

Health insurance

Insurance product information document

Company:
ADB Gjensidige

Product:
Health insurance



This document contains general information about the "health insurance" product. This document does not reflect the provisions of a specific insurance contract and does not constitute a part of an insurance contract. Comprehensive pre-contractual and insurance contract-related information is provided in the following documents: ADB Gjensidige insurance type rules (Health Insurance Terms No. 067, wording enforced from 9 March 2020, and the General Insurance Terms, wording enforced from 11 May 2021), insurance offer, insurance contract, insurance policy and annexes thereto

What insurance type is this?

Insurance of property interests related to the insured's health disorders and disease prevention or health improvement



What does the insurance coverage apply to?

- ✓ **The insurance subject matter** is the property interests of the insured related to health disorders and disease prevention or health improvement

All or some of the property risks listed below may be insured on the conditions outlined in the insurance policy:

- ✓ Outpatient treatment
- ✓ Inpatient treatment
- ✓ Dentistry
- ✓ Medicines and medical supplies
- ✓ Medical rehabilitation
- ✓ Optics
- ✓ Vitamins and dietary supplements
- ✓ Prophylaxis
- ✓ Wellness
- ✓ Critical disease insurance
- ✓ Prenatal care and childbirth
- ✓ Insurance of various risks



What does the insurance coverage not apply to?

Unless provided differently by your insurance contract and/or unless "insurance of various risks" is opted for, the insurance coverage does not apply to any of the following services:

- ✗ Services provided (acquired) before the insurance coverage enters into effect or upon expiry of the term of the insurance coverage
- ✗ Going to a healthcare establishment in the absence of any health complaints or for treatment not related to a health disorder
- ✗ Services provided at an establishment or by a natural person that do not hold the relevant licences, authorisations, certificates, or accreditations required for this activity; alternative medicine services
- ✗ Day surgery services not agreed on with us
- ✗ Diagnosis and treatment of identified oncologic diseases
- ✗ Services of aqua and winter entertainment parks and medical spa services
- ✗ Cosmetology (beauty) services and aesthetic odontology services (except aesthetic tooth filling)
- ✗ Tests for allergies, sexual hormones and food intolerance
- ✗ Leg vein treatments in the absence of skin changes
- ✗ Diagnosis and treatment of AIDS (HIV) and sexually transmitted diseases
- ✗ Diagnosis and treatment of birthmarks, warts, acne, papillomas, condylomas, keratosis and molluscum
- ✗ Treatment of foot bones, ligaments, tendons, joints and muscles (except problems resulting from injury)
- ✗ Long-term nursing services
- ✗ Diagnosis and treatment of obesity
- ✗ Diagnosis and treatment of congenital abnormalities and their complications
- ✗ Treatment of critical illnesses diagnosed in the first two months of insurance coverage

Unless provided differently by your insurance contract and/or unless "insurance of various risks" is opted for, the insurance coverage does not apply to any of the following services:

- ✗ Hygiene and cosmetic products
- ✗ Unregistered medicines
- ✗ Zero dioptre lenses, eyeglass care products and accessories
- ✗ Endoprostheses

Unless provided differently by your insurance contract, the insurance coverage does not apply to any health disorders resulting from any of the following:

- ✗ Attempting to take your own life or self-harming
- ✗ Criminal actions committed by you
- ✗ Intoxicating yourself with alcohol, narcotics or other psychotropic substances



Do any restrictions apply to the insurance coverage?

An insurance benefit will not be paid out or may be reduced, if:

- ! An insured event occurs as result intentional actions by you (the policyholder) or the insured or beneficiary
- ! You have intentionally provided us with inaccurate information
- ! You have failed to provide comprehensive information about the event



- ! You have not abided by the provisions of your insurance contract
- ! You have failed to perform the duties stipulated in your insurance contract and insurance rules
- ! You have failed to provide an opportunity to properly evaluate the circumstances of the event and/or the amount of, and reasons for loss
- ! You have acquired a wellness services membership (subscription) with a validity term that is longer than the validity term of your insurance coverage
- ! Your treatment has commenced before entry into effect of your insurance coverage or continues after the expiry of the validity term of your insurance coverage. In this case, the insurance benefit shall be reduced in proportion to the validity term of your insurance coverage
- ! Other persons have paid for goods (services) for you or other persons have compensated you for your expenses (the payable insurance benefit shall be reduced by the relevant amount)
- ! The term of our liability shall expire and the insurance benefit shall not be paid out if written notice of the event is not received within 30 calendar days after the expiry of the validity term of your insurance coverage
- ! Legislation may also provide for other instances of exemption from the duty to pay out an insurance benefit



Where is my insurance coverage valid?

- ✓ The insurance coverage is only valid in the territory of the Republic of Lithuania



What are my duties?

- To provide all requested information about the subject matter of insurance
- To provide all requested documents related to the subject matter of insurance
- To immediately rectify any erroneous or incomplete information as soon as it is identified
- To pay insurance premiums by the deadlines set in the insurance contract
- To enter all the details that we require in payment documents when executing a payment order
- To implement risk minimisation and precautionary measures
- To notify the insured and/or beneficiary about the insurance contract and the provisions thereof
- To refund the benefit or benefit paid in excess for non-incurred loss
- To assist us in determining the amount of, and reason for loss
- To provide documents and information about an event and loss
- To notify us about all insurance contracts covering the same subject matter
- To register an event within 30 days of its occurrence on our website at www.gjensidige.lt (it would be easier and faster to do this if you log-in self-service) or by phone 1626
- To take steps to prevent the occurrence of, or increase in loss



When and how should I pay?

You may pay the total insurance premium at once or in certain cases in instalments. You may pay the insurance premium using one of the following methods:

- By wire transfer
- On the self-service website www.gjensidige.lt
- Via your e-bank, by ordering an e-invoice and concluding an automatic payment agreement
- By providing your payment notice at:
 - Cash registers of Maxima shops
 - Cash registers of Lithuanian Post offices
 - Perlas terminals
 - Lietuvos Spauda, Narvesen and Vaskata shops
- By payment cards at ADB Gjensidige offices

You may only pay your insurance premiums using a payment card or cash in some of our offices or our partner offices

The payable insurance premium, the deadline and other conditions for paying the insurance premium are specified in your insurance contract



When does my insurance coverage commence and end?

- The insurance contract shall be concluded for the term agreed on by the parties and specified in the insurance policy
- The insurance contract shall come into effect at 00:00 (Lithuanian time) on the date specified in the insurance policy, unless the insurance policy indicates a different time and subject to timely payment of the insurance premium. The exclusions and consequences of failure to pay the insurance premium in a timely manner shall be specified in the insurance rules
- The term of the insurance contract shall expire at 24:00 (Lithuanian time) on the date specified in the insurance policy, unless the insurance policy indicates a different time. The insurance coverage shall also end prematurely in cases listed in the insurance rules, including, but not limited to, instances when we pay out all the benefits envisaged in the insurance contract or when the owner of the insured property changes
- You may opt for a long-term insurance contract that provides for a term exceeding one year



How can I terminate my insurance contract?

By giving us written notice of termination of the insurance contract at least 15 days before the desired date of termination:

- By post
- By e-mail
- By using a courier service
- Via the self-service website www.gjensidige.lt
- At our offices

Your application to terminate the insurance contract must be signed by you or your authorised representative

If you, as a natural person, have concluded the insurance contract using telecommunication means (internet, telephone, e-mail) for any purpose not related to your business or profession, you shall be entitled to withdraw from the insurance contract within 14 calendar days from the date it is concluded, except in cases listed in the insurance rules