



TESTŐR TERM LIFE, ACCIDENT AND HEALTH INSURANCE

YOUR SAFETY IS FRAGILE. PLAN FOR THE UNEXPECTED

Life is unpredictable. Have you ever been in a situation which, but for a fortunate turn of events, would have led to greater harm? Unfortunately accidents or sudden illness can occur at any time, leaving us temporarily or permanently unable to lead a normal life.

Do you too like to believe that “nothing bad can happen to me”?

Have you ever wondered how you would make up for lost income if you got injured in an accident or fell ill? How would you pay for emergency expenses which can add up to considerable amounts? How would you provide for your children and loved ones? How could you maintain the living standard you are used to?

Hope alone is not enough.

TestŐr Insurance is designed to offer you and your family protection for life. Remember, life is fragile: good luck may not be enough to help you get through hard times. Plan for the unexpected and get the most out of your life. And remember: protection can also give you a peace of mind. Stop worrying and start cherishing every lovely moment in your life.

HOW CAN TESTŐR INSURANCE HELP YOU AND YOUR FAMILY?

You can **maintain your family's living standards** and keep your beloved ones protected even after a sudden tragedy.

If diagnosed with a critical illness, you can claim a **pre-mature payout** on your policy.

You can use your insurance to cover your mortgage.

If you are suspected to have a malignant tumor, you can take advantage of the covered diagnostic services to get a diagnosis as soon as possible.

If you choose the incapacity benefit, you can **supplement your sick pay** while you are recovering from accidental injuries or illness, thus provide for loss of income and **improve your life quality**.

You may choose to get financial support while you are battling against the most dreaded diseases, enabling you to get better health care services and a chance to smoothly return to normal life after recovery.

You may choose **the risks you want to be covered against** as well as the sums insured.

In the cases specified in the policy conditions **you are eligible to medical check-ups every 5 years**, to prevent the development of serious illness.



BONUS – 20% OF PAID PREMIUMS IS REFUNDED

If you take out the insurance for a duration of at least 10 years, and no claim is made on the policy, and neither are the policy's sums insured reduced during such term, you will receive 20% of the insurance premiums paid on the policy as a no claim bonus.

10-year policy term	15-year policy term	20-year policy term
premiums for 2 years	premiums for 3 years	premiums for 4 years

CUSTOMIZE YOUR PROTECTION, FROM 22 DIFFERENT BENEFIT OPTIONS

Life insurance benefit

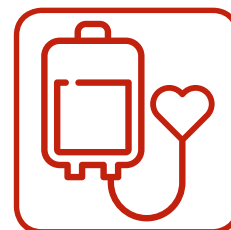
- Optional premature payout if you are diagnosed with a critical illness

Health insurance benefits

- Hospitalization daily allowance – **with double sum insured paid for each day when you are in the ICU**
- Surgery benefit
- When a malignant tumor is diagnosed
- **When any of the 40 critical illnesses is diagnosed**
- **Oncology diagnostics**
- In the event of impairment to an extent of over 69%
- In the event of impairment to an extent of over 39%
- Daily allowance for incapacity periods

Accident insurance benefits

- In the event of accidental death
- For 3 types of accidental permanent disability
- For bone fracture
- **For soft tissue injuries**
- Daily allowance for hospitalization due to an accident – **with double sum insured paid for each day when you are in the ICU**
- Surgery benefit for accidental injuries
- Burn injuries – **with double sum insured paid in the cases specified in the policy conditions**
- In any continuing period of incapacity for work due to an accident
- Death due to a road accident
- For permanent health impairment as a result of a road accident
- Accident-related cost reimbursement



If you are interested, please leave your name and contact information on our website and our English speaking agent will get in touch with you soon.