

Personal Accident and Hospital Care Insurance for Foreign Nationals

Information document relative to the insurance product:

Insurance Policy - Immigrants

Insurance Company: INTERASCO S.A.G.I. - General Insurance Public Limited Company - Greece

General Electronic Commercial Registry Number: 7057801000 -

Supervisory Authority: Bank of Greece according to Law 4364/2016

For this product, full pre-contractual information is provided in the Insurance Application Form that you will complete with the expression of interest (hereinafter the "Application"), and full contractual information in the Insurance Policy that will be issued in your name (the "Insurance Policy"), as well as in the General and Special Terms (hereinafter "GT & ST") governing the Healthcare Insurance (posted at www.interasco.gr and in print form upon request).

What is this type of insurance:

Personal Accident and Hospital Care Coverage for Foreign Nationals



What is included in the insurance?

- ✓ Loss of life due to accident, up to €15,000 with 20% coinsurance.
- ✓ Permanent Total Disability / Permanent Partial Disability, up to €15,000 with 20% coinsurance.
- ✓ Medical expenses due to accident and illness, up to €1,500 with 20% coinsurance.
- ✓ Hospital care in Greece, up to €10,000 in public hospitals, with 20% coinsurance.



What is not included in the insurance?

- ✗ Infants younger than 3 months old.
- ✗ Adults over 80 years old.
- ✗ Pregnancy, childbirth and pregnancy or childbirth complications, as well as any infertility treatment or sterilization operation.
- ✗ People already suffering from one or more of the following conditions:
 - Multiple Sclerosis
 - Brain paralysis
 - Chronic kidney failure
 - Muscular dystrophy
 - Parkinson's Disease
 - Alzheimer's Disease
 - Down syndrome
 - Lupus
 - Liver cirrhosis
 - Heart attack
 - Polycystic kidney disease
 - Gaucher disease
 - Aids
 - Autism
 - Cystic Fibrosis
- ✗ Preventive routine screening
- ✗ People with BMI (Body Mass Index) over 38.



Where am I covered?

✓ In Greece up to 80%.



What are my obligations?

- Timely payment of the premium, in full and in any instalments, to start the coverage and keep it in force.
- Upon submission of the Application, provision of complete medical history with honesty.
- Written notice to the Company during the term of the policy of any changes regarding the place of residence, occupation, ability to work.
- Timely disclosure to the Company of the occurrence of any covered event, provision of explicit consent to waive the medical confidentiality and manage/process the necessary sensitive or non-sensitive personal data, delivery of any document that may be requested; all the above for the purpose of ascertaining the Company's liability for payment.



When and how is payment made?

Payment of the entire premium upon conclusion of the insurance policy, postal order or bank transfer.



When does coverage begin and when does it end?

Annual coverage. The coverage starts as stated on the Insurance Policy, provided that the premium has been paid and with a waiting period of 90 days. The coverage ends as stated on the Insurance Policy.



How can I cancel the policy?

By sending to the Company via registered mail a letter of objection or withdrawal, following the corresponding template delivered with the Insurance Policy. By written request to the Company.



Are there any restrictions on the coverage?

- ! Pre-existing conditions: Any health problem that existed, appeared or occurred to the Insured Party prior to the starting date of the insurance policy.
- ! Suicide or attempted suicide, intentional self-injury, alcoholism, proven state of inebriation, drug use, other than the use of medical narcotic drugs upon written order and instructions by a physician.
- ! Parachuting, extreme sports, diving, skiing, flying on any airplane other than those operated by the civil aviation and licensed for passenger transport.
- ! Birth defect or disease, including hereditary diseases.
- ! Insured events due to pandemic, chemical contamination, nuclear contamination, radioactivity, pandemic.
- ! Psychiatric-mental disorders and/or diseases and/or relative therapeutic interventions.
- ! Experimental, non-recognized treatments and medications that are not accepted by formal modern medicine.
- ! Surgeries or treatments that are directly or indirectly related to cosmetics or aesthetics, including operations for the correction of refraction anomalies. Breast reconstruction after mastectomy due to breast cancer is excluded. In the event of burns and scars on the face due to an accident, cosmetic surgery and/or treatments shall be covered, if the accident occurred within the period of validity of this insurance policy.
- ! Dental and gum surgery, unless the condition is caused by an accident covered by this insurance policy.
- ! Diagnostic tests and medical procedures that are not related to the reason for hospital admission.
- ! Cost of medicines other than those provided during hospitalization and those that may be covered by "Post-hospital care expenses" under this insurance policy.