

*The content of this document is for information purposes only. The legally binding content can be found in the Slovak language version of the document Insurance Product Information Document for Sygc Medical Expense Insurance.*

This information document provides a summary of the cover, exclusions and restrictions of the insurance. **You will find full information on your rights and obligations under the insurance in the insurance policy and the current text of the General Insurance Terms and Conditions of Sygc Medical Expense Insurance.**

### What is this type of Insurance?

Sygc medical expense insurance covers unexpected events that could occur when you are on a journey or stay away from your (temporary or permanent) residence or the place where you are covered by public health insurance.



#### What is insured?

- ✓ acute illness, accident or death (**medical expenses incurred abroad**)
- ✓ **telephone assistance** if you find yourself in difficulties because of an accident or acute illness (**assistance services abroad**)

as a result of events occurring abroad during the period of insurance.

Insurance benefit is paid subject to the scope and the conditions for its payment defined in the applicable terms and conditions of insurance and the insurance contract up to the maximum amount defined in the insurance contract.



#### What is not insured?

- ✗ medical expenses incurred abroad for planned, preventive, above-standard health care and treatments not part of core health care (rehabilitation, physiotherapy, spa treatment)



#### Are there any restrictions on cover?

- ! The main exclusions are:
  - ! illnesses and accidents that occurred before insurance was taken out and mental illness and disease
  - ! intentional harm to your own health
  - ! incidents occurring while you are under the influence of alcohol, drugs or other narcotic substances
  - ! non-compliance with measures and instructions issued by local authorities, police officers or the armed forces for people's safety
  - ! deliberate participation in any armed conflict, civil unrest, act of terrorism, strike
  - ! Insurance does not cover events that occur in the territory of countries where you have permanent residence or you are covered by public health insurance.

**A full list of exclusions can be found in the insurance terms and conditions.**



#### Where am I covered?

- ✓ The insurance covers events that occur in Europe and some other countries not included in the geographical definition of Europe that are listed by name in the insurance terms and conditions.



#### What are my obligations?

- to provide all necessary information when taking out insurance to correctly determine the insurance type and variant
- to take as much care as possible to prevent the occurrence of an insured event and avoid undue increase in the risk of an insured event
- on occurrence of an insured event, to comply with the instructions of the insurance company or its partner (the assistance company)
- to give the doctor treating you permission to provide information on your health to the insurance company or its partner (assistance company)
- to send the Notification of Claim to the insurance company or its partner without undue delay on occurrence of an insured event and to provide all the necessary documents (as listed in the Notification of Claim form and in the insurance terms and conditions)
- to file a police report of any criminal offence related to a claim without delay
- to comply with measures and instructions issued by local authorities, police officers or the armed forces for people's safety
- to abide by the law of the country that you are in



#### When and how do I pay?

You pay the premium in one instalment for the full period of insurance validity on the day of accession to insurance using a payment instrument provided on the policyholder's website ([www.sygc.com](http://www.sygc.com)).



### **When does the cover start and end?**

Insurance is agreed for a definite period limited by its “from” and “to” dates (definite period). Insurance begins at 00:00 CET on the day chosen as the first day of insurance validity during accession to insurance. If you take out insurance on the day when you travel abroad, insurance begins at the time of accession to insurance. Insurance ends at 24:00 CET on the day chosen as the last day of insurance validity during accession to insurance.



### **How do I cancel the contract?**

The insurance ends on expiry of the period for which it was concluded. You can cancel the contract by written cancellation of your accession to insurance before the first day of validity of the insurance.