

Health Insurance

Insurance Service Information Document

AAS "BTA Baltic Insurance Company"



The insurance service information document is a general overview of Health Insurance. It does not reflect the terms and conditions of insurance contract based on Your insurance interest and claims. The terms and conditions of the agreement are in other documents, such as the offer, insurance terms and policies.

What is this type of insurance?

Health Insurance for legal persons is primarily medical expenses insurance, which complements public health insurance. Health Insurance compensates costs for health care due to health detriment or physical injury or necessary costs due to prevention of health problems /illnesses.



What is insured?

- ✓ Based on the insurance option chosen at the conclusion of the contract, the following is insured:
 - ✓ outpatient services (consultations, laboratory and diagnostic examinations, etc.)
 - ✓ obligatory employee health examinations
 - ✓ vaccination
 - ✓ inpatient services (operation costs, stay in a hospital, etc.)
 - ✓ treatment of critical illnesses
 - ✓ outpatient rehabilitation services (therapeutic massages, water procedures, medical gymnastics, etc.)
 - ✓ inpatient health recovery services
 - ✓ prenatal and childbirth care
 - ✓ medicines
 - ✓ dental care services (including dental hygiene)
 - ✓ acquisition of optical products
 - ✓ sports activities
- ✓ Insured event is the emergence of the need for an insurance program service agreed upon in the insurance contract for the insured person during the insurance period in relation to his or her health condition and / or the emergence of the need for an insurance program service agreed upon in the insurance contract for the insured person during the insurance period in relation to the need to prevent his or her health problems / illnesses.
- ✓ Sum insured is indicated on the policy.



What is not insured?

- * The following is not insured:
 - * damage due to the use of alcohol, toxic, narcotic or other intoxicating substances
 - * damage due to the course of an unlawful act, violation of law or due to committing a criminal offense or participating in it
 - * diagnosis and treatment of sexually transmitted diseases (HIV and AIDS), alcoholism, drug addiction, toxicology
 - * anonymous consultations



Are there any restrictions on cover?

- ! For example, the following is not compensated:
 - ! services provided by a medical institution which doesn't hold a corresponding activity license, and which is provided by persons that are not registered with the Health Board.
 - ! educational informative classes, lectures or courses



Where am I covered?

- ✓ The insurance cover is valid in Estonia, Latvia and Lithuania.



What are my obligations?

- Your primary obligation is to pay an insurance premium.
- The insurer must be informed of all the circumstances known to You upon the conclusion of the contract and no false information may be submitted to the insurer.
- During the contract period, insurer must be informed about the circumstances of the risk and their changes.
- The insurer must be informed promptly of the insured event and their instructions have to be followed.



When and how do I pay?

The amount of the insurance premium and the due date for payment are in the policy. Payment is usually made by bank transfer by the bill.

If the contract is considered to be concluded from the moment of payment, then the tender includes the time, during which the payment must be paid.



When does the cover start and end?

The insurance cover begins on the date of commencement of the insurance period. The insurance cover expires after 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 do I cancel the contract?

An application must be submitted to the insurer for termination of the contract. The insurance contract can be terminated prematurely only by an agreement between the policyholder and the insurer.