

# 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, linked to the private treatment of new acute medical conditions that arise after joining the policy.



### What is insured?

Yearly Maximum €100.000 each year for each member

#### Inpatient & daycare treatment

- ✓ Hospital Charges
- ✓ Surgeons' and anesthetists' charges
- ✓ Physicians' charges
- ✓ In patient consultations, diagnostic procedures and physiotherapy
- ✓ Cash Benefit

#### Other Treatment

- ✓ Outpatient surgical procedures
- ✓ In patient CT, MRI and PET scanning
- ✓ Oncology treatment, Radiotherapy/Chemotherapy - up to 2 courses of treatment
- ✓ Ambulance transport -
- ✓ International Emergency Medical Assistance

#### Out-patient treatment (If Comprehensive Cover is selected)

- ✓ Overall annual limit €2.000 each year for each member
- ✓ 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?

- ✗ Treatment of medical conditions that you had, or had symptoms of, before joining. If you join on different terms it will be shown in your policy documents.
- ✗ Treatment or monitoring of on-going, chronic conditions.
- ✗ Congenital deformities and/or conditions.
- ✗ Pregnancy and childbirth, including antenatal and postnatal consultations, monitoring and screening
- ✗ Routine and restorative dental treatment

- ✗ Psychiatric treatment.
- ✗ Claims outside your area of cover.
- ✗ Experimental treatment. Treatment which has not been established as being effective or which is experimental.
- ✗ Cosmetic treatment.

\* Other exclusions exist for example treatment sustained from playing professional sports, from substance abuse, from active involvement in illegal or criminal activity. A 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 in accordance with standard and generally accepted medical procedures in a geographic area based on what providers in the area usually charge for the same or similar medical service.
- ! 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 am I covered?

Choice of Area of Cover:

Area 1: Worldwide cover

Area 2: Worldwide excluding USA, Canada and Switzerland



## What are my obligations?

- You must pay your premium on time
- You must give us complete and accurate answers to any questions we may ask
- If you need to make a claim, please contact us to ensure your claim is covered under the policy
- You must submit your claims within the time limit of 90 days of treatment being received
- You must inform us of any change of your personal details and any changes to your circumstances that may affect your cover.
- Reading your policy documents to ensure that you have the cover you need and understand all applicable terms and conditions.



## When and how do I pay?

Your premium will need to be paid in advance for each insurance policy year. The payment methods available e.g. direct debit or by cheque are outlined at point of sale.

Please note that if your premium is not paid, the policy may be suspended or cancelled.



## When does the cover start and end?

We will tell you in writing the date your policy starts and any special terms which apply to it. The policy is for one year. Cover is provided for full time students, up to the age of 30, either studying in **Cyprus** or abroad. Proof of full-time education must be provided on application and at each subsequent renewal.



## How do I cancel the contract?

You can cancel your policy by informing us in writing up to 30 days from the day that your policy has been effected and conditions or the day that you receive the full policy terms and conditions, whichever comes later. If you cancel during this period, you will not have to pay anything, as long as you have not made a 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 according to the payment frequency selected by you.

Please note you cannot backdate the cancellation of your membership.