

Health insurance for residents

Insurance product information document

ERGO Life Insurance SE Eesti filiaal

Veskiposti 2/1, 10138 Tallinn, Eesti

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TD.0181.18

The information document provides a general overview of the insurance product. The information document does not reflect the specific features of a contract to be concluded, arising from the choices made by the client. Complete information about the insurance contract to be concluded is included in other documents, such as the offer, terms and conditions and the policy.

What is this type of insurance?

Health insurance is voluntary insurance to supplement the state health insurance. The purpose of voluntary health insurance is to cover the costs of the agreed medical services to the extent specified in the insurance contract.



What is insured?

Health insurance covers the following costs:

- ✓ family physician and specialist outpatient services
 - ✓ hospitalisation
 - ✓ prophylactic examinations
 - ✓ dental treatment
 - ✓ rehabilitation following an accident, medical aids
 - ✓ dental treatment following an accident
 - ✓ prescription medications
 - ✓ critical illness treatment
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- ✓ The listed insurance covers are optional.
 - ✓ The insured amount agreed upon in the insurance contract is the maximum payout per one insurance period.
 - ✓ The selected insurance cover and sums insured are specified in the policy.



What is not insured?

The health insurance does not compensate:

- ✗ costs related to illness or trauma that occurred before the entry into force of the insurance contract, except when agreed otherwise in the insurance contract;
- ✗ damage caused intentionally by the policyholder or insured person;
- ✗ treatment provided by a medical institution, physician or nurse that is not registered in the registry of the Health Board in Estonia.



Are there any restrictions on insurance cover?

Exemptions to insurance cover for family physician and specialist outpatient services:

- ! health services of a nutritionist, homeopath, addiction specialist, clinical immunologist, orthopaedist-prosthetist;
- ! immunotherapy, sclerotherapy, and barotherapy;
- ! treatment services included under the optional types of extra cover (including critical illness treatment, dental treatment, and cost of prescription medicinal products).

Exemptions to insurance cover for hospitalisation:

- ! laparoscopy;
- ! examination of penetrability of fallopian tubes;
- ! treatment for veins and gynaecological illnesses;
- ! treatment for venous and cardiovascular illnesses;
- ! corrective surgery for eye refraction and plastic surgery;
- ! cancer treatment, organ transplantation (except in case of extra cover for critical illness);
- ! delivery;
- ! hospital treatment for a chronic illness or trauma diagnosed before the contract entered into force.

- ! **Exclusions of the insurance cover for dental treatment** are orthodontic treatment with braces, teeth whitening, cosmetic procedures; in the Mini and Midi treatment packages, the production and repair of prosthetics and prosthodontics. vitamiinid, dieetkokteilid.

Exemptions for insurance cover in the case of an accident:

- ! stroke, epileptic seizure or vertebral spine disc damage not caused by the accident;
- ! minor injuries involving the skin or mucous membrane (except in the case of rabies or tetanus);
- ! Compensation is paid up to 3 months after the end of active inpatient treatment.
- ! Exemptions to the **costs of prescription medications** are food supplements, vitamins, diet shakes.
- ! Indemnity for treatment costs of **critical illness** is paid for 18 months from when the critical illness is diagnosed.



Where am I covered?

Insurance cover is valid for health services provided in Estonia.

Insurance cover for critical illness treatment is valid in Estonia, Latvia, and Lithuania.



What are my obligations?

- Upon the conclusion of the insurance contract, to present correct and complete information about present or prior health issues, such as information about current health complaints, previously administered treatment or chronic illnesses.
 - To notify the insurer of changes in information, incl. a new risky job or hobby.
 - To notify the insurer of the amending of contact details.
 - Only use the services of a licensed doctor or treatment facility.
 - Notify the insurer of an insured event by phone at +372-610-6500, by e-mail at kahju@ergo.ee or on ERGO's website or via the ERGO health insurance mobile app.
 - In the case of an insured event, to present all documents verifying the occurrence, site, time and expenses of the event (e.g. medical history, paid invoice). Upon the request of the insurer, to pass a medical examination.
 - To follow the orders of the treating physician in the case of an insured event.
 - To pay the insurance premiums by the required term.
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When and how do I pay?

- An insurance premium is payable in the amount and by the term indicated in the insurance contract.
 - If payment in instalments has been agreed upon in the insurance contract, the instalments must be paid in the amount and by the term indicated on the policy.
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When does the cover start and end?

- Insurance cover shall start after concluding an insurance contract and after the waiting period determined by the contract has passed.
 - Insurance cover ends when the insurer has paid out the full sum insured. The sum insured is restored for the following insurance period(except for the treatment costs covered for a critical illness).
 - Insurance cover ends when the policyholder or the insurer terminates the insurance contract.
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How do I cancel the contract?

- The insurance contract can be terminated upon agreement between the parties.
- In order to terminate the agreement, a written application must be presented to the insurer by e-mail or at the insurer's office.
- The termination requires at least one month's advance notice.
- The insurer has the right to ordinarily cancel a health insurance contract within the first three years by giving notice thereof at least one month in advance.
- The detailed procedure for the termination of an insurance contract is provided in the terms and conditions of insurance.