal medical examinations that do not relate to or are not necessary for the diagnosis of an illness of bodily injury after an accident.
- ✗ General medical examinations.
- ✗ Inoculations and vaccinations.
- ✗ Contraceptives and/or application of contraceptive means.
- ✗ Expenses for curing rheumatisms, arthritis, lumbago, neck-ache, sciatica, except for the case of entry and stay in hospital as an outpatient for the said afflictions, in which case the hospital expenses are covered.
- ✗ Expenses for curing sterility and/or childbearing.
- ✗ Physiotherapy, unless required to restore an injury resulting from an accident.
- ✗ Pre-existing illnesses or afflictions and any complications or consequences from same.
- ✗ Expenses for curing gynaecological problems that occurred either before or after 6 months from the commencement of the Insurance Policy or from the Endorsement of its reinforcement or incorporation of the Insured Person into the plan.
- ✗ Nervous or mental disorders or epilepsy crises or psychic illnesses or disorders or therapy in psychiatric hospitals or institutions.
- ✗ Expenses for cure not given or not recommended by a legally licensed and qualified physician, or which can be made in a physiotherapy clinic or similar institution or during the period of quarantine.
- ✗ Expenses occurred abroad.
- ✗ Sums of money which the Contracting Party is entitled to recover from a trade union or other health funds or other insurance policies. The sums payable under this contract will be restricted to the balance of the expenses which are not covered under other insurances or trade union or other health funds, or be computed on the basis of the schedule of benefits of the present contract, whichever of these is lower.
- ✗ Expenses for hospital treatment resulting from accidents at work under the Labour Legislation and covered by the Social Insurance Fund.
- ✗ War, invasion, acts of a foreign power, hostilities (whether or not war is declared), civil war, rebellion, revolution, revolt or overthrow of government by force or military action or usurping power.
- ✗ Ionising radiation or contamination from radioactivity or any nuclear waste or from any radioactive residue or from burning of radioactive material.
- ✗ Radioactive, toxic, explosive or other dangerous properties of any explosive nuclear assembly, or nuclear component part thereof.
- ✗ Naval or military or air force or police operation.
- ✗ Wilful self-inflicted injury, suicide, suicide attempt, drug addiction, excessive drinking, aphrodisiac illnesses, drunkenness or illnesses attributed to chronic alcoholism.
- ✗ Pregnancy, childbirth, ectopic pregnancy or termination of pregnancy or any physical or other complication originating from it. It is understood that irrespective of the provisions of this exception, in case of childbirth (normal or by caesarean incision) the offered cover "3 "childbirth benefit" is activated.
- ✗ Engagement of the insured person participating in speed contests or any other race or by participating in illegal activities.



Are there any restrictions on cover? Medical Insurance

- ! The childbirth benefit is payable provided that:
- The childbirth takes place at least ten months after the commencement (start) of the policy or the entry of the Insured in the scheme.
- In the case that the student permanently leaves the college and provided that her pregnancy has began the period in which the coverage was in effect.
- Percentage of recognized amount paid is 90%. The percentage of 10% will be paid by the



Where am I covered?

- ✓ The insurance Foreigners Health Care (Plan I) is valid in Cyprus.



What are my obligations;

The insured should be responsible:

- **Before the conclusion of the contract:**
 - To describe with honesty in the Insurance Application the conditions of his work and in general to declare all incidents that are necessary for the Company to correctly assess the risk it undertakes.
- **In the event of any claim:**
 - In case an event occurs which may give rise to claims based on the Insurance Policy, must be inform at once Ethniki General Insurance (Cyprus) the Contracting Party or the Insured Person and/or any representative of them.
 - Within 14 days at the latest from the full recovery, a written claim must be submitted to Ethniki General Insurance (Cyprus) together with all the justifications relevant to the incident for which such a claim is submitted.
 - In case of death must notify Ethniki General Insurance (Cyprus) immediately.



Where and how do I pay?

The premium is payable in advance and can be made on annual basis or in half-yearly, or quarterly or monthly instalments. It can be paid by:

- Credit/ Debit Card.
- Internet Banking.
- Cash.
- Remittance into the bank account of Ethniki General Insurance (Cyprus) Ltd.
- Direct Debit.



When does the cover start and end?

The cover is in force for the period indicated in the insurance contract.



How do I cancel the contract?

The Policyholder can terminate the Policy by giving Ethniki General Insurance (Cyprus) Ltd, notice in writing.