

Insurer: Balcia Insurance SE
Product: Foreigner medical expense insurance

Balcia Insurance SE operating
through Balcia Insurance SE
Lithuanian Branch

FOREIGNER MEDICAL EXPENSE INSURANCE CONTRACT

This information document contains information on the foreign medical expense insurance product. It sets out the most commonly occurring insured and uninsured events. This document does not reveal any specific terms and conditions of an insurance contract. All detailed information related to insurance conditions is provided in other documents (e.g. the insurance terms and conditions, the Foreigner Medical Expense Insurance Rules valid since 30 September 2020, written communication of the parties to the insurance contract).

What is the type of this insurance?

Foreigner medical expense insurance is a type of non-life insurance. Property interests related to compensation of financial losses incurred as a result of unforeseen expenses while the insured person is in the Republic of Lithuania and/or the Member State Parties to the Schengen Agreement are insured.



What is insured?

Insured events:

- ✓ accidental bodily injury or acute health disorder where urgency medical assistance is necessary
- ✓ life-threatening aggravation of a chronic disease
- ✓ death

Expenses compensated in case of occurrence of an insured event:

- ✓ emergency medical assistance in an inpatient and/or outpatient medical institution
- ✓ transportation by medical vehicles to the nearest medical institution
- ✓ expenses of medicinal products and bandage articles prescribed by a physician
- ✓ dental treatment in case of a severe toothache and/or acute inflammation
- ✓ expenses of transportation of the remains to the country of permanent place of residence or burial or cremation in the Republic of Lithuania

The sum insured is agreed upon between the insurer and the policyholder in each case separately. The exact sum insured is indicated in the insurance policy.



What is not insured?

Uninsured events:

- ✗ War, aggression, *force majeure*
- ✗ Cases of terrorism
- ✗ Cases of participation in mass disturbances, war, service in any foreign military forces
- ✗ Cases of ionising radiation, radioactive contamination, exposure of any radioactive, toxic, explosive and other hazardous characteristics of an explosive nuclear mixture or component
- ✗ Cases of suicide, attempted suicide, actions entailing administrative, civil and criminal liability, events in detention facilities
- ✗ Cases of intoxication by alcohol (more than 0.4 ppm), psychotropic substances
- ✗ Cases of driving under the influence of alcohol or without the driving licence
- ✗ Cases where the insured person is detained by public authorities
- ✗ Other events specified as uninsured events in the Travel Insurance Rules

Expenses related to the following are not reimbursed:

- ✗ Life-threatening activities or sports
- ✗ Treatment and diagnostics of health disorders known at the moment of conclusion of the contract
- ✗ Medical assistance or course of treatment started before the date of conclusion of the insurance contract
- ✗ Treatment exceeding urgent medical assistance
- ✗ Expenses of medical repatriation where further inpatient medical treatment is not necessary
- ✗ Addictions, oncological diseases, sexually transmitted diseases, diseases caused by the HIV virus
- ✗ Mental disorders, mental and nervous diseases, psychological traumas
- ✗ Medical rehabilitation



Is the insurance coverage subject to any restrictions?

No insurance benefit is paid out if:

- ! An insured event occurred through the fault of the policyholder, the insured person or the beneficiary

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- ! The policyholder, the insured person or the beneficiary intentionally provided the insurer with false data on an event, risk factors, provides false, incomplete information on the existing diseases, addictions, health disorders, established disability before conclusion of the contract
 - ! In other cases of exemption from payment of an insurance benefit provided for in the legal acts

An insurance benefit may be reduced if:

- ! The policyholder, the insured person or the beneficiary avoids to provide the insurer with information on the event, provides incomplete information on the event or creates other conditions preventing the insurer from proper event administration
- ! The policyholder, the insured person or the beneficiary has failed to assume measures to avoid or mitigate the damage
- ! The policyholder, the insured person or the beneficiary has failed to comply with the terms and conditions of the insurance contract



Where am I covered?

- ✓ The insurance coverage is applicable in the Republic of Lithuania and/or the Member State Parties to the Schengen Agreement.
- ✓ The exact territory of validity of the insurance contract is indicated in the insurance policy.



What are my obligations?

- To provide full information on the insured person requested by the insurer, provide all requested documents
- To observe the risk mitigation and security measures
- To immediately notify the insurance company of an increase in the risk or another event where the circumstances set forth in the insurance contract substantially change
- To notify the insured person, the parents or guardians of the minor insured person and/or the beneficiary of the insurance contract and its terms and conditions, individual insurance terms and conditions
- To comply with the instructions of the insurer or the assistance company related to the insured event
- In case of an acute disease or bodily injury of the insured person, to notify the insurer or the assistance company within 24 hours
- To immediately address a medical institution abroad and receive emergency medical assistance
- To report an event to the insurer's assistance company OPS LT, tel. +370 5 2 404 404, e-mail balcia@ops24.eu or notify us by the common telephone 19001 (calling from abroad +370 52 119 119) or by e-mail sveikata@balcia.lt



When the insurance premiums are to be paid?

The insurance premium must be paid till the start of validity of the insurance contract by a transfer through e-banking system. The insurance premium is deemed to be paid after crediting the transferred payment in the bank account of the insurance company or its authorised distributor from which you purchase the insurance.



When does the insurance cover start and end?

- The insurance contract is concluded for the period agreed between the parties and specified in the insurance policy.
- The insurance contract comes into force from the date indicated in the insurance policy 00:00 (Lithuanian time) unless another time is indicated in the policy and if the insurance premium is paid in due time. The exceptions and consequences arising in case of a failure to pay an insurance premium in due time are set out in the insurance rules.



How do I terminate the contract?

If the policyholder wishes to terminate the insurance contract or amend its terms and conditions, he/she/it must address the insurance intermediary representing him/her/it or apply directly to the insurer according to the contact details indicated in the contract.