

Insurance Product Information Document ERGO Life Insurance SE Latvian Branch

Product: Health insurance

The Insurance Product Information Document provides an overview of the insurance product. The Information document does not represent the specific conditions of the offer developed for the particular client.

This document is not promotional material. It aims to provide the customer with the most important information about the product. Complete information about the product and related costs is provided in other documents, such as in the insurance conditions and in the agreement.

What type of insurance is this?

Health insurance for legal entities is voluntary insurance. Its main goal is to protect the company's employees from unforeseen expenses when receiving medical services in the case of illness.



What is insured?

Health insurance for legal entities covers the company's employees' expenses incurred in connection with:

- ✓ services received with patient's contribution;
- ✓ services received at an outpatient clinic;
- ✓ services received in a hospital;
- ✓ treatment of critical illnesses;
- ✓ receiving outpatient rehabilitation services;
- ✓ purchase of medicines;
- ✓ receiving of dental services;
- ✓ purchase of optical products;
- ✓ receiving sports services.

! Complete information about the product is provided in the insurance conditions and in the agreement (policy).

- ✗ Cardiovascular surgery, organ prosthetics and transplantation, vision correction surgery;
- ✗ treatment of psychiatric diseases or syndromes;
- ✗ teeth whitening, periodontology.

! Complete information on what is not insured is provided in the insurance conditions and in the agreement (policy).



What is not insured?

- ✗ Medical services not included in the Insurance Programme or defined as non-refundable services;
- ✗ Non-traditional or anonymous diagnostics and / or treatment;
- ✗ services received without any medical indication;
- ✗ Expenses for treatment of trauma or injuries resulting from professional sports;
- ✗ Cosmetic services, plastic surgery, weight loss programmes, foot care, treatment of fungal diseases;
- ✗ Family planning, contraception, diagnostics and / or treatment of infertility, diagnostics and treatment of sexually transmitted diseases;



Are there any coverage restrictions?

- ! the disease is diagnosed before the insurance coverage comes into force;
- ! the expenses incurred during the waiting period;
- ! the expenses have not been incurred during the period of validity of the insurance agreement or in the insurance territory;
- ! if the expenses incur as a result of the Insured Person using alcohol, narcotic or other intoxicating substances.

! Complete information on coverage restrictions is provided in the insurance conditions and in the agreement (policy).

Where am I insured?

- ERGO health insurance for legal entities is valid in the territory of Latvia.

What are my obligations?

- to provide ERGO true information prior to signing the agreement;
- to observe the binding terms, determined in the regulatory enactments of the Republic of Latvia, stipulated by the parties in the insurance contract;
- to pay the Insurance Premium within the time, in the amount and according to the procedure specified in the Insurance Agreement;
- to inform the employees of your company that they are insured, familiarise them with the terms of the policy, as well as to explain to them the rights and obligations arising from the Insurance Agreement;
- to inform ERGO if the legal data of the company or other information necessary for communication change during the term of the Agreement.

When should I pay and how?

- Payment for the Insurance agreement must be made in accordance with the amount and term specified in the insurance agreement.

When does the insurance coverage start and end?

- Insurance coverage begins within the term specified in the Insurance agreement, with the condition that the insurance premium has been paid in accordance with the procedure, term and amount specified in the insurance agreement;
- The insurance coverage expires after the end of the insurance period. The insurance coverage may end before the expiry of the insurance period, for example, upon termination of the insurance contract.

How can I cancel the agreement?

- The insurance agreement may be terminated before the end of the insurance period in the cases stipulated in the laws and regulations of the Republic of Latvia or upon the client (legal entity) agreement with ERGO.