

The information document provides a general overview of Travel insurance. It does not reflect the terms and conditions of the insurance contract based on your insurable interests and demands. The terms and conditions of the contract are included in other documents, such as the offer, the terms and conditions of insurance, and the policy.

### What type of insurance is it?

Health insurance is voluntary medical insurance for a foreigner who resides in Estonia under a residence permit or who is applying for an Estonian residence permit. This health insurance primarily covers unexpected and urgent medical expenses during the foreigner's stay in Estonia.



#### What is insured?

Medical costs of the person specified in the policy is insured. An insured event includes the following situations for the insured:

- ✓ Sudden illness
- ✓ Exacerbation of a chronic illness
- ✓ Accident or health injury

Reasonable costs incurred in the insured territory:

- ✓ Outpatient medical care
- ✓ Inpatient medical care
- ✓ Medical transportation
- ✓ Laboratory tests

The insured sum is indicated on the policy.



#### What is not insured?

Health Insurance for foreigners does not cover:

- ✗ Medical expenses arising from illness, injury, or exacerbation of a chronic disease before the insurance contract comes into effect.

Additionally, expenses that are not reimbursed include (the list is not exhaustive):

- ✗ Medical expenses resulting from the realization of an insurance risk due to the consumption of alcohol, drugs, or toxic substances.
- ✗ Treatment of diseases caused by AIDS and HIV.
- ✗ Treatment of infertility.
- ✗ Damages arising from the client's intention or gross negligence.
- ✗ Damages related to the treatment of psychiatric disorders.
- ✗ Damages resulting from overdose of alcohol, medications, or other substances, or from the use of narcotic substances.
- ✗ Treatment of oncological diseases.
- ✗ Costs for alternative medicine and over-the-counter medications.



#### Are there any restrictions on insurance cover?

Unless otherwise agreed upon at the time of entering the contract, the following are not covered:

- ! Health damage resulting from high-risk activities, unless specifically agreed upon in the contract.

Certain expenses are covered only to the extent specified in the policy (the reimbursable expenses and the compensation limit are indicated on the policy). For example, the following may be reimbursed to a limited extent:

- ! Funeral costs for the insured person abroad or transportation costs related to repatriation;
- ! Costs of prescription medications.
- ! Necessary medical transportation costs.

The amount of the deductible (the part not eligible for reimbursement) is specified on the policy.



#### Where am I covered?

The insurance is valid within the territory of Estonia and only if the medical treatments are given in Estonia.



### What are my obligations?

- Your primary obligation is to pay the insurance premium.
- The insurer must be informed of any risk factors and changes to those factors.
- You must comply with the safety requirements specified in the insurance contract.
- The insurer must be notified immediately in the event of an insured incident, and their instructions must be followed.



### When and how do I pay?

The amount of the premium and the due date are stated in the policy. Payment is usually made by bank transfer on the basis of an invoice. If the contract is deemed to have been concluded upon payment, the offer shall specify the period within which payment is due.



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

The insurance coverage begins on the start date of the insurance period, after the insurance premium has been paid. The coverage ends when the insurance period expires. Health insurance can usually be concluded for an annual period. The coverage may end before the insurance period stated in the contract. For example, the insurer may terminate the contract if the insurance premium is unpaid.



### How can I terminate the insurance contract?

To terminate the contract, a request shall be submitted to the insurer. Normally, the contract can only be terminated early by agreement between the policy-holder and the insurer.