UNIQA Life Insurance plc
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Special Terms and

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SPECIAL TERMS AND CONDITIONS „HEALTH AND VALUE SELECT PLUS“ HOSPITAL (STATIONARY) TREATMENT PLAN EUROPE

These Special Terms and Conditions shall be only applicable together with the General Terms and Conditions for health (medical) insurance „Health and Value“ (General Terms and Conditions) and as a part of a valid insurance policy.

The territorial scope of this insurance cover includes insurance events which have occurred in the territory of Europe (see the list of the countries in Europe's geographic zone).

The insurance shall be concluded in EUR.

The maximum value of all the indemnities per calendar year per insurance person shall be up to EUR 2 242 300. The Insurer shall pay indemnities in the following cases and limits:

I.HOSPITALIZATION (STATIONARY STAY)

(Art.20 andArt.22, Par.1, 2, and 3 of the General Terms and Conditions ofthe insurance; Point A. Additional insurance terms and conditions hereof.

The insurance coverage shall comprise reimbursement of costs incurred for health services during hospital (stationary) treatment upon medical prescription of an insured person, related to a disease, accident or giving birth, including:

a)Costs for hospitalization in a room with one or more beds;

b)Costs for the necessary medical activities, therapies, surgicaloperations, medicaments and other hospital services needed inrelation to a hospital (stationary) treatment.

1.Guaranty for reimbursement

1.1. In case of hospital (stationary) treatment the insurer shall fully reimburse the costs via a direct statement with the hospital, according to the limit agreed in the insurance policy, after the MedUNIQA SOS center has been notified before the patient's hospitalization for stationary treatment and has confirmed the undertaking of the insurance case.

1.2. Should the hospital treatment be performed without notifying the MedUNIQA SOS center prior to the hospitalization and without having the case undertaken by it, the hospitalization costs shall be reimbursed upon presentation of paid original invoices and copies of medical documents for the conducted treatment, reduced by 20% of self-participation. The maximum amount of the self-participation per hospitalization shall be up to EUR 3 370.00.

1.3. No self-participation shall be applied, should the urgency of the hospital treatment not allow contacting the MedUNIQA SOS center prior to the hospitalization and undertaking the insurance case by the center.

2.Accompanying person

2.1. For hospitalization of children below 18 years of age insured hereunder, the expenses for an accompanying person shall be fully reimbursed, provided that the hospitalization has been reimbursed under 1.1.

2.2. Should the hospitalization fall within the provisions of 1.2, the costs shall be reimbursed upon presenting medical documents for the treatment performed and original invoices paid, minus 20% of self-participation. The maximum amount of the self-participation within Europe shall amount to maximum EUR 337.00.

2.3. The self-participation shall not be applied should self-participation be not applicable for hospitalization of an insured child.

3.Daily allowances for hospitalization, one-off amount forgiving birth

In the event of hospital (stationary) treatment of an insured person, the insurer shall not reimburse any costs, and daily allowances shall be paid to the insured person to the amount of EUR 135.00 per hospitalization day, and for giving birth, an one-off amount of EUR 1 350.00 shall be paid.

II.DAILY STATIONARY TREATMENT

(in addition toArt. 20 (1) and Art.22, Par. 1, 2 and 3 of the General Terms andConditions of the insurance; point A. Additional insurance termsand conditions hereof).

The insurance coverage shall comprise reimbursement of costs for health services incurred during a hospital (stationary) treatment prescribed by a physician, of an insured person, in cases of the treatment performed in a daily stationary environment and requiring hospitalization for a period less than 24 hours, with no overnight stay necessary from a medical point of view.

1.In case of daily stationary treatment the insurer shall fully paythe expenses via direct a statement with the hospital, accordingto the limit agreed in the insurance policy, after the MedUNIQASOS center has been notified before the patient's hospitalizationfor stationary treatment and has confirmed the undertaking ofthe insurance case.

2.In the event that the MedUNIQA SOS center has been notifiedon the imminent treatment, but direct settlement of the payment is not possible, the costs shall be fully reimbursed to the insuredupon presenting of a paid original invoice and copies of themedical document for the performed treatment.

3.Should the hospital treatment be performed without notifyingthe MedUNIQA SOS center prior to the hospitalization andwithout having the case undertaken by it, the hospitalizationcosts shall be reimbursed upon presentation of paid originalinvoices and copies of medical documents for the conductedtreatment, reduced by 20% of self-participation. The maximumamount of the self-participation per hospitalization shall be up toEUR 3 370.00.

No self-participation shall be applied, should the urgency of the hospital treatment not allow contacting the MedUNIQA SOS center prior to hospitalization and the undertaking the insurance case by the center.

III. TRANSPORTATION OF AN INSURED PERSON

(in addition to Art. 21 of the General Terms and Conditions; point A. Additional insurance terms and conditions hereof).

1. Subject to reimbursement shall be costs for medical transportation of an incurred person within Europe upon medcial prescription for treatment under point I or point II with a maximum limit of EUR 1 680.00 per calendar year.

2. Should, for medical reasons, transportation be only possible by helicopter, the maximum annual amount specified in point 1 shall be increased to EUR 3 370.00.

IV. REPATRIATION OF AN INSURED PERSON AND TRANSPORTATION OF CORPSES

(in addition to Art. 21 of the General provisions of the insurance; point A. Additional insurance terms and conditions hereof).

