

Individual Health Insurance



Insurance Product Information Document

The Company: Allianz European Reliance Single Member Ins. S.A.

Product: Economic Immigrants Scheme

Allianz European Reliance is a comprehensive insurance company active in Greece under the supervision of the Bank of Greece, under the Greek General Commercial Registry (GEMI) 234101000.

The present document provides a summary of the key features and exclusions related to this insurance product. Full personalized pre-contractual and contractual information on the product is provided at the conclusion of the insurance policy.

What is this type of insurance?

Health and accident Insurance



What is insured?

In case of accident:

- ✓ Loss of life
- ✓ Permanent Total/ Partial Disability
- ✓ Temporary Total Disability

In case of accident or sickness:

- ✓ Medical Expenses
- ✓ In-hospital treatment
- ✓ Nursing Services
- ✓ Surgery Expenses
- ✓ Remuneration of the Surgeon and Anesthesiologist
- ✓ Exclusive Nurse Expenses
- ✓ Short-term hospitalization expenses
- ✓ Emergency ambulance transport
- ✓ Daily Hospital Allowance



What is not insured?

- ✗ Persons younger than 3 months old & over 79 years old
- ✗ Persons that do not own a passport and a Greek Tax Registration Number
- ✗ Persons that leave outside the Greek territory
- ✗ Pre-existing conditions, bodily injuries or sicknesses



Are there any restrictions?

- ! Participation in physical activities
- ! Participation in physical activities by mechanical means
- ! Participation in criminal acts
- ! If the insured is driving a vehicle without owning a legal driver's license, is having an epileptic seizure, under the influence of narcotic substances or under the influence of alcohol
- ! The insured is not covered during his service in the armed forces, in periods of peace or war.
- ! Enemy invasion, war or civil war, civil or military stand-offs or riots, participation of the insured in terrorist acts or actions aiming at controlling, preventing or suppressing terrorist activity
- ! Suicide, suicide attempt or self-harm regardless of the mental state
- ! Diseases manifested within the first thirty (30) days since the beginning of the policy
- ! Dental treatment
- ! Aesthetic and plastic surgery
- ! Refractive errors
- ! Miscarriage, abortion, pregnancy, childbirth
- ! AIDS Treatment
- ! Nevus or papilloma removal
- ! Congenital diseases, anatomical dysplasia
- ! Removal of the tonsils, adenoidal sprains, arthroscopy, varicose veins, hemorrhagic disease, nasal septum, hernias of all kinds, intervertebral disc herniation and genitalia hospitalization within the first twelve (12) months since the beginning of the Insurance policy
- ! Hemodialysis
- ! Diagnostic examinations and medical visits are not provided in non-contracted diagnostic centers & doctors
- ! Physiotherapies, purchase of medicinal products in case of non-hospitalization
- ! Check-up expenses



Where am I covered?

- ✓ Within the Greek territory



What are my obligations?

- I provide accurate and complete information.
- I inform for any changes in the information you have already provided that affect my insurance premiums.
- I pay my insurance premiums on time.
- I certify that the policy terms include and describe the needs I wish to cover.
- In case of occurrence of the insurance risk, I inform in writing the Company as soon as possible, (maximum within 8 working days) providing all information and details required.



When and how do I pay?

Payment of premiums can be made via all modern payment methods: Bank transfer, debit/credit card and standing order from your bank account or credit/debit card. For payments via a standing order from your credit card, the options of discount and interest-free monthly installments are provided. Moreover, you can pay your premiums to the Insurance Intermediary, without any further financial burden, under the condition of the simultaneous delivery of your Insurance Policy to you.



When does the cover start and end?

The cover applies for the duration included in the policy, with the prerequisite of the prepayment of premiums for the policy period.



How do I cancel the contract?

The Insured may cancel the insurance coverage at any time, by sending a request to the Company in the Company's address, available in corporate leaflets and the Company's website, via mail, e-mail, fax or delivered in hard copy.