

Date of Issue: 29 October 2024

Our Ref: 014385/86028

Thank you for your enquiry regarding our Health Insurance products. We are pleased to be able to offer you our premium quotation, which is detailed below:

Quotation Number: 014385/0

Commencement Date: 04/11/2024

Plan: Residency Key

Plan Details: This plan covers you full refund up to fair and reasonable fees for hospitalisation in Malta and European countries including limited out-patient treatment . The cover provided for in European countries will only operate if the treatment required is not available in Malta and is undertaken upon the advice of the consultant/surgeon.

Individual Details

Individual	Name	Surname	Date of Birth	Age
1	Siva Kumar	Thandra	16/04/1999	25

Premium Details

Individual	Basic Premium	Annual Premium - €
1	180.00	180.00

Premium: € 180.00

Scheme: € 0.00

Policy Fee: € 6.00

Total: € **186.00**

While I hope that this information is useful to you, please do not hesitate to contact us on +(356) 21 345123 or health@gasanmamo.com should you have any questions or require any further assistance. Please quote the Quotation Reference Number shown since this will assist us in seeing to your enquiry more efficiently. In the meantime, you may also view more detailed information on our website: www.gasanmamo.com. We are glad to have been of service to you and look forward to receiving your instructions.

Yours Sincerely,
for GasanMamo Insurance Ltd.

Demands & Needs Statement

Based on the information you have provided about your demands and needs; the following has been understood.

1. The primary purpose you're seeking a health insurance policy is for compulsory work permit requirement.
2. You and any dependent included on the policy will be residing in Malta for 8 months in any 12-month period.
3. You and any dependent included on the policy have not received any medical treatment for a serious medical condition in the last five years, suffer from a chronic medical condition and/or are not aware of any future treatment that may be required.

We are able to offer you with the following insurance product:

Individual Health Insurance Policy.

The insurance policy covers your demands and needs as follows:

Provides comprehensive hospitalisation cover for treatment received in Malta as required by the Governing Body for work permit or student visa purposes.

Gasamamo Insurance Ltd. does not provide personal recommendations and advice on the insurance products it offers and this insurance product and its covers are being offered to you based on the information that you have provided us with.

NOTES

THIS QUOTATION IS VALID FOR 30 DAYS. IMPORTANT TO NOTE THAT SINCE PREMIUMS ARE BASED ON THE AGE, THE COMMENCEMENT DATE IS USED TO CALCULATE THE PREMIUM. ALL QUOTATIONS ARE SUBJECT TO A COMPLETED PROPOSAL FORM AND ON THE BASIS OF YOUR MEDICAL HISTORY, WE WILL INFORM YOU IF WE CAN OFFER COVER, IF ANY SPECIAL CONDITIONS WILL APPLY AND ANY CHANGES TO THE PREMIUM QUOTED. SHOULD YOU HAVE OR HAVE HAD A HEALTH INSURANCE POLICY WITH US OR ANOTHER INSURER WE ARE TO BE NOTIFIED.

Important Information to Policyholder

Who are we?

Gasamamo Insurance Limited is a limited liability company registered in Malta (C3143). Our registered address is Head Office, Msida Road, Gzira GZR 1405, Malta.

Gasamamo Insurance Limited is licensed by the Malta Financial Services Authority (MFSA) to carry on business of general insurance. The MFSA address is Notabile Road, Attard BKR 3000, Malta.

Which Law is Applicable to your Contract?

Your insurance policies with Gasamamo Insurance Limited are Maltese contracts and will be governed by Maltese Law.

What can you do if you are not satisfied with Gasamamo Insurance Limited?

As a valued customer you are right to expect fairness and a swift and courteous service at all times. We recognise that sometimes you may be dissatisfied with our service.

To help us improve we would appreciate your honesty in telling us about your experience of our service? Your feedback will make all the difference.

What you should do

Step 1. Please speak to your usual insurance advisor or your Gasamamo Insurance Ltd contact.

Step 2. If you remain dissatisfied or you feel your complaint remains unsolved please write to the Managing Director, Gasamamo Insurance Ltd, Msida Road, Gzira GZR1405 or by email on insurance@gasamamo.com giving us your policy or claim number in any correspondence.

