

# Foreigners' Health Insurance in Slovak Republic

## Information document on insurance product

Company: Union poisťovňa, a. s., Slovenská republika, IČO: 31 322 051

Product: Foreigners Health Insurance

This information document should provide basic overview of scope and conditions of insurance. To be fully informed about the scope of rights and obligations following from the insurance, please get acquainted with the wording of the insurance contract, General Terms of Foreigners' Individual Health Insurance in SR (VPP ZPC) and Special Stipulations to VPP ZCP.

### What type of insurance is it?

It is a commercial health insurance for persons who are not publicly insured in Slovak Republic. The insurance covers costs for treatment in Slovakia.



#### What is the subject of the insurance?

- ✓ Compensation and / or direct reimbursement of provably incurred costs for healthcare / urgent healthcare provided to foreigners in the Slovak Republic.
- ✓ The scope of healthcare depends on the type of the closed insurance contract defined in terms and conditions of the insurance.

The limit of the insurance benefit for all insured events occurred during the insured period is € 60,000, for the pregnancy type of insurance € 17,000.



#### What is not the sthe subject of insurance?

- ✗ Illness, injury or negative change in health condition which had occurred before the foreigner came to Slovakia, unless the insurer had not been informed about these facts before closing the insurance.
- ✗ Costs for healthcare provided to a foreigner during the time of his health insurance in the system of public health insurance.



#### Are there some limitations in cover?

The following healthcare is excluded from the insurance:

- ! healthcare provided on own request of the insured
- ! healthcare connected with psychical disorders, psychological examinations and psychotherapy
- ! healthcare connected with treatment of female and male infertility and assisted reproduction.
- ! organ transplantation, haemophilia treatment and other

**The complete list of exclusions from the insurance is in terms and conditions of insurance.**



### Where am I covered by the insurance?

- ✓ In the Slovak Republic.



### What are my obligations?

- To answer all questions related to my health condition truly and completely
- To pay premium in the amount and within deadlines agreed in the insurance contract
- In case of illness or injury to seek medical treatment and to observe instructions of the doctor
- Upon request of the insurer to waive your right for medical confidentiality from the side of doctors and the healthcare facility and to agree with provision of information and documents related to insurance and investigation of the insurance event.
- To use the insurance card and to return the insurance card after expiration of the insurance relation.



### When and how do I have to pay premium?

The premium is paid in a single payment for the whole insurance period at latest on the day of concluding the insurance contract in the currency used on the territory of the Slovak Republic.



### When does the cover begin and when does it end?

The insurance begins with signing of the insurance contract or the zero hour of the day stated in the insurance contract as the beginning of insurance, provided the premium was paid in the full amount.

The insurance is terminated with expiration of the 24<sup>th</sup> hour of the day stated in the insurance contract as the end of insurance.

The reason for termination of the insurance can also be:

- obligation to enter public health insurance
- premium not paid in the full amount
- written agreement of both contracting parties
- withdrawal from the insurance contract or refusal to pay insurance benefits
- death of the insured
- in accord with the Civil Code



### How can I terminate my contract?

The insurance contract can be terminated either by you or by the insurer in a written form within two months from its concluding. You can also make an agreement on termination of the contract as of the date agreed on by both parties.