

Foreigners' Health Insurance SAFETY online

Information document on insurance product



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Product: Foreigners' Health Insurance SAFETY online

This information document should provide basic overview of scope and conditions of insurance. **To be fully informed about the scope of rights and obligations following from the insurance, please get acquainted with the wording of the insurance policy, currently applicable General Terms of Foreigners' Health Insurance SAFETY online and Special Stipulations to those General Terms.**

What type of insurance is it?

It is a commercial health insurance for persons who are not publicly insured in Slovak Republic. The insurance covers costs for treatment in Slovakia and urgent health care in the states of Schengen Area.



What is the subject of the insurance?

- ✓ Compensation and/or direct reimbursement of provably incurred costs for healthcare / urgent healthcare provided to foreigners in the Slovak Republic.
- ✓ Compensation and/or direct reimbursement of provably incurred costs for urgent healthcare provided to foreigners on territory of the states of the Schengen Area.
- ✓ The scope of healthcare depends on the type of the closed insurance policy defined in terms and conditions of the insurance.

The insurer will cover healthcare costs, if urgent and essential from the medical point of view, for the following:

- ✓ outpatient examination and treatment, including prescription of drugs and medical aids,
- ✓ hospitalization in a standard room including necessary medical treatment, diagnostic examinations, surgery, medical material, prescribed drugs, health aids and standard hospital meals during hospitalization,
- ✓ transport of the insured to the nearest healthcare facility and/or between healthcare facilities and/or from the healthcare facility to the place of stay in country in which the claim occurred, if it is required by the health condition of the insured,
- ✓ in the case of repatriation, transport of the insured or transport of bodily remains of the insured to the country, the travel document of which the insured owns, or to the country in which the insured has a stay permit.

The limit of the insurance benefit for all insured events occurred during the insured period is € 70 000.



What is not the subject of insurance?

- ✗ Illness, injury or negative change in health condition which had occurred before concluding the insurance.
- ✗ Costs for healthcare provided to a foreigner during the time of his/her health insurance in the system of public health insurance.



What are the limitations to your insurance cover?

The following healthcare is excluded from the insurance:

- ! healthcare provided at the own request of the insured
- ! healthcare connected with mental disorders, psychological examinations and psychotherapy
- ! healthcare connected with treatment of female and male infertility and assisted reproduction
- ! organ transplantation, haemophilia treatment and others

The complete list of exclusions from the insurance is in terms and conditions of insurance.



Where am I covered by the insurance?

- ✓ In the territory of the Slovak Republic and the states of the Schengen Area except for the country in which the insured person has a permanent residence or is a participant in public health insurance or is entitled to free healthcare.



What are my obligations?

- To pay premium in the amount agreed in the insurance policy.
- In case of illness or injury to seek medical treatment and to observe instructions of the doctor.
- Upon request of the insurer to waive your right for medical confidentiality from the side of doctors and the healthcare facility and to agree with provision of information and documents related to insurance and investigation of the insurance event.
- In the territory of Slovak Republic to use the insurance card and to return the insurance card after expiration of the insurance relationship.
- In case of an insured event in territory of the states of the Schengen Area, if the health condition allows it, to undergo repatriation upon proposal of the partner or the insurer.



When and how do I have to pay premium?

The premium is paid in a single payment for the whole insurance period on the day of concluding the insurance policy in the currency used on the territory of the Slovak Republic.



When does the cover begin and when does it end?

The insurance begins to run at zero hour of the day designated in the insurance policy as the “start date of insurance”, provided that the insurance premium has been paid in a cashless manner on the day of filling in the online form on the insurance policy website.

The insurance expires at the 24th hour of the day stated in the insurance policy as the “end date of insurance”.

The reason for termination of the insurance can also be:

- ✗ obligation to enter public health insurance
- ✗ premium not paid in the full amount
- ✗ written agreement of both contracting parties
- ✗ withdrawal from the insurance policy or refusal to pay insurance benefits
- ✗ death of the insured person
- ✗ in accord with the Civil Code



How can I terminate my policy?

The insurance policy can be terminated in writing through:

- an 8-day notice of termination within 2 months after its conclusion,
- an agreement between the policyholder and the insurer clearly indicating the end date of insurance to which both parties have agreed