

# Health Insurance



## Insurance Product Information Document (IPID)

Company: HDI Global Specialty SE

Product: Amariz Santé Health Insurance – Bronze Cover

HDI Global Specialty SE, Registered office: HDI Platz 1, 30659 Hannover, Germany. HDI Global Specialty SE is authorised and regulated by Bundesanstalt für Finanzdienstleistungsaufsicht. (BaFin)

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 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?

- ✗ 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.
- ✗ 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.
- ✗ Abortions for non-medical reasons.

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



### Are there any restrictions on cover?

- ! Policy benefits are limited to €330,000 for each insured person each policy year.
- ! The Policyholder must provide a letter from their dentist stating that the dental treatment was an emergency.
- ! This option may not be taken out in conjunction with Top-Up cover.

**Please refer to the Table of Benefits for the limits applicable to other benefits**



### 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 Cuba, Iran, North Korea, Russia, Ukraine, Belarus, Myanmar and Afghanistan).



### When and how do I pay?

You can choose to pay your annual insurance premium in full with a 5% discount, otherwise you may pay in monthly, quarterly or six-monthly instalments. You can pay 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.



### 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.**



### 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.
- After the 14-day cooling-off period you may cancel your policy by telephone, email or post. We will never charge you a fee for cancelling your insurance.