

# Health Insurance

## Insurance Product Information Document

Generali Biztosító Zrt.

An insurance company incorporated in Hungary

Product:  
**Generali Private Care  
Health Insurance**



Complete pre-contractual and contractual information on the product is provided in your policy documentation.

The product is subject to the following Policy Conditions:

- Customer Information and General Provisions Governing Insurance Policies
- Generali Private Care Health Insurance – General Terms and Conditions
- Special Conditions of the Fee-for-Service Coverage of Generali Private Care Health Insurance
- Special Conditions of the Medical Second Opinion Coverage of Generali Company Care Health Insurance
- Special Conditions of the Oncology Diagnostics Coverage of Generali Company Care Health Insurance
- Special Conditions of the Malignant Tumour Insurance Coverage of Generali Private Care Health Insurance

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions of this insurance product so that you can compare it to other insurance products.

**Please note that this Insurance Product Information Document is not an integral part of the insurance policy and does not constitute an offer on behalf of the insurance company.**

## What is this type of insurance?

This insurance offers indemnity coverage – complemented with certain fixed sum benefits – against certain risks and pays the insurance benefits specified in the insurance policy upon the occurrence of insured events, in consideration of the payment of the insurance premium.



### What is this type of insurance?

Covered Services		Health Insurance Plans			
		Exclu- sive	Complex	Plus	Start
Generali Medi24		✓	✓	✓	✓
Basic Care	Outpatient care	✓	✓	✓	✓
	Laboratory tests	✓	✓	✓	✓
	Diagnostic tests	✓	✓	✓	✓
Extended Care	Outpatient care	✓	✓	✓	
	Laboratory tests	✓	✓	✓	
	Diagnostic tests	✓	✓	✓	
Ambulatory surgeries		✓	✓	✓	
One-day surgeries		✓	✓	one procedure/ person/ policy year	
Annual preventive screening test (health checkup)		✓	✓		
International medical second opinion		✓	✓		
Flu vaccination		✓	✓		
Patient Transport (with a paramedic)		✓	✓		
House Call		✓			
Physiotherapy		max 12 occasions /person/policy year			
Inpatient care in a hospital		up to HUF 4 000 000/ insured/ policy year			
Oncology diagnostics		✓			
Fixed cash benefit for malignant tumors		2 000 000 Ft			

You may read the detailed cover of this health insurance policy in Schedule 1 of the General Terms and Conditions of Generali Private Care Health Insurance.



### What is not insured?

- ✗ You will not be covered against losses and events other than those specifically listed as insured events in the policy conditions.
- ✗ The will not be insured against events specified in the policy conditions' chapters on exclusions and we will not reimburse the associated losses.
- ✗ The policy conditions set out additional events and losses related to insured events which are excluded from coverage.



### Are there any restrictions on cover?

- ! Restrictions on the term of the policy
- ! Restrictions on age
- ! Any one insured person may only have one Generali Private Care health insurance policy.
- ! Professional or competing athletes are not eligible for this insurance policy.
- ! Waiting period
- ! The insurance company may be relieved from paying the claim if the underlying event was caused unlawfully and willfully or unlawfully and in gross negligence.
- ! Upper limit of the insurance benefit In respect of claims on one-day surgeries, physiotherapy, and inpatient care in a hospital it is the respective benefit limit.
- ! Upper limit of the insurance benefit In respect of claims for a fixed cash benefit on malignant tumors, it is the sum insured.
- ! If the insured person is engaged in certain sports activities as a professional or competing athlete, both knees, ankles, shoulders and the spine of the insured are excluded from the insurance coverage, unless the insurance claim is for a fracture of bones.



## Where am I covered?

- ✓ Under this Fee-for-service Health Insurance (e.g.: claims on the arrangement of certain health care services and the reimbursement of the associated costs), you are covered only in Hungary.
- ✓ Cover is extended to the whole world in respect of claims for a fixed sum benefit on a malignant tumour, for an international medical second opinion and for oncology diagnostics.



## What are my obligations?

The policyholder and the insured must

- provide us with honest, accurate and complete information when the insurance is taken out,
- pay the insurance premium, inform us without delay of any changes in your situation and prevent the occurrence of loss during the policy term,
- mitigate loss and notify us, providing accurate and complete information in the event of a claim,
- comply with all other obligations specified in the insurance policy.



## How and when to pay?

You can pay the insurance premium by

- postal remittance (postal check)
- direct debit authorization (collection)
- bank transfer
- debit/credit card.

You can pay your premium annually or in monthly, quarterly or semi-annual instalments.



## When does the cover start and end?

The insurance policy may be concluded for a fixed term of at least one year and a maximum of five years. The insurance coverage shall commence at 0 am on the first day of the month following the month in which the policy is concluded, provided that the policyholder has paid the insurance premium applicable to the particular insured to the insurance company. Your cover will end when your insurance policy terminates.



## How do I cancel the contract?

The policyholder may cancel this insurance policy – or if the policy is taken out to cover multiple insured persons, only the cover applicable to the particular insured – by sending a thirty-day written notice to us, with effect on the last day of the policy period.

The policyholder may rescind this insurance within 15 days in writing if the certificate of coverage is issued with terms which differ from those on the insurance application. In this case, the insurance policy will never be incepted.

The insurance policy will also terminate

- at the end of the term specified in the insurance policy;
- at the end of the policy year in which the insured reaches 70 years of age (if the insured is the only person covered under the policy);
- if the insured dies (if the insured is the only person covered under the policy);
- if the insurance premium is not paid;
- if the policyholder dies or the policyholder entity is terminated without legal succession;
- in the event of the subsequent termination of a policy concluded by implicit conduct;
- through cancellation by the insurance company in the event of a considerable increase in the insured risk;
- when the insured withdraws the consent to the conclusion of this insurance in writing, if the policyholder and the insured are different persons and the insured is the only person covered under the policy;
- if the insurance policy is taken out for several insured persons and all the insured persons withdraw their consent to the conclusion of the insurance policy in writing;
- at the date when the insurance company's cooperation agreement with the medical management service provider terminates if the insurance company is no longer able to deliver the medical management services for unforeseen reasons beyond its control;
- if on the last day of the current policy period only a person under 18 years of age remains insured under a family insurance policy for any reason;
- and in other cases specified in the insurance policy.