1. Repatriation (including transportation) of an insured person

1.1. In case of life-threatening changes in the insured's health condition as a result of a disease or accident, the insurer shall fully reimburse the costs for repatriation (including transportation) of the insured person within Europe to the following amount:

The following expenses shall be fully reimbursed:

a) Repatriation of the insured person on physician's instruction from a European country other than the home one to a hospital of residence or to a hospital in Austria, and transportation of a patient according to medical indications from Bulgaria to a hospital in Austria;

b) Transportation of an insured person's close relative;

c) Repatriation of the insured person (including patient transportation) shall be organized by the MedUNIQA SOS, otherwise costs of maximum EUR 2 130.00 shall be subject to reimbursement.

The above mentioned expenses shall not be paid, in the event that the patient repatriation is needed for a planned treatment.

2. Transportation of corpses

2.1. In case of Insured's death during the treatment performed in compliance with the insurance provisions, the Insurer shall fully reimburse the costs for preparation and transportation of the corpses from the country where the person has died, either to the Republic of Bulgaria or to the former country of residence. Subject to reimbursement shall be costs for:

a) The services provided by the funeral agency/company offering international repatriation, including embalming and all administrative formalities;

b) Standard coffin;

c) Transportation of corpses by the most economical transport from the place of person's death to the place specified for the funeral in the Republic of Bulgaria or the former country of residence;

d) The transportation shall be organized by the MedUNIQA SOS center, otherwise costs for maximum EUR 900.00 shall be reimbursed.

A. ADDITIONAL PROVISIONS

1. Periods of delay (Art. 11 of the general terms and conditions of the insurance).

The total period of delay shall be 2 (two) months.

The special period of delay for indemnities for giving birth, miscarriage, pregnancy examination and any diseases related to the pregnancy and any consequences thereof, shall amount to 9 (nine) months. In case of premature birth or miscarriage, which upon normal pregnancy would result in a birth after 9 months, insurance protections shall be provided upon expiration of the total period of delay.

2. Repatriation of an insured person

a) Preconditions for repatriation (including transportation) of an insured person shall be the opporuntiy for transportation of the insured, and the possibility of worsening of his/her health condition.

b) In case of repatriation (including transportation) of an insured person the MedUNIQA SOS center shall be notified. In order to take adequate measures, the MedUNIQA SOS center shall be provided with the information written on the SOS card. Based on the obtained information the MedUNIQA SOS center shall contact the attending physician and shall take a decision, considering the criteria specified in point a) regarding transportation and the type of transportation. The decision shall be taken together with the attending physician but the final decision shall be taken by the physician of the MedUNIQA SOS center.

3. Payment of insurance indemnity

In addition to Art. 23 of the General Terms and Conditions of the insurance, all invoices shall be presented in Bulgarian, German, French or English.

B. ACTUALIZATION OF INDEMNITIES AND PREMIUMS

1. a) The insurer shall undertake to preserve the value of the insurance coverage or to adapt his indemnities in case of change in the prices of healthcare services, so that the guarantee for reimbursement shall remain in all positions where explicitly submitted.

b) Adapting shall be also undertaken upon change in frequency of reimbursement claims.

2. Indemnities under point I, II and IV shall be adapted in compliance with the changes in the prices of healthcare services, and according to the contract partners.

The indemnities under point III shall be adapted on the basis of comparison of the actual European Consumer Price Index (ECPI) with the preceding year or with the index on which the last adaptation was based. Fixed self-participations shall also be adapted pursuant to this index.

Every change in the healthcare sector or in the applicable legal regulations, imposing a change in indemnities, shall also be reported upon adapting these indemnities.

3. The indemnities shall be adapted regardless of age, without any period of delay for additional indemnities and regardless of a possible health condition worsening.

4. The premium update shall be based on the indemnities adapted according points 1 and 2, by considering the changes of reimbursement and the costs related thereto, any changes in healthcare system or the applicable legal provisions and the age of the insured person as of the date of the update.

5. The new indemnities and premiums shall become effective on the first day of the month, after notifying the insured person in writing.

6. Within one month following the month of submitting the written notification, the insured person shall be entitled to reject in writing an adaptation of the insurance services and premiums. In such a case the insurance shall be deemed terminated as of the date of the update.

C. MISCELLANEOUS

SOS MedUNIQA card

In case of stationary hospital treatment or clinical treatment, patient repatriation (including transportation of a patient) and transportation of a deceased person, please contact the UNIQA SOS center by the number on the SOS card.

D. FINAL PROVISIONS

1. In case of contradiction between these Special Terms and Conditions and the General Terms and Conditions, the provisions of these terms and conditions shall prevail.

2. In case of contradiction between these Special Terms and Conditions and/or the General Terms and Conditions with the insurance policy provisions, the insurance policy provisions shall prevail.

These Special Terms and Conditions have been adopted by a decision of the MB of UNIQA Life Insurance plc on 02.02.2016 and shall enter into force on 04.04.2016, when the validity of the Tariff „Hospital (stationary) treatment" - „Plan Europe" effective since 01.10.2014, shall be terminated.

The undersigned, _____, hereby declare, that I have been provided with a copy of these Special Terms and Conditions, containing 3 (three) pages, I am aware of the content hereof, and I accept them.

Date: _____ Signature: _____

EUROPEAN CONUNTRIES (ZONE EUROPE)

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Cyprus
Latvia
Lithuania
Lichtenstein
Luxembourg
Macedonia
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