



Medical Insurance Quotation Plan

Thank you for your confidence in our Products and Services.

We will do our best to meet your expectations.

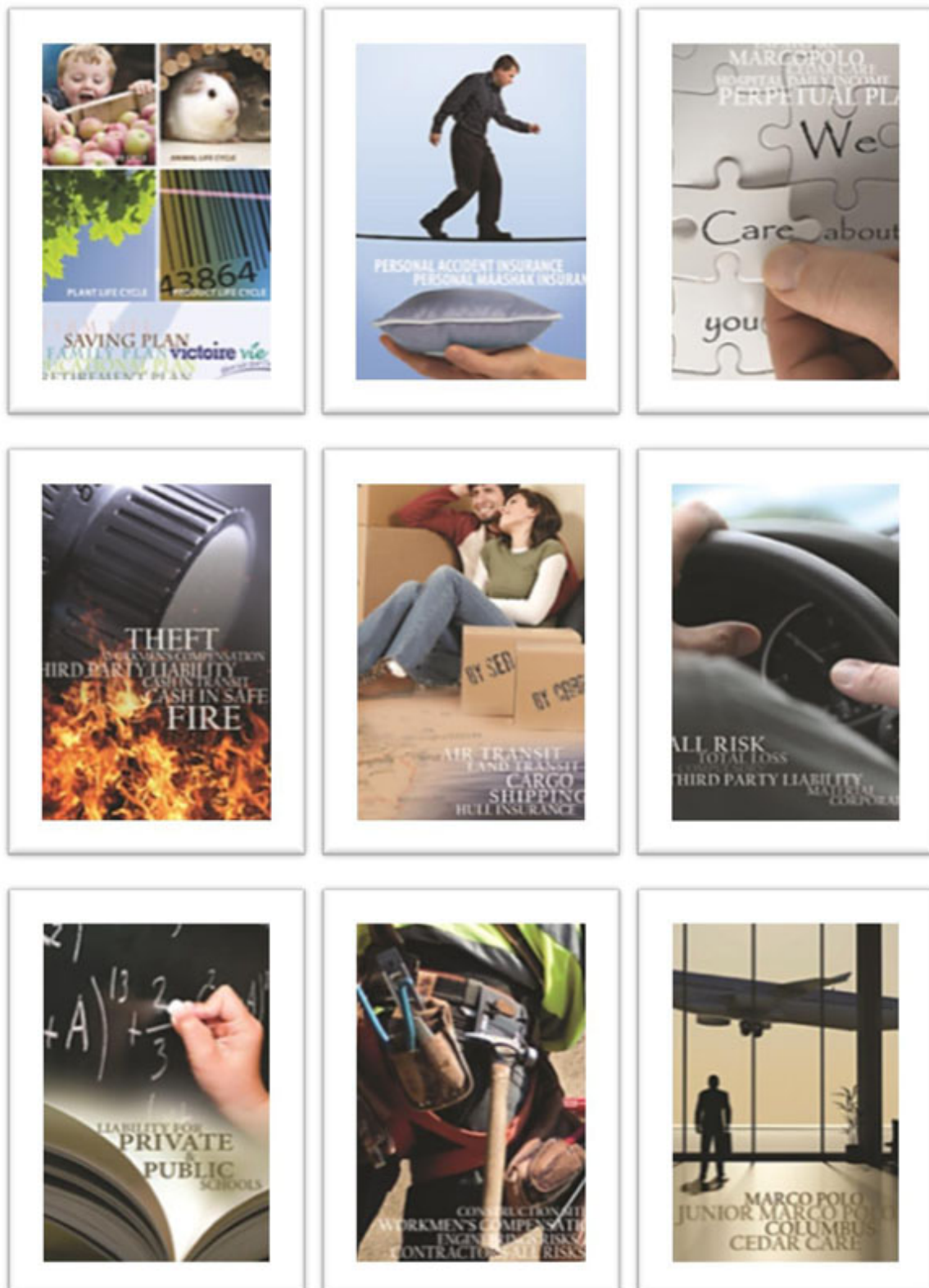
Client Name: MM erewrewrew
Address:

Phone: qweqweqwe
E-mail: rwer@jhjh.com



Medical Insurance Quotation Plan

Victoire Products.





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Name : MM erewrewrew
Address :
Phone : qweqweqwe
E-mail : rwer@jhjh.com

Printed on : 19/12/2018
Reference : NM - 175

Dear MM erewrewrew

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 erewrewrew

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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