

## Insurance Product Information Document

### Company: Generali Global Health & AIG Europe S.A. Product: GOLD & PLATINUM & SILVER

Generali Global Health is a division of Assicurazioni Generali S.p.A. UK Branch 100 Leman Street London E1 8AJ Company incorporated in Trieste in 1831. 9 Registered office at Piazza Duca degli Abruzzi 2, Trieste, Italy. Authorised by Istituto per la Vigilanza sulle Assicurazioni (IVASS). Registered in the IVASS register of insurance and reinsurance companies under no. 1.00003. UK company registration no. BR1185

AIG Europe S.A. is an insurance undertaking with R.C.S. Luxembourg number B 218806. AIG Europe S.A. has its head office at 35 D Avenue John F. Kennedy, L-1855, Luxembourg. AIG Europe S.A. is authorised by the Luxembourg Ministère des Finances and supervised by the Commissariat aux Assurances 7, boulevard Joseph II, L-1840 Luxembourg, GD de Luxembourg, Tel.: (+352) 22 69 11 - 1, [caa@caa.lu](mailto:caa@caa.lu), <http://www.caa.lu/>.

OPAL is a trading name of PSPI SA - Insurance Brokerage Company, 10 rue du Prince - 1204 Geneva, Switzerland RC : CHE-114.803.069  
Tel.: +41 22 317 78 55 - Email : [info@opal-insurance.com](mailto:info@opal-insurance.com)

This document provides you with an overview of the main points of cover and the specific exclusions of this insurance. This document is neither tailor-made nor based upon your specific needs and the information herein is not exhaustive. You will find all of the detailed information applicable to this insurance in the general and specific terms and conditions of the policy

### What is this type of insurance?

International Private Medical Insurance which is designed to cover the costs of private healthcare, from day to day needs, preventive check-ups, to diagnosis of medical illnesses and necessary treatment, both in the country of residence and around the world.



### What is insured?

*Insured amounts and covers depend on the chosen formula*

#### CORE

- ✓ Hospitalization
- ✓ Local ambulance benefit
- ✓ Outpatient surgery
- ✓ Hospital cash benefit
- ✓ Outpatient benefit
- ✓ Emergency dental benefit
- ✓ Emergency vision benefit
- ✓ Private nursing benefit
- ✓ Labour and Maternity
- ✓ Mental and behavioral disorders
- ✓ Venereal diseases
- ✓ Hearing prosthesis
- ✓ Cancer treatment benefit
- ✓ AIDS/HIV
- ✓ Organ transplant benefit
- ✓ Dentist fees and dental care
- ✓ Dental Prosthesis
- ✓ Orthodontic treatment
- ✓ Vision Treatment
- ✓ Laser eye surgery
- ✓ Optical Devices
- ✓ Home repatriation
- ✓ Medical evacuation
- ✓ Repatriation of the Mortal Remains and funeral cost



### What is not insured?

Are among others excluded from the insurance:

- ✗ This policy will not cover any loss, injury, damage or legal liability sustained directly or indirectly by any individual or entity identified on any applicable government watch list as a supporter of terrorism, narcotics or human trafficking, piracy, proliferation of weapons of mass destruction, organized crime, malicious cyber activity, or human rights abuses
- ✗ The COMPANY shall not be deemed to provide cover and the COMPANY shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the COMPANY, its parent COMPANY or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, or United States of America
- ✗ Intentional self-inflicted, suicide or a suicide attempt
- ✗ WAR in the HOME COUNTRY or HOST COUNTRY or in DISTURBED AREAS; however, the INSURED PERSON will continue to be entitled to the benefit for 14 calendar days from the start of the hostilities in case he/she is surprised by such events in all countries except those of DISTURBED AREAS
- ✗ ACCIDENTS occurred during the preparation of or participation in crimes or criminal offences
- ✗ Intent and/or incitement, and/or an intentional reckless act from the INSURED PERSON, the POLICYHOLDER, PARTICIPANT or a BENEFICIARY, unless it concerns a justified attempt to save people and/or animals and/or goods in danger
- ✗ Disabilities while serving in any branch of the military or armed forces of any country, or international authority while on duty, or participation in WAR, civil WAR, invasion, insurrection, revolution, use of military power, usurpation of government or military

- ✓ Emergency return
- ✓ Ticket for the Return of the Insured Person or for a Colleague
- ✓ Personal belongings
- ✓ Worldwide emergency assistance
- ✓ Medical advice over the phone
- ✓ Country guides
- ✓ Second opinion benefits
- ✓ Third party liability

power, or participation in an actual or attempted riot or any loss directly or indirectly caused by or attributable to any criminal or intentional illegal act or the INSURED PERSON, PARTICIPANT or POLICYHOLDER breaking any government laws and regulations or any known or suspected terrorist act.

- ✗ The COMPANY shall not pay any benefit if related to: Nutritional and dietary supplements, baby food;. COSMETIC SURGERY; MENTAL AND BEHAVIOURAL DISORDERS listed as F10 till F19, F45, F52, F55, F59 or F99 in the International Classification of diseases of the World Health Organization; Expenses incurred where an INSURED PERSON has not followed the medical advice of the PHYSICIAN; Products that can be obtained without a PHYSICIAN'S prescription; Sex change or gender reassignment; Cure centre, bath centre, spa, health resort and recovery centre, even if the stay is medically prescribed; Dental and Vision Treatment, except the EMERGENCY dental benefit and the EMERGENCY vision benefit ; Batteries, electricity, maintenance expenses and recharging of appliances or medical aids (including hearing and visual aids); Transfer, transport or travel expenses, except those for local EMERGENCY medical transport or after prior approval of the ASSISTANCE CENTRE ; Learning difficulties or developmental disorders.



#### Are there any restrictions on cover?

- ! The age limit for enrolment is 70, and benefits can continue until the insured person is lifetime.
- ! Deductibles of which amounts are determined by the chosen formula and mentioned in the specific conditions remain at the expense of the policyholder in case of covered loss
- ! Damages are only paid up to the limits agreed with the client and mentioned in the specific conditions



#### Where am I covered?

- ✓ PLATINUM: Worldwide
- ✗ GOLD: Worldwide excluding USA-Canada, except in case of emergency, coverage applies outside the coverage area up to a maximum of 90 days (spent in the non-covered area)



#### What are my obligations?

- To pay the premium
- To You must provide medical history as required
- You must obtain pre-authorization prior to treatment for any covered benefits where it is stated that this is required in the product guide
- Treatment in the U.S. generally requires pre-authorization
- You must provide any information we require to assess your claim
- You must tell us straight away if you move to a different country or your specified country of residence or specified country of nationality changes
- You must let us know if you have other insurance which also covers your covered benefits (national social security or private scheme)

- To answer questions you are asked in an honest, clear and complete way
- To take all reasonable measures to prevent and limit the consequences of the loss



### **When and how do I pay?**

Premium is due on an annual base prior to the contractual due date. Premium must be paid upon presentation of an invoice or upon receipt of a due bill/premium advice note.



### **When does the cover start and end?**

The cover will start at the date mentioned in the specific conditions of the policy. The policy is subscribed for a duration of one year, tacitly renewable for successive periods of one year.



### **How do I cancel the contract?**

You can terminate the insurance policy at the latest 30 days before the annual premium due date or the annual anniversary date of the policy. Termination is made by sending a registered letter, bailiff service or delivery of a cancellation letter against receipt to OPAL 10 rue du Prince - 1204 Geneva.

The insurer has the right to cancel the contract in the same conditions with 60 days prior notice.