



# HEALTH INSURANCE ABROAD

Document with information on insurance product

Insurance company: Vzajemna zdravstvena zavarovalnica, d.v.z., Slovenia

Product: Abroad (Tujina)

The purpose of this document is to provide a summary of information on a specific insurance product, and it has not been adapted to your specific needs and requirements. Complete preliminary and contractual information on the insurance product is available in other documents (insurance terms and conditions, insurance policy, proposal or other documents you received prior to or after taking out insurance). Read the entire documentation carefully so that you have complete information about the insurance.

## WHAT IS THE TYPE OF INSURANCE?

This is health insurance intended to cover the costs of emergency medical and related services abroad or in the territory of Slovenia and its neighbouring countries, if you are a foreigner and you have taken out insurance for the duration of your stay in Slovenia. It includes medical assistance, if you get sick or injured. You can opt for individual, family or group insurance, or individual or group insurance if you are coming to Slovenia as a foreigner.



### SCOPE OF INSURANCE

#### Assistance services (24/7):

- ✓ organisation of emergency medical assistance and urgent medical transportations;
- ✓ providing information for you and your close relatives;
- ✓ the availability to answer your phone calls with the option of telephone cost reimbursement.

#### Urgent costs of treatment

- ✓ costs of urgent medical care;
- ✓ costs of urgent treatment until return to the home country;
- ✓ costs of urgent dental treatment;
- ✓ cost of transportation to the nearest clinic or hospital and back to the place of accommodation abroad;
- ✓ costs of treatment of acute deterioration of a chronic disease.

#### Transportation costs

- ✓ costs of transportation to the place of residence or a hospital in the home country;
- ✓ costs of transportation of mortal remains to the home country;
- ✓ cost of transportation because of the early return to the home country in the event of a severe illness or death of a close relative.

In case of hospitalisation or death, we also cover:

- ✓ costs of transportation for the arrival of your family member;
- ✓ costs of transportation for the person remaining with you in the case of hospitalisation;
- ✓ costs of transportation for the arrival of your family member if you are abroad alone and hospitalised for more than seven days and unable to return home;
- ✓ costs of the return of your minor child, aged under 18.

#### Other costs

- ✓ In the case of hospitalisation, the costs of accommodation of the family member or placement of a person who remains in the company of the insured, or the accommodation of the insured if they are unable to return to the home country as initially planned.
- ✓ The costs of search and rescue as a result of unforeseen illness or injury in hard-to-reach area.
- ✓ The costs of lawyer services, i.e. the cost of organising legal assistance (in case legal proceedings were initiated against you in accordance with the laws of the country in which you are staying to establish criminal or civil liability), costs of translator via telephone and temporary bail deposit.

#### Additional coverage for the event of an accident abroad (does not apply to insurance of foreigners in Slovenia)

- ✓ Additionally, you can include coverage for an accident abroad, which covers permanent disability over 40% and indemnity for extended hospitalisation.



### WHAT IS EXCLUDED FROM COVER?

- ✗ treatment that is not urgent from a medical point of view;
- ✗ transportation due to minor medical problems that could be treated at the location;
- ✗ illnesses or injuries that existed prior to departure abroad or arrival of a foreigner to Slovenia and treatment of chronic diseases;
- ✗ costs of pregnancy, regular examinations during pregnancy, complications, delivery, except when saving the life of the child or the mother;
- ✗ acts while under the influence of alcohol, drugs or psychoactive substances;
- ✗ an insured event that originates from the use of firearms or performing particularly dangerous tasks;
- ✗ in the framework of dental services, the costs of dental covers, bridges, crowns, implants and prosthetic elements are not covered, unless the insured is unable to eat as a result;
- ✗ an insured event occurring as a result of an accident or illness you suffer at any activity at an altitude above 6,000 metres.
- ✗ an insured event occurring during a professional activity in a war zone or peacekeeping mission;
- ✗ other exclusions are specified in the General Terms and Conditions.



### IS THE COVER LIMITED?

- | The Multitrip annual insurance shall apply to an unlimited number of trips abroad within the year of insurance; the insurance coverage for each trip abroad shall apply for the first ninety (90) days, at a maximum.
- | Insurance coverage does not apply in Slovenia (except for foreigners in Slovenia) and in the country of your registered official permanent residence.
- | Insurance coverage for a child who has turned 26 and has been insured on the basis of family insurance shall be terminated upon the expiry of the policy year in which the child turns 26 years of age.
- | If you include additional coverage for an accident abroad, it shall cease upon termination of travel health insurance or payment of permanent disability insurance benefit.
- | Other limitations are specified in the General Terms and Conditions.
- | Insurance coverage under the Business package (Poslovni) shall apply to the time you are on a business trip based on the appropriate travel order issued by your employer.



## WHERE IS THE INSURANCE VALID?

- ✓ Insurance coverage shall apply to the territory indicated in the insurance contract. You can opt for insurance that is valid in the whole world or in the area of Croatia (in case you choose family insurance for Croatia). Insurance for foreigners in Slovenia shall apply in Slovenia and its neighbouring countries.



## WHAT ARE MY OBLIGATIONS?

- If you fall seriously ill or sustain an injury or need hospital treatment or repatriation, you have to inform our Assistance Centre immediately or as soon as possible.
- Provide complete and true data.
- If you have insured another person, the insured person must be immediately informed of the termination of the Contract.
- You have to file the insurance claim no later than within three (3) months of returning home.
- You must inform us of any change to personal data and other circumstances relevant to insurance.



## HOW AND WHEN DO I PAY?

The premium is paid upon taking out the insurance and prior to the beginning of travel, unless specified otherwise, and in accordance with the method of payment agreed with the insurance company.



## WHEN DOES INSURANCE BEGIN AND WHEN DOES IT END?

- Insurance coverage starts on the day stated as the start date on the insurance policy, provided that you have paid the premium by such date. If, in agreement with us, you took out insurance on the day of your departure abroad and immediately paid the premium in full, the insurance coverage can also become active on the day of your departure abroad.
- Insurance coverage ends on the day stated as the termination date on the insurance policy.
- For annual Multitrip insurance, the insurance coverage for an individual trip abroad lasts for a maximum of the first ninety (90) days.
- If additional coverage for an accident abroad is added, it shall cease upon termination of travel health insurance or payment of permanent disability insurance benefit.



## HOW CAN I TERMINATE THE CONTRACT?

- Insurance can be terminated in exceptional cases. If you cancel the insurance contract after the commencement of insurance cover, we are, as a rule, entitled to the premium for the entire insurance period.
- If the insurance contract was concluded at a distance for a period of one month or more, you may terminate the insurance contract within fifteen (15) days of the date the insurance was taken out. If the insurance contract was concluded at a distance for a period of less than one month, it is not possible to terminate the insurance contract.
- The notice of termination of the insurance contract must be submitted in writing.