

# HEALTH INSURANCE



## INSURANCE PRODUCT INFORMATION DOCUMENT

Company: If P&C Insurance AS

Product: Health Insurance

This document is pre-contractual information about the insurance product and a brief overview of the nature and extent of the insurance cover. The document is not a binding personal insurance offer. For more information, please consult the insurance contract and policy conditions at the address [tingimused.if.ee](http://tingimused.if.ee).

### What is this type of insurance?

Health insurance is medical expenses insurance. More precise content and extent of the insurance cover are described below.



#### What is insured?

- ✓ **Outpatient treatment** - enabling paid medical specialist consultation without a referral by the family doctor. A visit fee for medical visits and a fee for analyzes, studies and procedures medically indicated and prescribed by the doctor's referral are indemnified
- ✓ **Occupational checks (applicable if the cover has been selected)** - the cost of the occupational health check required by the law and carried out during the insurance period is indemnified. There is no deductible for indemnifying the cost of occupational health check
- ✓ **Employee certificates (applicable if the cover has been selected)** - the cost of issuing the health certificate for the employee is indemnified if the need for the health certificate arises from a legal act and is related to employment with the employer. There is no deductible for indemnifying the employee's health certificate
- ✓ **Prophylactic medical examinations (applicable if the cover has been selected)** - the cost of medical examinations carried out without a doctor's referral is indemnified.
- ✓ **Psychological and psychiatric counselling and treatment (applicable if the cover has been selected)** - the outpatient visit and consultation fee as well as prescription medicines related to the treatment are indemnified.
- ✓ **Outpatient medical rehabilitation (applicable if the cover has been selected)** - the cost of outpatient rehabilitation prescribed by a doctor is indemnified.
- ✓ **Hospital treatment (applicable if the cover has been selected)** - enables speeding-up the process of going to in-patient treatment at a hospital by using the paid service. Medically prescribed hospital treatment (incl. planned and emergency operations, overnight stay and catering) costs are compensated provided that the insured is staying at the hospital overnight.
- ✓ **Vaccination (applicable if the cover has been selected)** - the cost of vaccination according to the selected sum insured is indemnified. All vaccines except the Covid-19 vaccine are indemnified.
- ✓ **Extended cover for vaccination (applicable if the cover has been selected)** - the cost of vaccination according to the selected sum insured is indemnified. All vaccines, including the Covid-19 vaccine are indemnified.
- ✓ **Prescription medicines (applicable if the cover has been selected)** - the cost of prescription medicines sold in Estonia and prescribed by a doctor is indemnified.
- ✓ **Dental care (applicable if the cover has been selected)** - the cost of dental care for the following services: consultation, preparation of treatment plan, dental treatment, including pulling of tooth, dental surgery, x-ray, anaesthesia (including numbing injection) is indemnified.



#### What is not covered?

The following is not covered

- ✗ Treatment outside Estonia
- ✗ Non-prescription medicines
- ✗ Operations for correcting visual acuity
- ✗ Cosmetic and beauty services, including plastic surgery
- ✗ Family planning services, including for example services related to infertility treatment, contraceptives, termination of pregnancy without medical prescription
- ✗ Physical effort tests (except with the prophylactic health examinations cover)
- ✗ Treatment and diagnostics of venereal diseases, addiction, sleep disorders
- ✗ Immunotherapy
- ✗ Capsular endoscopy
- ✗ Bariatric surgery
- ✗ Alternative medicine services
- ✗ Transport costs of the insured and/or related accessories (e.g. wheelchair)
- ✗ And other exclusions set out in the terms and conditions

For example, the following is not indemnified:

- ✗ Damages in the case of which a healthcare provider did not have a valid certificate of competency or activity license required for the provision of the service
- ✗ Damages caused by an infectious disease, which is covered by an outbreak causing an epidemic, pandemic or an emergency situation in the state (except Covid-19 tests and Covid-19 antibodies tests)
- ✗ Damages the occurrence of which was not unforeseeable
- ✗ Damages that have been caused by the client's intent or gross negligence, or as a result of a crime
- ✗ Damages caused as a result of overdose of alcohol, medicines or other substances, or use of narcotic substances
- ✗ Damages that have been caused as a result of failure to follow a doctor's prescription

Detailed information on the exclusions is available in the insurance terms and conditions!

- ✓ **Extended dental treatment cover (applicable if the cover has been selected)** – in addition to the procedures set out in the dental treatment cover, the cost of orthodontic treatment, implants, parodontosis treatment, prostheses treatment, as well as restoration of a tooth, e.g. inlay or onlay method, installation of porcelain veneers on teeth and installation of tooth facets and capes is indemnified.
- ✓ **Glasses, contact lenses (applicable if the cover has been selected)** – the cost of glasses or contact lenses if the visual acuity has changed during the insurance period, is indemnified.
- ✓ **Rehabilitation in hospital (applicable if the cover has been selected)** – the rehabilitation provided in hospital and prescribed by a doctor following an illness or injury that is commenced within 60 days after the termination of hospital treatment is indemnified
- ✓ **Obstetrical care (applicable if the cover has been selected)** - the cost of paid services provided to the mother of a child being born at the hospital in relation to the birth (e.g. paid midwife at birth, paid hospital room) is indemnified. Father of a child being born can use the obstetrical care cover for covering the costs of paid family room at the hospital.
- ✓ **Treatment of the veins and sclerotherapy (applicable if the cover has been selected)** – the visit fee as well as the cost of medically necessary analyses, studies and procedures prescribed by the doctor are indemnified.



### Are there any restrictions on cover?

- ! Treatment in hospital must be approved by If before the service is used.
- ! A doctor's referral is required for examinations, analyses and procedures (except with the prophylactic health examinations cover).
- ! Vaccination must be carried out in the facilities of a medical institution or a pharmacy.
- ! Deductible according to the rate set out on the policy is applicable for all insurance covers, except occupational health checks and employee health certificates.



### Where am I covered?

- ✓ The insurance cover is valid in Estonia.



### What are my obligations?

- To read thoroughly the insurance contract and policy conditions.
- To pay insurance premiums in a timely manner.
- To report changes in data.
- To fulfill the safety requirements set out in the policy conditions.
- To notify immediately of the occurrence of an insured event.



### When and how do I pay?

- The amount of the insurance premium and the payment procedure is indicated in the insurance contract and/or the policy conditions.
- The insurance can be paid by bank transfer or by bank card.



### When does the cover start and end?

- The insurance cover begins on the date stated in the insurance contract, provided that the first insurance premium has been paid.
- The insurance contract is concluded for an indefinite period and consists of one or more insurance periods.



### How can I terminate the contract?

- The insurance contract can be terminated in the cases specified in law or in the insurance contract.
- In order to terminate the insurance contract, you must contact the insurer by post (including e-mail).