

# Private Health Insurance

## Insurance Product Information Document

GasanMamo Insurance Limited is authorised under the Insurance Business Act and Regulated by the Malta Financial Services Authority



Company: GasanMamo Insurance Ltd

Product: Sana International Plan

This is a summary of our insurance policy. You will find all the terms and conditions, along with other important information, online and in the policy document.

### What is this type of insurance?

This insurance is designed to provide cover for members who reside in Malta for a minimum of 8 months of the 12-month insurance period, for treatment of an acute condition such as a disease, illness or injury that is likely to respond quickly to treatment.



#### What is insured?

##### In-Patient & Day-Patient Treatment

- ✓ In-patient Hospital charges
- ✓ Day-patient Hospital charges
- ✓ Operating theatre charges
- ✓ Surgeon fees
- ✓ Anaesthetist fees
- ✓ Specialist consultations and diagnostic tests such as X-rays and blood tests
- ✓ Cash benefit for treatment received without charge in a state hospital;
  - ✓ In-Patient: €50 per night up to 60 nights
  - ✓ Day-Case: €40 per surgical admission
- ✓ Ambulance charges
- ✓ MRI, PET and CT scans
- ✓ Pregnancy and childbirth complications (as specified in the policy wording) up to €6,000
- ✓ Oncology Related Charges - We pay for oncology related charges including radiology, chemotherapy, MRI, CT & PET scans, specialist consultant's fees and drugs

##### Options to increase your cover

##### Out-Patient Treatment

- ✓ General Practitioner charges including drugs & dressings up to €325
- ✓ Consultations and treatment with specialist
- ✓ Diagnostic tests such as X-rays and blood tests
- ✓ Psychiatric related charges up to €800
- ✓ Alternative Therapy – Chiropractors, Osteopaths, acupuncturists, homeopaths, physiotherapists and podiatrists
- ✓ Home nursing up to €450 per week up to 26 weeks
- ✓ Emergency dental care to repair or replace teeth following involvement in an accident/fortuity up to €700
- ✓ Maternity cash benefit – a cash payment per normal pregnancy which leads to a natural birth up to €750
- ✓ MRI, PET and CT scans
- ✓ Oncology Related Charges – We pay for oncology related charges including specialist consultant's fees, drugs, MRI, CT & PET scans

##### Optional benefits

- Preventive treatment package up to €250
- Repatriation cover to your home country up to €30,000
- Repatriation of mortal remains up to €30,000



#### What is not insured?

- ✗ Pre-existing conditions – subject to the method of underwriting
- ✗ Chronic medical conditions
- ✗ HIV/AIDS and sexually transmitted diseases
- ✗ Diagnostic tests and treatment for infertility / contraception / sterilization
- ✗ Alcoholism, alcohol abuse, drug abuse, solvent abuse and other addictive conditions
- ✗ Treatment undertaken by a specialist without a General Practitioner referral
- ✗ Cosmetic treatment
- ✗ Routine and preventive treatment including pregnancy and dental treatment
- ✗ Appliances and medical aids such as hearing aids or crutches
- ✗ Sports injuries as specified in the terms and conditions
- ✗ Treatment required as a result of war, terrorism, contamination and riots
- ✗ Experimental treatment
- ✗ Self-inflicted injury
- ✗ Sleep disorders
- ✗ Treatment for warts, verrucas or skin tags
- ✗ Weight and eating disorders
- ✗ Sexual dysfunction
- ✗ Congenital conditions
- ✗ Behavioral disorders
- ✗ Intolerances and/or allergies
- ✗ Any other specific exclusion or limitations shown in the policy wording



#### Are there any restrictions on cover?

- ! Cover for pre-existing conditions under this product is dependent on the method of underwriting that applies to each member.
- ! Doctors' and therapists' fees will only be covered up to the fair & reasonable fees.
- ! Hospital fees are only covered in full when using a participating hospital.
- ! General Practitioner referral is required prior to consulting a specialist except in the case of gynecologist, ophthalmologist or pediatrician.
- ! Some benefits have specific limits. Please refer to your terms and conditions for full details.



### Where am I covered?

- ✓ Worldwide cover but limited to emergency treatment only in USA & Canada.



### What are my obligations?

- You must take reasonable care to disclose facts even when you are in doubt as to whether they are material or relevant to the questions on the application form when you take out, when you make change to, or when renewing your policy. All members must also take reasonable care to provide complete and accurate answers to the questions we ask when making a claim.
- You must also tell us about changes to your circumstances which may affect the information given to us upon application and/or at renewal.
- You are also to inform us of any changes even if renewal terms have been offered and premium has been paid.
- The provision of insurance under this policy is conditional on you observing and fulfilling the terms, provisions, conditions and clauses of this policy. It is your responsibility to read the policy schedule, endorsements, table of benefits and policy wording.
- In the event of a claim, we strongly recommend that you contact us before receiving any in-patient, day-patient and out-patient treatment so that we can advise you on what will and will not be covered.



### When and how do I pay?

You can pay your premium annually by cash, cheque, card or bank transfer.



### When does cover start and end?

The policy shall be for a period of one year commencing on the day indicated on the policy schedule.



### How do I cancel the contract?

The policy shall be for a period of one year, commencing on the day indicated on the policy schedule and cancellation is not allowed for any reason.