



Medical Insurance Quotation Plan

Thank you for your confidence in our Products and Services.

We will do our best to meet your expectations.

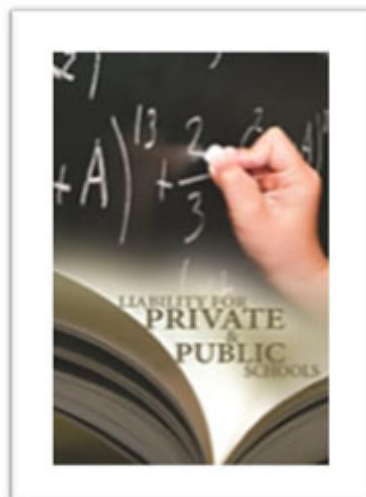
Client Name: MM ededed
Address:

Phone: ewfwefew
E-mail: edede@jhjhj.com



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Victoire Products.





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Name : MM ededed
Address :
Phone : ewfwefew
E-mail : edede@jhjhj.com

Printed on : 19/12/2018
Reference : NM - 177

Dear MM ededed

Welcome to Victoire Insurance Company.

We have been providing Medical coverage since 1987. Victoire is a member of GlobMed Healthcare administrator since 1992.

We are glad to present to you our finest Medical Insurance Cover. Our Medical Perpetual Plan bears unlimited features, ready to cover you inside Lebanon, France and the Middle East & North Africa region (MENA).



Enclosed is a detailed list of coverages and exclusions related to this plan.
This offer can be amended to cover your insurance protection needs.
We are glad to present to you our finest Medical Insurance Cover.

This offer is presented to you by: Victoire

Address:

Mobile:

Phone & Fax:

E-mail:

informatique@victoire.com.lb



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Coverages & advantages:

IN-HOSPITAL

Plan	Victoire Perpetual Plan is the leading Healthcare Insurance Plan available for all classes: Lux, A, B and Semi Private.
Network	The Plan covers a wide range of Hospitals including some University Hospitals, Laboratories, Pharmacies, and Physiotherapy centers all over Lebanon.
Guaranteed Renewability (GR)	The GR feature entitles you to renew your policy year after year throughout your lifetime, disregarding your age or your health conditions
Continuity	We grant a "Continuity of Cover" for new clients previously insured by another insurance company.
Unlimited In-Hospital Cover	This feature allows Unlimited Financial cover per year of subscription.
Emergencies	Emergency treatment is covered 100% in Lebanon and is unlimited.
International Hospitalization Cover	Direct Billing cover is available for the Middle East and North Africa regions (MENA) as well as France, following the Lebanese rates. All remaining countries are treated on a reimbursement billing level.
International Second Medical Opinion	This is an additional cover that gives you the privilege of transferring your Medical File to the most qualified Medical Centers, in order to receive the most adequate medical guidance and possible treatment options.
Maternity Benefits	Maternity complications and/or Delivery (either normal or C-Section), are totally covered after 1 year of adherence.
Epidural	Covering the Epidural for pain control during delivery.
Incubator for new baby born	Unlimited cover of days in Incubator for babies, and the first Pediatrician consultation free of charge.
Free of Charge Insurance Cover for new born baby	The Newly born baby is covered free of charge until the renewal of the mother's policy.
GR for new baby born	This Plan provides a Guarantee of Renewability (GR) from day ONE for newly born babies disregarding their health status.
Unlimited Cover for Congenital cases for new baby born	Covering all congenital cases with unlimited financial cover for continuously renewed policy, as well as all kind of surgeries needed to correct any congenital condition or other malformation at birth.
Parental Hospital Accommodations	A free of charge extra bed is granted for parents accompanying a child below 18.
International Travel Assistance	This cover is Worldwide and grants you the Financial Medical support to an amount of \$65,000 in case of any sudden misfortune occurring during your travel with all its needs such as Medical Transportation, Repatriation or Hospital or Clinic admission.
All Congenital and Pre-Existing Cases	Unknown Congenital Cases or undiagnosed or non-treated cases prior to adherence will be covered after 4 months of enrollment.
Pre-Existing Cases	Cases are covered after the 1st renewal.
Work-related accidents	Covering all work-related accidents, to the same class as your policy cover.
Covering the Prosthesis	100% is covered in case of an accident. In medical cases it is covered up to \$30,000 per prosthesis.

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Address: AV. SAMI EL SOLH, IMM. E.
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Coverages & advantages:

Covering the Stent	This feature covers stent in medical cases up to \$30,000 per stent with Unlimited number.
Cosmetic surgeries due to an accident	All cosmetic surgeries related to a covered accident are totally covered.
Passive war and terrorism	The adherent is covered in case of war or terrorism injury in case he/she was not actively involved in the related act.
Morgue and Burial Expenses	Up to \$2,000 are paid to legal heirs of adherent in case of death during hospitalization.
Personal Accident Insurance	This cover grants the Policyholder \$5,000 as Personal Accident Insurance in case of Death or Partial or Total Permanent Disability (TPD).
Infertility Treatment	Covering infertility treatment for in-patient and undiagnosed pre-existing conditions.
Severe Psychotic disorder	Covering Severe Psychotic disorders requiring hospital confinement.
Organ Transplant	Covering surgery and costs of all kinds of organ transfer and, tissue transplant.

AMBULATORY

Out of Hospital- Ambulatory	This is an Optional rider.
Ambulatory Includes	All Laboratory Exams, X-Rays, Scan, MRI and similar.
Coverage Amount	Coverage is up to 85%
Number of Transactions	Unlimited
Guaranteed Renewability (GR)	The GR feature is provided up to 65 years of age.
Physiotherapy session	Physiotherapy sessions are provided following a covered sickness.

PRESCRIPTION MEDICINE

Prescribed Medication cover	This is an Optional rider, based on the Doctor's Prescription;
Medication Includes	All medicine approved by the Lebanese Ministry of Health
Medication Amount	Medications will be covered up to 85%.
Number of Transactions	Unlimited

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Proposer MM ededed

Class Lux

Cnss Not Included

<u>Name</u>	<u>Year</u>	<u>Equivalent age</u>	<u>Amount(USD)</u>
none	2012	6	786
Policy Fee			70

Total In-Hospital (in USD)	856
In-Hospital + Ambulatory:	1,022
In-Hospital + Ambulatory Limited:	974

Payments

The premium settlements are listed below:

TOTAL Annual Premium:

In-Hospital + Ambulatory (in USD)

<u>Modality</u>	<u>1st Installment</u>	<u>Each Payment</u>	<u>Total Annual Premium</u>
6 Payments	256	162 * 5	1,068
4 Payments	256	263 * 3	1,045
3 Payments	341	347 * 2	1,036
Single Payment	1,022	-	1,022

Prescription Medicine can be added for an extra 288 \$/per family.

This offer is valid for 30 days and the company can keep its right to modify its prices without prior notice.

This offer includes an additional LIFE insurance for ages between 18 and 45 years old.

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