

Insurance of healthcare costs for foreigners

Information leaflet on insurance product

Company: ERGO Poistovňa, a. s., Slovak Republic

Product: Welcome

Supervision over ERGO Poistovňa, a. s. is carried out by the National Bank of Slovakia.

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This information leaflet contains a brief overview of the Welcome ACUTE insurance product. Comprehensive information about the product are provided in the draft insurance policy and in the General Insurance Terms (GIT) for the Welcome ACUTE insurance of healthcare costs for foreigners.

What type of insurance is it?

ERGO Welcome ACUTE is insurance of healthcare costs for foreigners, in particular for citizens of third countries. This insurance product is intended for those foreigners without permanent residence in Slovakia who are not obliged to pay the public medical insurance but wish to have their costs of acute healthcare covered.



What is included in the insurance?

- ✓ Cost of urgent medical care provided to the insured person in the case of an injury or illness up to the maximum limit of EUR 60,000
- ✓ Cost of repatriation of the insured person to Slovakia in the case of death in any of the Schengen countries up to the maximum limit of EUR 10,000
- ✓ Cremation costs in the case of death of the insured person up to the maximum limit of EUR 5,000
- ✓ Cost of dental treatment following an injury up to the maximum limit of EUR 100
- ✓ Assistance services

The insured amount is specified in the insurance policy. Limits applicable to the insurance settlement are specified in the GIT.



What is not included in the insurance?

For example, the risks and situations described below are not included in the insurance:

- ✗ Any risks other than those listed in the section “What is included in the insurance”,
- ✗ Medical care beyond the scope of urgent medical care,
- ✗ Ongoing specialised medical care,
- ✗ Preventive medical care,
- ✗ Cost of medical care associated with physiological pregnancy and childbirth,
- ✗ Medical care provided in the home country of the insured person,
- ✗ Medical care provided in countries where the insured person is covered by the public medical insurance.



Is the cover subject to any limits?

- ! Damage caused by deliberate acts or gross negligence of the insured person or their next of kin is not covered.
- ! Treatment of mental disorders and illnesses is not covered.
- ! Search and rescue missions are not covered.
- ! Treatment of illnesses or injuries occurring before the commencement of the insurance is not covered.
- ! Over-the-counter medication and balance payments for prescription medication are not covered.



Where am I covered?

- ✓ In the Slovak Republic and in Schengen countries (Belgium, Czech Republic, Denmark, Estonia, Finland, France, Greece, Netherlands, Lithuania, Latvia, Luxembourg, Malta, Hungary, Germany, Poland, Portugal, Austria, Slovakia, Slovenia, Spain, Sweden, Italy, Iceland, Norway, Lichtenstein, Switzerland)



What are my obligations?

- Answer all questions received upon concluding the insurance policy accurately and completely.
- Strive to prevent an insured event from happening and take all available measures to eliminate the option of an insured event occurring.
- Without undue delay after becoming aware of any damage, inform ERGO and the Assistance Service about the occurrence of damage that may be deemed an insured event and provide truthful explanation of the occurrence, causes and extent of such event.
- Contact the Assistance Service prior to each visit to the physician and comply with its instructions.



When and how do I make payments?

The insurance premium is payable in a lump sum no later than one day before the planned commencement of the insurance policy and is deemed paid on the day the full amount is credited to the ERGO's account. Pay the insurance by bank transfer from an account or by depositing cash to the account. The insurance policy number is the variable symbol.



When does the cover start and end?

The insurance cover commences on the first day following the day of full payment of the insurance premium, unless the insurance policy specifies a different (later) date of commencing the insurance policy.

The insurance policy is concluded for a definite period of time defined in the insurance policy.

The insurance policy is terminated upon expiry of the agreed duration of the insurance policy.

The insurance policy is also terminated by death of the insured person or upon origination of the insured person's obligation to be covered by the public medical insurance.



How can I withdraw from the insurance policy?

You can withdraw from the insurance policy in writing within 30 days of concluding it.

If you have concluded your insurance policy via the internet, you can withdraw from the insurance policy within 14 days of concluding it.

You can terminate the insurance policy within 2 months of concluding it with a notice period of 8 days.