

# Foreign National's Health Insurance



## Insurance Service Information Document Salva Kindlustuse AS

The information document provides a general overview of a foreign national's health insurance. It does not reflect the terms and conditions of your insurance contract based on your insurance interest and claims. The terms and conditions of the contract are in other documents, such as the offer, insurance terms and conditions, and policy.

### WHAT TYPE OF INSURANCE IS IT?

With a foreign national's health insurance contract, a natural person who has his or her habitual residence outside the Republic of Estonia can insure his or her health for a period of temporary stay in the Republic of Estonia. A foreign national's health insurance cannot be used to cover travel cancellation or baggage related damage.

### WHAT IS INSURED?



- ✓ The subject of insurance is the health of a natural person who has his or her habitual residence outside the Republic of Estonia, during the period of temporary stay in the Republic of Estonia.

An insured event is:

- ✓ an unexpected acute illness of the insured person, for which the insured person is in need of emergency medical care;
- ✓ an accident which is an unexpected and unforeseen event caused by external influence and independent of the insured person's will and resulting in damage to health, for treatment of which the insured person needs medical care.

In case of an insured event, inter alia, the following will be compensated:

- ✓ costs of outpatient and hospital care;
- ✓ reasonable transport expenses incurred by the insured for the purpose of receipt of medical treatment;
- ✓ the costs of medicines purchased on the basis of a prescription issued by a physician;
- ✓ the transport costs of the injured or sick insured person to the country of residence provided that it is organized by the insurer;
- ✓ the transport costs of the insured's body or its ashes to their home country if the insured person dies as a result of the insured event in the Republic of Estonia;
- ✓ the additional transport costs associated with a new return journey if the insured person cannot use the existing return tickets to the country of residence as a result of an insured event.
- ✓ The insurance amount is indicated in the policy.



### WHAT IS NOT INSURED?

The insured are not:

- ✗ participating in military service or military exercises.

The following is not subject to compensation:

- ✗ the cost incurred outside the Republic of Estonia;
- ✗ the cost of planned treatment and rehabilitation;
- ✗ the cost of cancellation of a trip caused by a psychiatric condition or illness (including stress, depression, anxiety disorder)
- ✗ the cost of the insured person's pregnancy and childbirth (incl. abortion), except for emergency care as a result of an accident;
- ✗ the cost incurred 30 days after the end of the insurance period;
- ✗ damage caused by aeronautical sport, parachuting, equestrian sport, motorsport, underwater sports, water sports, surfing, boxing, wrestling, martial arts, winter sports outside the marked tracks and other extreme sports, and the cost of preparing for or participating in an official sporting event;
- ✗ the cost incurred due to sexually transmitted diseases or AIDS and the disease caused by HIV;
- ✗ the cost related to the already occurred acute phase of a physical injury, deficiency, medical condition of the insured person diagnosed before the beginning of the insurance period;
- ✗ the cost of vaccination or preventive injection;
- ✗ the cost of non-medical care or the use of alternative medicine.



### ARE THERE RESTRICTIONS IN THE INSURANCE COVER?

Unless specifically agreed upon at the conclusion of the insurance contract, the following are not insurance events and are not subject to compensation:

- ! damage caused by alpine skiing or snowboarding;
- ! damage related to the person engaged in physical salaried labor.
- ! Exacerbation of chronic illness is an insured event in case this exacerbation was not predictable. In the event of an exacerbation of chronic illness, the cost of outpatient and hospital care is reimbursed up to EUR 700.
- ! The cost of dental care is reimbursed up to EUR 100 per insurance period.

- ! The cost of repairing or acquiring a prosthesis, hearing aid or glasses destroyed or damaged by accident is up to EUR 80.
- ! Reasonable travel and accommodation costs of up to one person accompanying the insured person up to EUR 90 per day for a maximum of 5 days if the person is given a written request by the medical staff to stay with or accompany the insured person.
- ! Funeral expenses in the Republic of Estonia are reimbursed in the amount of up to EUR 640.



#### WHERE AM I INSURED?

- ✓ The insurance applies to the claims, the underlying insured event of which and the resulting damages are incurred in the Republic of Estonia.



#### WHAT ARE MY RESPONSIBILITIES?

Your responsibility is:

- to pay insurance premiums;
- to inform the insurer about the circumstances of the risk and their changes;

In the event of an insured event:

- in the situation where the insured needs hospital care, the insurer must be immediately informed thereof, and further activities must be coordinated;
- to provide the insurer with a medical certificate with a diagnosis, invoice of the treatment and medicines and other damage related documents;



#### WHEN AND HOW DO I PAY?

The amount of the insurance premium and the due date for payment are in the policy. Usually, payment will be made by bank transfer on the basis of the invoice. If the contract is considered to have been made as of making the payment, the offer indicates the time during which the payment must be paid.



#### WHEN DOES THE INSURANCE COVER BEGIN AND WHEN DOES IT END?

The insurance coverage begins on the date of commencement of the insurance period. The insurance cover expires after the expiry of the insurance period. The insurance cover may end before the end of the insurance period indicated in the policy. For example, an insurer may terminate the contract if the insurance premium has not been paid.



#### HOW TO TERMINATE AN INSURANCE CONTRACT?

An application must be submitted to the insurer for termination of the contract. As a rule, an agreement can be terminated prematurely only upon agreement between the policyholder and the insurer.