

# Health Insurance

Insurance Product Information Document (IPID)



**Company:** ArgoGlobal SE - Malta

Authorised and regulated by the Malta Financial Services Authority

**Product:** Amariz Santé Health Insurance – BRONZE Cover

This document provides a summary of the cover, exclusions and restrictions. The full terms and conditions of this insurance can be found in the Policy Wording and the Table of Benefits.

## What is this type of insurance?

This is a short-term health insurance policy for individuals who are not eligible to pay into the French Social Security system, and is designed to reimburse your medical, surgical, hospital and clinical expenses resulting from an accident, illness or chronic illness.



### What is insured?

- ✓ Medical expenses following a covered accident, illness or chronic illness.
- ✓ Hospitalisation expenses following a covered accident, illness or chronic illness.
- ✓ Emergency dental treatment.
- ✓ Medical equipment and transport.

Please refer to the Table of Benefits for full details of what is covered



### What is not insured?

- ✗ Orthodontics, dentures and dental implants.
- ✗ Optical expenses.
- ✗ Hearing aids.
- ✗ Pregnancy and childbirth.
- ✗ Medical treatment which is not listed by the French Social Security or which is carried out by a healthcare provider who is '*non-conventionné*', unless specified to the contrary in the Table of Benefits.
- ✗ Treatment which has not been medically prescribed.



### Are there any restrictions on cover

#### MAIN RESTRICTIONS:

- ! Maximum age on joining: 65
- ! Limit: € 330,000 each Insured Person each Policy Year

Please refer to the Table of Benefits for the limits applicable to each benefit

#### MAIN EXCLUSIONS:

- ! Medical treatment before the date of inception or after the date of cancellation of cover.
- ! Medical treatment which is not directly linked to an accident, illness or chronic illness
- ! Telephone, television and water whilst in hospital.
- ! Medical expenses incurred by premature new-born children after 14 days from the date of birth until 30 days following discharge from hospital.
- ! Claims caused intentionally or due to drunkenness, alcoholism or the misuse of drugs.
- ! Military service, war, civil war or act of foreign enemy, riots, strikes, lockouts, civil commotion, rebellion, revolution, insurrection, fighting, terrorism, military or usurped power or illegal act, weapons of mass destruction.
- ! Races, matches, bets or record attempts (other than normal competitive sport), exhibition, acrobatics and aviation, parachuting, rallying, and competitions involving the use of land-based motor vehicles, micro-lite and hang-gliding.

A full list of exclusions can be found in the Policy Wording



## Where am I covered?

Cover is valid throughout the EEA, and worldwide outside this territory for any stay of up to three 3 months (excluding Iran, Democratic Peoples' Republic of Korea, Russia, Syrian Arab Republic and Ukraine).



## What are my obligations?

- At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance.
- You must tell us as soon as practicable if you become aware of any inaccuracies or changes in the information you have provided to us, whether happening before or during the period of insurance.

**Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.**



## When and how do I pay?

You can choose to pay your insurance premium by direct debit, cheque, bank transfer or debit/credit card. No charges will be applied.



## When does the cover start and end?

The cover starts on the policy effective date shown on your certificate of insurance and lasts until the policy expiry date.



## How do I cancel the contract?

You may cancel this policy within 14 days of receiving the certificate of insurance or from the policy effective date, if this is later, without penalty and without reason, provided the insurer has not paid any claims during the cooling-off period.

We will never charge you a fee for cancelling your insurance.