

INFORMATION ON HEALTH INSURANCES

health care services and benefits in connection with Coronavirus within the scope of Generali Company Care and Private Care health insurance



IMPORTANT INFORMATION

In case of the current epidemiological situation, private health care institutions have their own, coronavirus related procedures:

- patients with fever or upper respiratory symptoms are not welcomed,
- those patients, who arrived home from abroad within 2 weeks, even without any upper respiratory symptoms aren't welcomed either,
- screenings are not performed,
- and certain diagnostic tests, such as exhalation tests, chest x-rays are not performed either.

Several clinics have been closed, they don't welcome customers at all. Planned and acute interventions as well as surgeries usually are not provided either.

Generali Medi24 as per the clinics request, will always consult with the clinic via phone on the symptoms, health complaints and necessary care. During the consultation, the provider decides whether to accept the patient.

The situation changes day by day, further service cuttings, restrictions, private clinic closings can be awaited.

We are eager to do everything to provide as much as possible in this new and increasingly difficult situation, while asking our customers to be understanding and be patient until the situation is solved.

APPLICABLE PROVISIONS

Further information on the arrangement of health care services

Through the National Public Health Center, the National Chief Medical Officer has implemented a health professional protocol for all health care providers, specifying the symptoms and other conditions in case of which, patients must be guided according to the current routine. The Hungarian procedure is in line with the procedures set by official international organizations.

In compliance with the regulations, Generali Medi24, as a medical management service provider, applies a series of questions to all calling customers prior making an appointment, with the aim of filtering out the questionable cases. The list of questions is in line with the current regulations of the National Public Health Center. As a result, it can change constantly. The filtered persons are directed by Generali Medi24 to the appropriate care path, rather than private care, in accordance with applicable regulations.

These rules are in the common interest of all, to prevent the spread of infection.

Please be advised that **Generali Company Care and Generali Private Care health insurance do not cover any healthcare in connection with coronavirus under the relevant exclusion clause in the Terms and Conditions: medical care related to disaster management and public health as specified in the legislation** (see Generali Company Care health insurance Terms and Conditions, Section VI.8.l), Generali Private Care health insurance Terms and Conditions, Section VI.8.ab).

In the case of screening tests, the insurer only covers the screening elements specified in the conditions, and coronavirus screening is not listed among them, so this screening even without complaints is not possible.

The above describes the regulations effective on March 16, 2020.

Rules applicable to health insurance coverage abroad

In case of Generali Company Care health insurance's coverage abroad (EUB Travel Insurance) (concerned packages: Premium and Exclusive) the terms and conditions of the European Travel Insurance Co. Ltd. are applied.

Excluded Areas: The territorial scope of the insurance does not apply to events occurring in the areas of countries or regions which are included in the list of destination countries and territories not recommended for travel by the Ministry of Foreign Affairs and Trade of Hungary, as of the first day of the insurance coverage or the day the Insured enters the particular country or region.

Services in the case of coronavirus illness - if the illness occurs within the territorial scope of the insurance: Under travel insurance coverage, the Insurer will refund the costs of emergency medical care and any rescue services, furthermore, will arrange for and will cover the costs of the services indicated in the Benefit Table applying to the given product and described in detail in the insurance terms and conditions, up to the insured sums corresponding to the product.

The insurance does not cover diseases that are wholly or partially caused by a medical condition prior to the start date of the coverage (eg.: illness, complaint, symptom).

The following items are excluded from the scope of insurance services: Additional costs incurred by or in relation to a quarantine.

Accurate daily information can be found on the following websites::

<https://koronavirus.gov.hu/>

In Hungarian language only:

<https://www.nnk.gov.hu/>

<http://www.egeszseg.hu/koronavirus-tajekoztatok>

Additional information: <https://www.who.int/emergencies/diseases/novel-coronavirus-2019/>

If there is a significant change to the above, we will update this leaflet.

We hope that as a result of our joint efforts and cooperation we can get over this challenging period as soon as possible!