

# Medical Insurance

## Insurance Product Information Document: Group Smart Health Small Business

### Company: Ethniki General Insurance (Cyprus) Ltd

This document provides only a summary of the key features and exclusions of the Insurance Product Smart Health Group Small Business. 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?

Group Smart Health provides Inpatient and Outpatient cover and Annual Check Up to the Insured Persons.



### What is insured;

#### Main Covers

- ✓ Inpatient Cover maximum annual limit up to €300.000, for each insured person.
- ✓ Intensive Care Unit (ICU).
- ✓ Surgeon & Anesthesiologist fees.
- ✓ Ambulance up to €500 & Air Ambulance, up to €3.000.
- ✓ Room and Board Expenses for an accompanying person.
- ✓ Diagnostic Examinations related to the cause for which hospitalization was made.
- ✓ Endoscopic diagnostic examinations, up to €300.
- ✓ Post operative physiotherapies up to €1000 related to the covered operation.
- ✓ Expenses before and after treatment, up to €1.000.
- ✓ Expenses for surgical operation without overnight stay.
- ✓ Medical expenses due to accident, up to €1.000.
- ✓ Daily hospitalization allowance to 10 days with maximum €50 for each day.
- ✓ Maternity allowance and other benefits:
  - ✓ Natural Birth: €1.000
  - ✓ Caesarean: €1.600
  - ✓ Miscarriage: €300
  - ✓ Cervical cauterization/ cryotherapy: €200
  - ✓ Abrasion: €300
- ✓ Travel medical aid abroad.
- ✓ Second medical opinion per incident per year for the same condition.
- ✓ Residence conversion in case of totally and permanently disability due to accident or illness, up to €3.000.
- ✓ Repatriation of the corpse to Cyprus, up to €3.000.

#### Optional Covers

- ✓ Maximum outpatient annual amount per insured person, up to €1.500.
- ✓ Doctor's visit up to €40 for Cyprus, up to €80, for abroad.
- ✓ Medicines prescribed by a doctor/ analyses, up to 90%.
- ✓ Physiotherapy, kinesiotherapy, hydrotherapy performed in qualified licensed therapists is covered only if recommended by a medical practitioner Physiotherapy following doctor's recommendation, up to €300.
- ✓ Check up of the insured persons and spouses (if covered) to doctors and clinical laboratories cooperating with Ethniki Insurance, one time per year.
- ✓ Dental treatment, up to €200.
- ✓ Pap test and Ultrasound, Mammography and ultrasound, up to €100.



### What is not insured;

- ✗ Expenses occur due to participation of the Insured Person in flights with any aircraft or helicopter as well as with gliders or balloons with any capacity, except the cases when the Insured Person is passenger of recognized airlines or passenger of special chartered flights (Charters).
- ✗ Expenses occur due to the use of explosive materials.
- ✗ Expenses occur due to the commitment of suicide or self injury.
- ✗ Expenses occur due to the participation in any professional or amateur sports activity.
- ✗ Expenses occur due to Congenital diseases, as well as pre-existing conditions.
- ✗ Expenses occur due to consequences of epidemics originating from war, earthquake, flood or other natural disasters of large extent
- ✗ Expenses occur due to any diagnostic tests or operations, pharmaceutical treatment or treatment related to fertility and their effects or complications.
- ✗ Expenses occur due to pregnancy as well as complications and effects thereof, childbirth and miscarriage except for the allowance referenced in the Policy Schedule
- ✗ Expenses occur due to mental, emotional, neural, neurovegetative disorders, neuroses, epileptic seizures, bulimia, anorexia, and psychiatric conditions or illnesses, voluntary taking of medicines without physician's prescription, use of narcotic or toxic substances, hallucinogens or psychotropic drugs as well as the abuse of alcoholic beverages, alcoholism
- ✗ Expenses occur due to Commission or attempt to commit crime
- ✗ Expenses occur due to treatments or surgical operations for the treatment of obesity
- ✗ Expenses occur due to plastic surgery or cosmetic operations unless these are performed for the restoration after mastectomy surgery, burns or necessitated for the restoration of injuries due to accident
- ✗ Expenses occur due to dental or surgical treatment to the teeth in general, alveolus and gums unless the treatment is performed for restoration of damage to natural teeth as a result of accident or cancer.
- ✗ Purchase of all kinds of baby food, vitamins and nutritional supplements except those needed in cases of chronic conditions
- ✗ Expenses for tests or investigations or treatments as well as products associated with acne of any kind.
- ✗ Preventive Examinations.
- ✗ Routine eye exams, vision testing, hearing screening. Examination, treatment or surgery for the correction of refractive ocular abnormalities, hearing impairment unless it is a result of an accident.
- ✗ Expenses of cosmetics and dermatological products for cosmetic purposes, all soaps, products for hair care, antiseptic products.
- ✗ The purchase and placement of external artificial prosthetic parts or devices, glasses or contact lenses hearing aids and grafts.
- ✗ Expense occur due to treatment or surgery related to gender reassignment as well as treatment for impotence or sexual dysfunction or their effects.
- ✗ Charges for medicinal baths, naturopathy clinics, stay or treatment at rehabilitation centres, rest centres, convalescent homes, spas, water therapy centres or other similar facilities.
- ✗ Expenses related non recognized medical practice.
- ✗ Expenses occur due to the examination, investigation or treatment related to any form of delay in child development.
- ✗ Expenses occur due to examination, treatment or investigation related to the temporary cessation of breathing during sleep (sleep apnoea), snoring or any breathing problems related to sleep.
- ✗ Expenses for examination Sexually Transmitted Diseases, Acquired immunodeficiency syndrome (AIDS), Hepatitis as well as complications thereof.
- ✗ Nasal septum expenses unless due to accident.



