

# INTERNATIONAL PRIVATE HEALTH INSURANCE MEDIHELP INTERNATIONAL PLANS



## Insurance Product Information Document

Company: INTER PARTNER ASSISTANCE, S.A., member of AXA Group, Brussels, Belgium.

Product: MediHelp International Plans

Full contractual and pre-contractual information can be found in the MediHelp General Terms and Conditions and other documents, which will be provided to you prior to the contract conclusion.

## What is this type of insurance?

This product addresses the needs of people who are looking for healthcare insurance, have a proof of residency in Romania and are under 69 years of age on the day of conclusion of the insurance contract.



### What is insured?

Depending on the chosen package, the insurance may cover the following benefits:

- ✓ Ambulance,
- ✓ Hospitalisation,
- ✓ Organ and tissue transplantation,
- ✓ Rehabilitation,
- ✓ Home nursing care,
- ✓ Outpatient care (medical consultations, diagnostic tests, tele-medicine),
- ✓ Maternity care,
- ✓ Periodic examinations and preventive vaccinations,
- ✓ Emergency Medical Evacuation and Repatriation,
- ✓ Dentistry,
- ✓ Vision,
- ✓ Second medical opinion.



### What is not insured?

In particular, the insurance does not cover:

- ✗ Medical services and treatments not listed in the General Terms and Conditions,
- ✗ Costs exceeding the limits for a given insurance option,
- ✗ The Insured's own share in the medical benefits concerned,
- ✗ Infertility testing and treatment,
- ✗ Cosmetic surgery, removal of fat or surplus tissue or any complications of previous ineligible surgery,
- ✗ Sleep apnoea, snoring testing, and any related treatment.



### Are there any restrictions on cover?

Some key exclusions of liability are events connected with:

- ! The Insured being under the influence of drugs or other psychoactive substances,
- ! Experimental and unconventional treatment,
- ! Professional sports and extreme sports,
- ! Performing military service or activities,
- ! Rescue and search actions carried out in order to find the Insured.



### Where am I covered?

✓ Depending on the chosen geographical zone: Europe, Europe + Israel, Worldwide excluding USA, Worldwide. The chosen geographical zone is indicated in the Insurance / membership certificate.



### What are my obligations?

- Completing and signing the application for insurance cover,
- Getting acquainted with the conditions of the insurance contract in its entirety,
- Providing appropriate documents to obtain the benefit,
- Contacting the Insurer by phone to obtain preliminary approval in case the Insured wants to take advantage of a benefit exceeding € 500.



### When and how do I pay?

The premium can be paid quarterly, semi-annually, annually or monthly. It should be paid in Euro currency, in advance, by bank transfer or online. The amount and frequency of premium payment is indicated in the Insurance / membership certificate.



### When does the cover start and end?

The period of insurance protection is indicated in the insurance document and begins for contracts for which the insurance premium has been paid.



### How do I cancel the contract?

The policyholder has the right to withdraw from the contract in the case of direct sale. The policyholder has the right to withdraw from the insurance contract within 30 days from the date of concluding the contract. The provisions on distance-selling shall apply to the policyholder who is a consumer or in any other situation specified in the law, when the policy is concluded using distance-selling methods, in particular if it was concluded via the Internet. In such case, the consumer may withdraw from the contract within 30 days from the day on which the consumer received a confirmation of the conclusion of the contract.