Step 3. If, after making a complaint to us, you are still unhappy and feel the matter has not been resolved to your satisfaction you have the right to refer the matter to the Office of the Arbiter for Financial Services, N/S in Regional Road, Msida MSD1920 or email on complaint.info@financialarbiter.org.mt.

Following these procedures will not affect your right to take legal action.

How we communicate

You may communicate with us verbally or in writing, in English or Maltese. The placing of insurance is always done in writing. Documentation relating to the contract of insurance and to claims shall be in English. Should you receive a translated version, the English version will prevail.

By providing your email address to us, you consent to receiving communications from us by electronic means. Should you wish to receive information from us by means of paper copy you are kindly requested to contact us to let us know of your preference.

How we treat your personal data

The privacy and security of your personal information is important to us. Please refer to the Privacy Policy section on our website www.gasamamo.com for further information. This policy may be amended by the company from time to time to keep it up to date or to comply with legal requirements. Kindly ask your usual insurance advisor if you would like to receive a hard copy of our Privacy Policy.

What Protection & Compensation is there for Policyholders?

Under the Protection and Compensation Fund Regulations 2003 should the company be unable to meet all its liabilities, compensation may be available. Further information may be obtained by visiting the MFSA [website www.mfsa.com.mt](http://www.mfsa.com.mt).

Remuneration of intermediaries and employees

Insurance intermediaries and some Gasamamo employees may receive a commission which is included in the insurance premium.

Are there any charges or fees applicable in addition to the insurance premium charged by Gasamamo Insurance Limited?

Yes, the charges applicable are as follows:

All Personal Insurance policies	€6.00
All changes to Personal policies (admin. charge)	€6.00

Sana In & Out Patient Residency Key Plan

Hospital / Clinic must be approved by GasanMamo Insurance		<p>Treatment in Malta and the EU.</p> <p>The cover provided for in the European Union will only operate if the treatment required is not available in Malta and is undertaken upon the advice of the consultant/surgeon.</p> <p>Full refund of fair & reasonable charges must be incurred in a participating hospital/clinic in Malta</p>
Annual maximum (For each person insured)		€100,000
IN-PATIENT & DAY-PATIENT TREATMENT		
1.	Hospital accommodation, nursing, drugs and dressings per episode	Full refund in Malta
2.	Theatre fees, eligible prostheses & appliances, drugs and dressings used for in-patient or day-patient treatment per episode	Full refund in Malta
3.	Surgeons' and Anaesthetists' charges for in-patient and day-patient treatment per episode	Full refund in Malta
4.	Physician charges for in-patient and day-patient treatment per episode	Full refund in Malta
5.	Parent Accommodation staying with child under 14 years of age	Full refund in Malta
6.	In-patient specialist consultation fees, including pathology, radiology, diagnostic procedures and physiotherapy	Full refund in Malta
7.	Psychiatric related charges for in patient and day patient treatment (Treatment is only payable after 2 years of membership and with prior authorisation from GasanMamo)	Full refund up to 7 days per policy year. Cover is limited to Malta
8.	Pregnancy and childbirth complications for treatment received as in-patient and day-patient	Up to €4,500 per policy year
9.	Cash benefit for in-patient treatment received without charge in a State hospital	€50 per night for up to 45 nights a year
10.	In-patient non-oncology related MRI, CT and PET scans	Full refund in Malta

11.	Investigations/treatment received at the Accident and Emergency Department in a hospital if it is medically necessary that you are admitted into hospital as in-patient. For such services to be covered admission into hospital must be followed immediately from the Accident & Emergency Department.	Full refund in Malta
	CANCER TREATMENT	
12.	Radiotherapy and chemotherapy, consultant fees and drugs	Full refund in Malta
13.	In-patient oncology related MRI, CT and Pet Scans	Full refund in Malta
14.	Out-patient oncology related MRI, CT and Pet Scans	Full refund in Malta
	OUT-PATIENT TREATMENT	
15.	Out-patient non-oncology related MRI, CT and PET scans (must be specialist referred)	Up to €500 per policy year in Malta
16.	General Practitioner charges	Up to €50 per policy year in Malta payable from benefit 17
17.	Out-patient specialist consultation fees, pathology, radiology, physiotherapy and diagnostic procedures (must be GP or Specialist referred)	Up to €250 per policy year in Malta
	OTHER BENEFITS	
18.	Emergency road ambulance (When medically necessary)	Up to €250 per policy year