

Scope of Insurance and Insured Amount for Sygic Medical Expense Insurance

Insurance	Scope of Insurance	Sum insured
Medical expenses incurred abroad	a) outpatient treatment including prescribed medicines and prescribed medical devices and medical supplies, hospitalisation and medical treatment during hospitalisation including prescribed medicines and prescribed medical devices and supplies, transport to and from a health care facility, repatriation to the home country (in accordance with Part B(1)(l)(2) of VPPPLNS/0421*)	250.000 €
	b) if applying the insurance variant entitled "daily variant - PANDEMIC" or "annual variant - PANDEMIC", also outpatient treatment including prescribed medicines and prescribed medical devices and medical supplies, hospitalisation and medical treatment during hospitalisation including prescribed medicines and prescribed medical devices and supplies, transport to and from a health care facility, repatriation to the home country in connection with a disease classified by the World Health Organisation as an Epidemic ¹ / Pandemic ² or where such a disease is suspected (in accordance with Part B(1)(l)(2) of VPPPLNS/0421*)	50.000 €
	c) accommodation for a close travelling companion of the Insured Person in a medical facility in the event of a child aged under 21 years (in accordance with the last sentence of Part B(1)(l)(2)(b) of VPPPLNS/0421*)	35 € / 1 night, max. 350 €
	d) accommodation and board of the Insured Person abroad if their hospitalisation is no longer medically necessary but they are not yet able to be repatriated to their home country (in accordance with Part B(1)(l)(2)(e) of VPPPLNS/0421*)	50 € / 1 night, max. 500 €
	e) transportation of bodily remains (in accordance with Part B(1)(l)(3) of VPPPLNS/0421*)	10.000 €
	f) purchase or repair of dioptric or prosthetic devices (in accordance with Part B(1)(l)(4) of VPPPLNS/0421*)	100 €
	g) treatment of one tooth / total for all dental treatment (in accordance with Part B(1)(l)(5) of VPPPLNS/0421*)	100 € / max. 300 €
	h) travel expenses for a close person of the Insured Person to the place of hospitalisation of the Insured Person and from the place of hospitalisation of the Insured Person back to their home country if the Insured Person is hospitalised for more than 5 consecutive days (in accordance with Part B(1)(l)(6) of VPPPLNS/0421*)	500 €
	i) accommodation costs for a close person of the Insured Person at the place of hospitalisation of the Insured Person if the Insured Person is hospitalised for more than 5 consecutive days (in accordance with Part B(1)(l)(6)(a) of VPPPLNS/0421*)	50 € / 1 night, max. 500 €
	j) expenses of a close travelling companion of the Insured Person for travel to a medical facility if a child aged under 21 years (child) is hospitalised (in accordance with Part B(1)(l)(6)(b) of VPPPLNS/0421*)	250 €
	k) expenses for repatriation to the home country of an Insured Person aged under 21 (child) and a close person (in accordance with Part B(1)(l)(6)(b) of VPPPLNS/0421*)	500 €
	l) accommodation costs for a close person at the place of hospitalisation of the Insured Person in the event of hospitalisation of an Insured Person under the age of 21 (child) (in accordance with Part B(1)(l)(6)(b) of VPPPLNS/0421*)	50 € / 1 night, max. 500 €
	Assistance services abroad	service for handling insured events abroad available 24 hours per day (in accordance with Part B(1)(ll) of VPPPLNS/0421*)

* VPPPLNS/0421 = General Insurance Terms and Conditions of Sygic Medical Expense Insurance VPPPLNS/0421

¹Epidemic = unusually high incidence of the same infectious disease (infection) in persons in a defined area in a set period of time.

²Pandemic = a large-scale epidemic with an indefinite time frame and practically no spatial restrictions affecting a large number of people over an extensive area (continents). A pandemic is declared by the World Health Organisation (e.g. COVID-19).

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 General Insurance Terms and Conditions of Sygic Medical Expense Insurance.