

International Medical Insurance

Insurance Product Information Document

Company: James River Insurance Company Ltd. SA001 Daily Health
Address: Butterfield Bank Building, 6th Floor, 65 Front Street, Hamilton
HM 12, Bermuda P.O. Box HM 1538, Hamilton, HM FX, Bermuda

Product: Daily Health Essential

This document is a summary of what this insurance does and doesn't cover. Complete individual pre-contractual and contractual information is provided in your insurance contract documentation. It is important that you read all your insurance contract documentation carefully.

What is this type of insurance?

This insurance is a cover of medical expenses for medically necessary treatments for both emergency and routine healthcare, within an aggregate annual limit of €100 000 (sum insured). It provides you with flexibility in terms of choice of doctor and treatment facility, with the ability to receive treatment anywhere in your region of cover. Within the sum insured there are sub-limits for reimbursement of certain expenses and for services covered by insurance.



What is insured?

- ✓ In-patient and day-care treatment, including diagnostic procedures, specialist fees, medicines, ICU, reconstructive surgery, internal prosthetic devices and aids, accommodation in semi-private room
- ✓ Transplantation of kidney, heart, liver, bone marrow and stem cell treatment
- ✓ Inpatient treatment in a psychiatric clinic or unit within 15 nights
- ✓ 20 physiotherapy visits following inpatient treatment
- ✓ Oncology treatment
- ✓ Out-patient treatments and consultations received from private Doctors up to €2 000 with 20% co-pay
- ✓ Transportation-for-treatment Assistance, if Medically Necessary and if the Treatment is carried in Acibadem network of clinics in Turkey, by regular airlines and with medical escort, if medically necessary: up to 5000 USD
- ✓ Repatriation or burial locally up to €15 000
- ✓ Local road ambulance if arranged by the assistance service
- ✓ COVID-19 Treatment
- ✓ 24/7 care coordination services



What is not insured?

- ✗ Parental accommodation with an insured child aged under 16
- ✗ Accommodation for a baby who is breast fed with the insured mother
- ✗ Palliative treatment
- ✗ Hospitalisation daily allowance
- ✗ Rehabilitation course in the profile rehabilitation center, immediately following inpatient treatment
- ✗ Hormone replacement therapy
- ✗ Physiotherapy other than following inpatient treatment
- ✗ Alternative/complementary medical practices

- ✗ Prescribed drugs applicable under homeopathic and Chinese medicine Over-the-counter drugs and "cold remedies"
- ✗ Nursing at home
- ✗ Psychiatric out-patient consultations and prescribed drugs
- ✗ Restorative speech therapy
- ✗ Chronic conditions
- ✗ HIV/AIDS
- ✗ Dental care
- ✗ Dental treatment following accident
- ✗ Congenital and hereditary diseases for children up to the age of 18
- ✗ Maternity care
- ✗ Preventive care
- ✗ Vaccination
- ✗ Compassionate trip tome

Exclusions:

- ✗ Any pre-existing medical conditions
- ✗ Medical treatment, goods and services that are not indicated as covered in the Schedule of Benefits (part of your insurance contract documentation)
- ✗ The amount of the deductibles or co-payment (part of the claims to be borne by the insured person), as stated in the Schedule of Benefits
- ✗ Medical treatment, goods and services that are not medically necessary
- ✗ Etc.

Please refer to your Insurance Policy (part of your insurance contract documentation) for the full details of exclusions, limitations and terms and conditions.

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Are there any restrictions on cover?

- ! You must be under the age of 60 when you purchase the insurance.
- ! Your dependent children must be under the age of 18 (24 if there is proof that the child is continuing in full-time education).
- ! All your inpatient treatment must be pre-authorized. Please read your insurance contract documentation for more detailed information about preauthorization, full list of the services requiring preauthorization and information about claims.
- ! If you have been requested to complete our medical questionnaire. Based on received answers, the Insurer reserves the right to apply surcharges or refuse insurance because of poor health.
- ! **Other restrictions apply, please see your insurance contract.**



Where am I covered?

- ✓ This insurance covers you in your Home Country and in Acibadem clinics in Turkey.



What are my obligations?

- You must carefully review and understand your insurance contract terms, conditions and conditions. This document is only a summary of insurance cover and does not contain all exclusions and limitations, as well as other terms and conditions.
- You must make sure you meet the eligibility criteria under your insurance contract.
- You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your insurance contract will be based. If you become aware of the fact that the information you have provided us is inaccurate or has changed, you must immediately inform us. Failure to do this may invalidate your insurance and claims might not be paid, meaning that you will be liable for any related costs.
- You must cooperate fully and present claim substantiating documentation and information (including relevant health related personal data) in order to receive benefits under the insurance contract.
- You must pay the insurance premium.
- You must obtain preauthorization for benefits as requested in your insurance contract.
- You must inform us about changes of your address, country of residence, contact details and other data as requested in the insurance contract.



When and how do I pay?

- Your premium is payable either by a credit or a debit card, or via bank transfer.
- If your insurance contract specifies a single premium, it should be paid before commencement of the insurance term. If your insurance contract specifies premium payment by installments, they should be paid in accordance with the time schedule specified in your insurance contract.



When does the cover start and end?

- Your cover will commence at 00:00 on the Insurance Start Date and ends at 24:00 on the Insurance End Date, both dates typed in your Individual Insurance Certificate of your insurance contract at 24:00.



How do I cancel the contract?

- You can terminate the insurance by providing us with a written notification of the required cancellation date, which must be the date of writing or a future date;
- If you terminate your contract prior to its commencement or within the cooling off period without utilizing this insurance, we shall refund 100 % of the relevant insurance premium.