

Product Brochure

Generali Private Care Health Insurance

Thank you for choosing Generali Biztosító Zrt. to cover your healthcare needs by purchasing our fee-for-service health insurance.

1. The Core Concept of Generali Private Care Health Insurance

The purpose of the insurance is to provide professional medical help for you as soon as possible, without queuing, in nice surroundings. We will organise all the needed examinations, so You can focus on healing.

4 different insurance Plans are available, so everyone can choose the most appropriate Plan according to her/his preferences. The Insurance Plans and the service/benefit elements are set out in detail in this product brochure and in the **Table of Benefits attached as Schedule No 1** to the general terms and conditions of the insurance. **The benefits and services are described in the applicable special policy conditions.** When an insurance claim arises, the benefits included in the selected Insurance Plan shall be taken into account, subject to the restrictions/limits set out in the **Table of Benefits.**

Depending on the content of the Insurance Plan, the insurance may cover medical treatments/physician appointments, laboratory tests and diagnostic examinations, annual preventive screening tests, patient transport, house calls, one-day surgeries and the costs of hospital in-patient treatment; furthermore, if the events specified in the special conditions of Malignant Tumour Coverage occur, the insurance pays out financial help to the insured.

You may read detailed information about the insurance in the General Terms and Conditions of Generali Private Care as well as in the Customer Information and General Provisions Governing Insurance Policies; all documents may be downloaded from the generali.hu website.

You are advised to carefully read this product information and the insurance terms and conditions referred to above which are integral parts of the insurance contract, so that you clearly understand what events are covered under the insurance you wish to take out. Please be advised furthermore that there are cases which are not covered under this insurance, or where the benefit payment is limited, or where the Insurance company may be exempt from benefit payment (refer to Chapters V. and VI. of the General Terms and Conditions of Generali Private Care Health Insurance).

2. What you need to know about this insurance

Parties to the insurance policy

- policyholder:** a party that enters into the insurance contract and undertakes to pay the insurance premium.
- insured:** any natural person **who is not less than 1 and not more than 69 years of age as at the date when the insured's statement is completed** and whose health is covered under the insurance with respect to specific insured events.

The insurance coverage

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 insured has signed the insured's statement and the policyholder has paid the insurance premium applicable to the particular insured to the insurance company.

The insured may withdraw his/her consent to the conclusion of the insurance policy any time in a written notice.

As a result, the insurance policy – or if several persons are insured under the policy, only the coverage applicable to the particular insured –, shall terminate as of the end of the policy year.

Insurance premium

The insurance premium shall be paid by the policyholder. The first premium of the insurance shall be due at the time when the policy is concluded, and any later premium shall be due on the first day of the period (insurance period) which it is payable for.

Term of the Insurance Policy

The insurance policy may be concluded for a fixed term of one or two years.

Geographical limit

The geographical limit applicable to the insurance coverage may vary for the particular insured risks:

- In respect of the Fee-for-Service health insurance coverage: Hungary,
- In respect of Malignant Tumour Coverage, International medical second opinion and Oncology diagnostics: the whole world.

3. How to attend medical examinations, the medical management company

You are kindly advised to request medical treatment as soon as you notice symptoms and not to wait until your condition significantly deteriorates. If you believe that you need to consult a medical professional, do not hesitate to do so.

In an emergency, please call the emergency services numbers, 112 or 104, or promptly visit an emergency hospital department.

In other cases, you may call the telephone number of Generali Medi24 to seek assistance.

After you describe your complaints or your requests, the operator of the medical management service provider will inform you about the medical assistance you may be provided, its venue and date.

The medical management service provider will offer you an appointment within a timeframe of 2 working days for acute care (for instance high fever, convulsive pain, peracute infection), and within a timeframe of 10 working days for elective care provided that the treatment is medically reasonable and necessary.

Medical appointments are available depending on the opening hours of the healthcare providers.

Medical management service provider:

Europ Assistance Magyarország Kft.

(H-1134 Budapest, Dévai u. 26.)

Generali Medi24: +36 1 465 3777

4. Claiming Malignant Tumour fixed-sum coverage insurance benefits and their payout

The list of documents required for the assessment of insurance claims is set forth in the applicable special conditions. The standard Insurance Claim Form may be downloaded from the website of the insurance company, at https://generali.hu/Online_ugyfelszolgalat/Szolgaltatasi_igeny_bejelentese.aspx.

The Insurance Claim Form is required to be submitted to the insurance company in postal mail or by fax: Generali Biztosító Zrt. 7602 Pécs, PO Box. 888; fax: +36 1 451 3857.

You may also send the completed and signed standard Insurance Claim Form together with the required attachments electronically to generali.hu@generali.com.

If the claim is grounded, the Insurance Company shall settle the insurance claim within 15 days upon receipt of all documents necessary for the assessment of the claim, in local legal currency, by wire transfer to a bank account held in a bank in Hungary.



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Insurance Plans available under Generali Private Care Health Insurance

The service types shown in this table may be claimed on medical advice only and subject to the content and limitations specified in the Insurance Plans, in accordance with the provisions of the general and special conditions.

Benefits		Insurance Plans			
		EXCLUSIVE	COMPLEX	PLUS	START
Generali Medi24		•	•	•	•
Annual preventive screening test (health checkup)		extra preventive	standard preventive		
Basic Care	Outpatient care: internal medicine, otorhinolaryngology, ophthalmology, gynaecology, urology, dermatology	•	•	•	•
	Laboratory tests: basic blood tests, urine analysis, fecal test, basic infection tests, gynaecological cytology test, for men: screening for prostate cancer (PSA)	•	•	•	•
	Diagnostic tests: ECG, ultrasound, X-ray, mammography, Doppler and arteriographic vascular tests, audiometry, naevus checks, allergy tests, central bone density test, optometric and vision tests, perimetry	•	•	•	•
Extended Care	Outpatient care: allergology, cardiology, orthopedics, rheumatology, electrotherapy, pulmonology, neurology, gastro-enterology, oncology, dietetics, etc.	•	•	•	
	Laboratory tests: immunology tests, hormone tests, screening for tumorous diseases, HIV tests and screening for other sexually transmitted diseases, genetic tests, intoxication tests, etc.	•	•	•	
	Diagnostic tests: cytology and histology tests, isolation of allergens from blood, endoscopic-reflective tests, MRI, CT, PET CT, tests for electrical activity of muscles, nerves and the brain (EEG, EMG, ENG), cardiovascular tests and angiography, enterography, radioisotopic tests, articular pinprick tests, respiratory function tests, etc.	•	•	•	
Ambulatory surgeries		•	•	•	
One-day surgery		•	•	one procedure/person/policy year	
International medical second opinion		•	•		
Vaccination against the flu with reimbursement of the price of the flu shot		•	•		
Patient Transport (with a paramedic)		•	•		
House call: in medically reasonable and necessary acute cases, home care for adults in Budapest and in certain towns in the country		•			
Physiotherapy		max. 12 occasions/person/policy year			
Inpatient care in a hospital (healthcare treatment, surgeries, accommodation in VIP facilities)		max. HUF 4 000 000 / person/policy year			
Oncology diagnostics check-up, oncology opinion, treatment plan, consultations for one year		•			
Malignant tumour fixed-sum coverage		HUF 2 000 000			