

Private Health Insurance



Insurance Product Information Document

Company: Universal Life Insurance Public Company Ltd

Product: MultiCare Student Care

The information provided in this document is a summary of the key features and exclusions of the plan and does not form part of the contract between us. More information about the product is provided in the “Key Information and Rates” document and the full terms, conditions and exclusions are included in your membership pack.

What is this type of insurance?

Private Health Insurance provides cover for medical expenses that are caused by an illness or an accident.



What is insured?

Yearly Maximum €100,000

Inpatient & daycare treatment

- ✓ Hospital Charges
- ✓ Surgeon's and anaesthetists' charges
- ✓ Physicians' charges
- ✓ In patient consultations, diagnostic procedures and physiotherapy
- ✓ Additional accommodation
- ✓ Cash Benefit

Other Treatment

- ✓ Outpatient surgical procedures
- ✓ In patient CT, MRI and PET scanning
- ✓ Oncology treatment, Radiotherapy/Chemotherapy
- ✓ Pregnancy
- ✓ Ambulance transport
- ✓ Outside area of cover
- ✓ International Emergency Medical Assistance

Out-patient treatment (if Comprehensive Cover is selected)

Overall annual limit €2,000

- ✓ Medical practitioner charges and prescription drugs
- ✓ Medical practitioner consultations, diagnostic procedures and physiotherapy
- ✓ Out-patient CT, MRI and PET scanning
- ✓ Alternative treatment



What is excluded?

- ✗ Pre-existing medical conditions. Medical conditions whether or not being treated and you had before joining the plan.
- ✗ Treatment or monitoring of on-going, re current conditions (known as chronic conditions). Cancer is not included under these conditions.
- ✗ Congenital deformities and/or conditions.
- ✗ Experimental treatment. Treatment which has not being established as being effective or which is experimental.

* Other exclusions exist for example treatment sustained from playing professional sports, from substance abuse, from active involvement in illegal or criminal activity. Full list of the exclusions is included in the membership pack.



Are there any restrictions on cover?

- ! We cover charges that are “Reasonable and Customary” i.e. the charges of medical treatment which do not exceed the general limit of fees that would be charged by other doctors and/or hospitals of similar specializations for similar treatments.
- ! Waiting period for specific medical conditions and benefits:
 - Meniscus
 - Hernia of any kind
- ! Some benefits have specific limits. Please refer to the “Key Information and Rates” document.
- ! If you choose an excess amount (€85 or €170 yearly) this will be deducted from the approved amount of payment of the first claim / claims of the particular year.



Where I am I covered?

Choice of Area of Cover:

Area 1: Worldwide cover

Area 2: World Wide excluding USA, Canada and Switzerland



What are my obligations?

- You must pay your premium on time
- You must give us complete and accurate information on the Application Form as well as on the Claim Forms.
- You must submit your claims within the time limit of 90 days from the date treatment starts
- You must inform us of any change of your personal details



When and how do I pay?

You can pay monthly or yearly by cash or by direct debit.



When does the cover start and end?

Your cover starts the date we accept your application. The policy is for one year and it is renewed on the terms and conditions applicable at the date of renewal of your plan and for which we will inform you before the date of renewal. Cover is provided for full time students up to the age of 28, who usually reside in Cyprus but they are full time students abroad and given that they provide us with proof of full time education abroad. Proof of full time education abroad must be provided on application and at each subsequent renewal.



How do I cancel the contract?

You can cancel your policy up to 30 days from the day that you have received your membership pack. If you cancel during this period, you will receive a refund of the premium paid as long as you did not submit any claim within that period. If you do not cancel within that period your policy will remain in force as long as you continue to pay your premium.