

Foreigners' Health Insurance SIMPLE

Information document on insurance product



Company: Union poisťovňa, a. s., Slovenská republika, IČO: 31 322 051

Product: Foreigners' Health Insurance

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 contract and General Terms and Conditions of Foreigners' Health Insurance SIMPLE (GTC FHIS).

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 urgent health care in the Slovak Republic and the states of the Schengen Area.



What is the subject of the insurance?

- ✓ Compensation and / or direct reimbursement of provably incurred costs for urgent health care provided to foreigners on territory of the Slovak Republic and states of the Schengen Area.

The insurer will cover healthcare costs, if they are urgent and from the medical point of view inevitable, 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 the 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 € 60,000.



What is not the subject of the insurance?

- ✗ Illness, injury or negative change in health condition which had occurred before the beginning of the insurance.
- ✗ Costs for healthcare provided beyond urgent health care treatment.
- ✗ Costs for healthcare of foreigner during of his/her insurance in the system of public health insurance.



Are there some limitations in cover?

The following healthcare is excluded from the insurance:

- ! which goes beyond urgent health care,
- ! health care without approval of partner – provider of assistance services or insurer,
- ! provided in the country, in which the insured person has permanent residence or participates in the public insurance scheme or is entitled to free healthcare,
- ! healthcare connected with psychical disorders, psychological examinations and psychotherapy
- ! healthcare connected with treatment of infertility and assisted reproduction.
- ! healthcare connected with pregnancy and childbirth

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



Where am I covered by the insurance?

- ✓ On the territory of 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 answer all questions related to my health condition truly and completely
- To pay premium in the amount agreed in the insurance contract
- In case of illness or injury which requires urgent health care, contact the partner (assistant service) and inform the partner about the occurrence of the insured event before visiting a healthcare provider.
- 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 case of an insurance event, 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 at latest on the day of concluding the insurance contract in the currency used on the territory of the Slovak Republic.



When does the cover begin and when does it end?

The insurance begins with signing of the insurance contract or the zero hour of the day stated in the insurance contract as the beginning of insurance, provided the premium was paid in the full amount.

The insurance is terminated with expiration of the 24th hour of the day stated in the insurance contract as the end of insurance.

The reason for termination of the insurance can also be:

- premium not paid in the full amount
- written agreement of both contracting parties
- withdrawal from the insurance contract or refusal to pay insurance benefits
- death of the insured



How can I terminate my contract?

The insurance contract can't be terminated. You can make an agreement on cancellation of the contract as of the date agreed on by both parties.