

# International Private Medical Insurance Insurance Product Information Document

**Company: Globality Health**

**Product: Globality CoGenio® Top**

For information purposes only. Full contractual and pre-contractual information can be found in the application form and the General Conditions of Insurance.

## What is this type of insurance?

Comprehensive private medical insurance for expatriates.



### What is insured?

- ✓ Inpatient treatment
- ✓ Outpatient treatment
- ✓ Surgery and anaesthetics
- ✓ Bone marrow and organ transplants
- ✓ Maternity care and childbirth
- ✓ Newborn care
- ✓ Congenital conditions
- ✓ Cancer treatment
- ✓ Kidney dialysis
- ✓ Hospice care
- ✓ Parent accommodation during inpatient treatment of a minor child
- ✓ Transport to and from the hospital following an accident or emergency
- ✓ Drugs and dressings
- ✓ Health checks
- ✓ Physiotherapy
- ✓ Therapies, including ergotherapy, light therapy, hydrotherapy, inhalation, packs, medical baths, cryotherapy, thermotherapy, electrotherapy
- ✓ Speech therapy
- ✓ Psychiatric treatment and psychotherapy
- ✓ Vaccinations
- ✓ Acupuncture, homeopathy, osteopathy, chiropractic treatment
- ✓ Vision aids
- ✓ Infertility treatment
- ✓ Dental treatment
- ✓ Therapeutic aids and appliances
- ✓ Medical repatriation and evacuation
- ✓ Return of mortal remains



### What is not insured?

- ✗ Acting or traveling against medical advice/failing to seek advice
- ✗ Complications caused by excluded cover
- ✗ Cosmetic and plastic surgery and treatment
- ✗ Detoxification programmes including therapies
- ✗ Developmental disorders
- ✗ Experimental treatments
- ✗ Eyesight correction by laser treatment
- ✗ Force Majeure
- ✗ Genetic testing
- ✗ Illnesses, accidents and their consequences caused deliberately (self-inflicted)
- ✗ Accommodation in nursing home
- ✗ Non-medical hospital expenses
- ✗ Nuclear, chemical and biological contamination
- ✗ Sex change
- ✗ Surrogacy
- ✗ Therapies and treatment in sanatoriums, convalescent and nursing homes as well as specific rehabilitation measures
- ✗ Transport costs not related to a medical emergency
- ✗ Treatment by wives, husbands, non-marital partners, parents or children



### Are there any restrictions to cover?

- ! Detailed benefit limits can be found in the General Conditions of Insurance.
- ! Treatment is restricted to the selected geographical area.



## Where am I covered?

Coverage applies within the selected geographical area.

- ✓ Worldwide
- ✓ Worldwide excluding USA



## What are my obligations?

- ✓ Health questions contained in the membership form must be answered completely and correctly by the insured persons.
- ✓ It is your obligation to ensure compliance with local social security provisions and regulations for all insured persons under the insurance policy.
- ✓ Any insured person must give us all the information we ask for and allow us to gather information needed in order to process claims (especially in terms of releasing medical professionals from their duty of confidentiality).
- ✓ You must report any change of residency of any insured person without delay.
- ✓ If benefits can also be claimed from another insurer, the insured person is obliged to inform us and provide us with everything we require in order to settle the claim between the involved insurance companies.
- ✓ You and the insured persons must make every effort to reduce, as far as possible, any damage and not do anything which may affect your, or their, convalescence.



## When and how do I pay?

- ✓ The amount of premium, due date and terms of payment are governed by the agreements reached in the group contract.
- ✓ Premiums can be paid monthly, quarterly, semi-annually or annually, as agreed between you and us.
- ✓ Premiums can be paid by credit card, bank transfer or SEPA mandate (EU only).
- ✓ The premium is due in advance.
- ✓ Any delay in the payment of premiums may release us from our obligations to pay claims (see chapter 9 of the General Conditions of Insurance).



## When does the cover start and end?

- ✓ The insurance cover commences on the date specified in the group contract and runs for 12 months.
- ✓ The insurance year for the individuals who join the insurance policy commences on the date indicated on their insurance certificate (inception of insurance) and runs until the renewal date of the group contract.

Your insurance and that of the insured persons under the group contract ends in the following cases:

- ✓ When the group contract is terminated by you or us.
- ✓ When you or the insured persons are no longer eligible for insurance, for instance if the insured person changes employer or upon the insured person's completion of delegation abroad.
- ✓ When the insured person(s) die(s)
- ✓ When you cancel your participation in the group contract or that of an insured person.
- ✓ If the insurance becomes null and void.
- ✓ Insurance cover always ends when the group contract or insurance relationship ends.



## How do I cancel the contract?

- ✓ You may give written notice prior to the renewal date if you do not wish to renew your insurance policy.