

# CORIS Emergency medical Insurance

## Insurance Product Information Document

Insurance company: Helvetia Global Solutions Ltd, Äulestrasse 60, 9490 Vaduz, Principality of Liechtenstein, insurance company registered under Reg. No. FL-0002.191.766-9. In the Republic of Slovenia Helvetia Global Solutions Ltd operates within the framework of the freedom to provide services and is authorized to perform activities in the field of insurance on the Slovenian market. Our authorized representative in the Republic of Slovenia is the Assistance Company:

**Company:** Assistance CORIS d.o.o.

**Product:** CORIS insurance

The information provided in this document is a summary of the key features of the policy and does not form part of the contract between us. The insurance contract consists of an insurance policy and insurance conditions, where all the details of the insurance are stated.

### What is this type of Insurance?

The insurance covers urgent medical help, which occurs abroad as a result of illness or injury and some other unexpected costs, that can appear during a stay abroad. You can conclude insurance for 25.000€, 50.000€ or 100.000€. Some benefits have lower insurance cover, check the details in the Insurance conditions.



#### What is Insured?

- ✓ Urgent medical costs in case of illness or injury.
- ✓ Acute deterioration of chronic diseases (lower limit).
- ✓ Medications prescribed by a doctor.
- ✓ Urgent dental treatment (lower limit).
- ✓ Urgent transportation to the nearest hospital (ambulance, helicopter).
- ✓ Transport to the homeland.
- ✓ Transportation of mortal remains to the insured's homeland.
- ✓ Return in case of death of a family member.
- ✓ Costs of urgent telephone calls to the assistance company.

#### Additional coverage with lower limit:

Check the details in the Insurance conditions.

- Accidental death
- Cancer (first diagnosis – lump sum)
- Terrorism cover
- Indemnity for bone fracture in the amount of 500€ (for nose, finger, or toe fracture 200€)



#### What is not Insured?

For a more detailed description of restrictions and exclusions see the insurance terms and conditions.

- ✗ Pre-existing medical condition.
- ✗ Insured events that happen in a country with permanent residence.
- ✗ Regular check-ups during pregnancy.
- ✗ Medications that are not prescribed by a doctor.
- ✗ Any motor competitions, sport aviation, parachuting and hang-gliding or gliding.
- ✗ Mountain climbing, speleology.
- ✗ Excessive consumption of alcohol or drugs or other prohibited substances.



#### Are there any restrictions on cover?

- ! The insurance contract shall be concluded before going abroad; if the policy is concluded when you are abroad the insurance will be valid only after 8 full days.
- ! Persons older than 60 years should pay additional premium.
- ! For trekking above 3000 m, diving and underwater fishing, kiting, free climbing, skiing outside of ski centres and downhill cycling, additional premium should be paid.
- ! The family are parents and their children up to the age of 26 living at the same address.
- ! Terrorism is not covered in Afghanistan, DR of Congo, Iraq, Iran, Israel (west bank and Gaza), Libya, Nigeria, Somalia, Sudan, Syria and Yemen.
- ! Children under 14 are not covered for accidental death. (indemnity).
- ! Mental Health issues have limited coverage.
- ! For professional sports additional premium is required.



### Where am I covered?



The insurance is valid all over the world except where the Insured has a citizenship or country that issued the insured person's passport.



### What are my obligations?

In case you pay the costs by yourself, you should keep all the original invoices and medical documentation on the basis of which we shall refund you the costs.

In case of higher costs or hospitalisation you should inform us immediately on the number: + 386 1 519 20 20 or [coris@coris.si](mailto:coris@coris.si)



### When and how do I pay?

The premium must be paid in a lump sum before departure abroad. The coverage is valid when the premium is paid. If the premium is paid when the insured is already abroad, the insurance is valid only after 8 full days after premium is received.

You can pay the premium in various ways available to the insurance provider.



### When does the cover start and end?

The insurance cover starts at 00.00 hrs on the day stated in the policy as the insurance commencement date if the premium has been paid. If the premium has not been paid the cover will start at 00.00 hrs of the next day when the premium is paid. The insurance cover will cease at 24.00 hrs of the date stated in the policy as the insurance termination day.



### How do I cancel the contract?

The insurance contract can be only cancelled prior to the starting date of Insurance as a result of illness, injury or death of the insured person or an immediate family member.