

# “Medica Newcomer” INSURANCE

**eurolife**

## Insurance Product Information Document

Company: Eurolife Ltd.

Product: Medica Newcomer

Eurolife Ltd is an insurance company registered in Cyprus with registration number HE36247.

It is regulated by the Insurance Companies Control Service.

This document provides only a summary of the key features of the Insurance product Medica Newcomer and does not form part of the contract. For more information, please refer to the Policy Conditions of the product, that can be granted to you through your insurance agents or the Company.

## What is this type of insurance?

Eurolife’s Medica Newcomer health program has been created to cover the needs of a person who may become ill or may be injured in an accident, and to cover the financial loss of the insured and their family. It offers coverage only within the Republic of Cyprus.



### What is insured?

#### In-Hospital Benefits

- ✓ Maximum Amount per Illness or Accident (€9.000)
- ✓ Maximum Amount per person per Year (€15.000)
- ✓ Hospital Treatment (90% Compensation)
  - Daily Hospital Allowance (room and board) (90% Compensation with maximum amount €70)
- ✓ Daily Hospital Allowance for Intensive Unit Care (90% Compensation with maximum amount €175)

#### Other Benefits

- ✓ Maternity Allowance (Normal Delivery or Caesarian Section) (€550)
- ✓ Expenses for Transportation of Corpse Abroad (Up to €3.500)

#### Out-of-Hospital Benefits

- ✓ Maximum Amount per Illness or Accident (€850)
- ✓ Maximum Amount per person per Year (€2.000)
- ✓ Out-of-Hospital Treatment
  - Doctor’s Fee per visit (90% Compensation with maximum amount €17,50)

- ❖ *For more information regarding insurance coverage, please see the product Regulations*



### What is not insured?

- × **Any expenses related to medical treatment made outside the Republic of Cyprus.**
- × **Pre-Existing Medical Conditions**
- × **Genetic and congenital abnormalities and / or diseases and developmental abnormalities**
- × **Routine Medical Examinations and preventive medicine**
- × **Optical Treatment**
- × **Dental Treatment**  
Unless this is due to an Accident that is covered by the Programme as an In-Patient Benefit
- × **Pregnancy / sterility / conception / contraception**
- × **Sexual Conditions**
- × **Plastic / Cosmetic Therapies**
- × **Addiction to or Abuse of drugs and / or other substances**
- × **Self-inflicted injury / suicide attempt**
- × **Dangerous activities / conditions**
- × **Other further Exclusions**
  
- × *Additional exclusions apply. For a list of all exclusions, please see the product Regulations.*



### Are there any restrictions on the cover?

- ! Compensation will be based on Customary and Reasonable charges. Any charges beyond those considered Customary and Reasonable will not be compensated.
- ! Regarding maternity cover, there is a requirement that the childbirth take place at least ten (10) months after the Registration Date.
- ! Specific treatments / surgeries (e.g. for musculoskeletal disorders, meniscus, tendons, ligaments, tonsils, gynecological problems, all form of cysts, any kind of hernias including the hernia of the intervertebral disc) are not covered for the first twelve (12) months from the date of Registration of the insured with the programme.
- ❖ *For more information, please see the product Regulations.*



### Where am I covered?

Only within the Republic of Cyprus.



### What are my obligations?

- To make timely payment of your premium.
- To notify us of any change in your information and in the information of your Insured Dependents that affect the Policy.
- To act in Utmost Good Faith.



### When and how do I pay?

The Premium is payable in advance. Payment can only be made on an annual basis. You can pay by cash, cheque, bank transfer or direct debit.



### When does the cover start and end?

The duration of the policy is for one Year. Your Policy start date and end date is noted on your Insurance Certificate.

Upon payment of your new Premium, the Policy will automatically be renewed, and we will consider that you accept its renewal with the revised Regulations, Benefits and the Premiums that apply on the Renewal Date, as well as any Special Terms.



### How do I cancel the contract?

You can terminate the Policy at any time by submitting a notice in writing to Eurolife Ltd.

If you decide to terminate your Policy, we will return the premium which corresponds to the remaining period paid, after the termination.

You also have the right of withdrawal from your Policy, within 30 days from the date of receipt of your Policy. In the event of withdrawal, we will return the premium you have paid, minus any expenses Eurolife Ltd has incurred with regard to this Policy.