



HEALTH INSURANCE

„HEALTH AND VALUE SELECT“

Information sheet for an insurance product

Company: ZK UNIQA Life AD incorporated in the Republic of Bulgaria with business license № 27 - ЖЗ, dated 10.08.1998 and business license № 1034 - ЖЗ dated 24.10.2012.

This information sheet about an insurance product is available on the website of the Insurer - www.uniqa.bg represents a short summary and does not give a full description of the product. Complete pre-contractual and contractual information about the product, including details and specifics regarding coverage, method of payment, etc. are provided to the client additionally, as General Terms and conditions, Special conditions, Insurance policy, etc.

What kind of an insurance product is this?

“Health and Value Select” is an insurance product designed to cover medical expenses incurred by the insured, in connection with a treatment of critical illness, surgery and medical tests during hospital treatment. International Health Insurance “Health and Value Select” guarantees you solid insurance protection, the right to choose and access to the latest medical technologies, methods of treatment, in Bulgaria and around the world.



What is insured?

Medical expenses incurred by the insured, in connection with a treatment of critical illness, surgery and medical tests during hospital treatment.

- ✓ Inpatient treatment
- ✓ Daily treatment/daily hospitalization
- ✓ Daily allowance
- ✓ Medical transportation



Excluded from insurance coverage are:

- ✗ Persons over 64 years.



Are there any restrictions on cover?

- ! Diseases or medical procedures different from described in the special conditions of the insurance;
- ! Procedures for diagnosing malignant tumour
- ! Endoscopic polypectomy of polyps in the colon / rectum
- ! Removal of „in situ“ (non-invasive) carcinoma
- ! Removal of a malignant new formation of the skin, in case of diagnosis other than malignant skin melanoma
- ! Follow-up examinations and tests to monitor the condition after hospital treatment;
- ! Others, described in detail in the General terms of health insurance Health and Value Select.



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Where am I covered?

Two options of territorial coverage:

- ✓ European Health plan – Europe incl. Bulgaria
- ✓ World health plan - any country around the World



What are my obligations?

- The applicant for insurance is obliged to indicate all significant circumstances for risk assessment;
- The insurance premium or the corresponding instalment rate must be paid in full.



When and how do I pay?

The insurance premium is paid annually or every six months for individual and family contracts. Under group insurance contracts there is a possibility for quarterly and monthly payment. You have the opportunity to make the payment over the counter, by bank transfer, E-pay or through the company's website: www.uniqa.bg (only for policies of individuals). The insurance premium includes all costs of the insurer, including the costs for distribution of the insurance product.



When does the cover start and end?

The insurance premium is paid annually, every six months, quarterly or monthly. You have the opportunity to make the payment over the counter, by bank transfer, E-pay or through the company's website: www.uniqa.bg (only for policies of individuals). The insurance premium includes all costs of the insurer, including the costs for distribution of the insurance product.



How do I cancel the contract?

The insurance contract may be terminated by the Insurer at any time, during the term of the contract, with one month's written notice.