## Are there any restrictions on cover?

- ! Diseases are covered if they first occurred for at least 30 days from the date of commencement of insurance, are not due to an accident and require treatment.
- ! International Assistance is provided for trips lasting less than 60 consecutive days.
- ! Expenses abroad due to illness are covered after 6 months from the date of commencement of insurance.
- ! In case of simultaneous surgeries, the maximum fee is set that corresponds to the heaviest surgery.
- ! Relative's accommodation expenses and board expenses are covered only for the treatment of a child.
- ! Diagnostic test related to secondary diagnoses or are made for preventive reasons they are not compensated.
- ! Postoperative physiotherapy is covered only within 60 days from the date of discharge from the hospital.
- ! Expenses before and after the hospitalization are covered for a period of 30 days before and after the hospitalization of the Insured.
- ! Preoperative and postoperative visits and diagnostic tests are not covered.
- ! Daily hospitalization allowance is provided if the Insured has spent the night in a hospital and will not claim compensation.
- ! Maternity allowance provided after the completion of 10 months from the date of commencement of insurance and the presentation the birth certificate of the child and clinical discharge form within 30 days of delivery.
- ! Influenza vaccines are not covered.
- ! Podiatrist expenses cover only visits.
- ! Nursing at home is providing up to 20 days per year.
- ! The following conditions are covered if presented for the first time after six (6) months from the date of Entry of the Insured Person in the Policy or its reinstatement after cancellation: meniscus and ligaments, herniated disc, any kind of slipped disc, any kind of hernias, haemorrhoids, fissures, varicose veins, tonsils or adenoids.
- ! Annual limit per person, for USA, Canada, Switzerland €50.000.



## Where am I covered?

- ✓ Worldwide cover.



## What are my obligations;

The insured should be responsible:

- **Before the conclusion of the contract:**
  - To describe with clarity and honesty in the Insurance Application the condition of his health, 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 case of denial of the application the Company is obliged to return the amount collected after first deducting any expenses incurred for the conduct of any medical or other tests.
- **During the insured period of the contract:**
  - To declare to Ethniki General Insurance (Cyprus) Ltd any change of profession or change in the nature of his work and his home and work addresses.
  - To notify Ethniki General Insurance (Cyprus) Ltd of the existence of any other accident or health insurance.
- **In the event of any claim:**
  - In case of outpatient expense the relevant supporting documents must be submitted to Ethniki General Insurance (Cyprus) within thirty (30) days from the date the expenses were made.
  - In case of hospitalization abroad the relevant supporting documents must be submitted to Ethniki General Insurance (Cyprus) within forty five (45) days from the date the expenses were made.
  - In case of a scheduled admittance of the Insured or any of the covered Dependants at a Hospital / Clinic must notify Ethniki General Insurance (Cyprus) within eight (8) days from the date of the accident or the onset of the illness and prior to release from the hospital.
  - In case of an emergency Incident must notify Ethniki General Insurance (Cyprus) necessarily prior to release from the Hospital.
  - In case of death must notify Ethniki General Insurance (Cyprus) immediately.
  - In all other cases, to notify Ethniki General Insurance (Cyprus) in writing within thirty (30) days.



## 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.