

# DCARE INTERNATIONAL MEDICAL INSURANCE

## INSURANCE PRODUCT INFORMATION DOCUMENT

Company: GBG Insurance Ltd



Product: Level - CORE

This Insurance Policy is underwritten GBG Insurance Limited an insurance company incorporated in the Bailiwick of Guernsey with company number 42729 and whose registered office is at Fourth Floor, Albert House, South Esplanade, St Peter Port, Guernsey GY1 1AW. Authorised and regulated by the Guernsey Financial Services Commission.






**THE FOLLOWING SUMMARY DOES NOT CONTAIN THE FULL TERMS AND CONDITIONS OF THE CONTRACT WHICH CAN BE FOUND IN YOUR POLICY WORDING, CERTIFICATE OF INSURANCE AND ENDORSEMENTS, IF ANY.**

### What is the type of insurance?

This is an international medical insurance policy, to insure you, and if applicable, your spouse/partner and/or dependent children for the cost of medical expenses for the treatment of a medical condition.

	What is insured?			What is not insured?
✓	<b>Annual policy limit of €1,500,000 per person, per annual policy year.</b>		✗	There is no cover for pre-existing medical conditions unless they have been declared to us in the application process and accepted in writing.
✓	Hospital Treatments including accommodation as an in-patient or day-patient, operating theatre and recovery room, nursing, prescribed drugs, surgeon and anaesthetist fees, diagnostic tests, scans, physiotherapy, nursing at home, rehabilitation, reconstructive surgery, second surgical opinion, hospital cash benefit, organ transplantation, prosthetic devices, Covid-19 admissions.		✗	In-patient admission costs which have not been pre-authorised unless the treatment is for emergency care.
✓	Out-patient medical treatment benefits for minor surgical procedures diagnostics, scans and pathology, prescription drugs, and physiotherapy.  Limited cover up to 90 days for consultations and physiotherapy, prior to and after hospital admission for surgery		✗	There is only limited cover for Out-patient treatments
✓	Cancer treatments as an in-patient, day-patient, or out-patient, including surgery and associated operating theatre and nursing costs, chemotherapy, and radiotherapy, including consultations, diagnostic or other tests, scans, investigations, Prescription Drugs, stem cell transplants from either blood or bone marrow, dressings, durable medical equipment and reconstructive surgery.		✗	Alcoholism, drug and substance abuse or dependency or being under the influence of/and or suffering from the effects of alcohol, intoxicants, drugs or narcotics
✓	Chronic and Degenerative Medical Conditions for in-patient or day-patient treatment of an acute episode, stabilization or routine management.  Limited palliative treatment of terminal conditions including hospice care.  Limited cover for Kidney Dialysis.		✗	Addictive or compulsive disorder treatments, self-inflicted injury, suicide or attempted suicide, injuries sustained from fraudulent, illegal or criminal activities, or deliberate careless or reckless behavior.
✓	Maternity Benefit, per pregnancy, including complications, pre and post natal care. Medical treatment of a medical condition or birth defect suffered by a newborn. Limited medical treatment to treat a congenital anomaly or birth defect which can be corrected with surgery.		✗	Experimental drug therapy/treatment, obesity, weight loss surgery, eating disorders, cosmetic surgery. Drugs or medical supplies purchased over the counter without a prescription. Hormone Replacement Therapy.
✓	Wellness, Optical and Audiology		✗	Gender reassignment, sexually transmitted diseases, contraception, sterilization or vasectomy, impotence, or assisted reproduction

✓	Emergency Dental Benefits		✗	Maternity benefit within the first 12 months of cover and medical treatment costs relating to the pregnancy or childbirth
✓	Medical Evacuation and Repatriation including transportation to the nearest appropriate country/facility to receive treatment. Local ambulance. Burial or Cremation for death outside of the Home Country		✗	Emergency dental excludes: Damage caused by eating or drinking, wear and tear, gum disease of any kind, restorative or remedial work, routine dentistry, orthodontic work and the use of precious metals.
✓	Limited Out of Area cover for unexpected sudden emergency treatment		✗	Wellness, Optical and Audiology waiting period 12 months before benefit eligibility.
			✗	Routine Dental Benefit including preventative, basic, major dental services & orthodontic treatments.  Optical Benefit – Prescription glasses and corrective lenses

	<b>Are there any restrictions on cover?</b>
!	Your Policy may exclude cover for a pre-existing medical condition. You must declare your full medical history on the application form and you will be advised of any exclusions applicable to a specific medical condition. This will also be detailed on your Certificate of Insurance.
!	Some benefits will carry maximum benefit values, maximum number of nights of cover, etc and some benefits will have a waiting period before claims are eligible. Please refer to the Table of Benefits and Policy Document for full details.
!	If you have chosen a policy excess (i.e. an amount that you are liable to pay against medical expenses incurred) any eligible claims will be reimbursed minus the value of the policy excess. This value will also be detailed on your Certificate of Insurance.
	<b>Where am I covered?</b>
✓	The policy provides cover within the geographical area that you have selected. If you temporarily travel outside of your selected geographical area, the policy will provide limited out of area cover for sudden, unexpected and accidental treatment. Please refer to the Table of Benefits and Policy Document for full details.
	<b>What are my obligations?</b>
-	You must make a full and detailed declaration of your medical history on the application form. You must advise us of any changes to your status, address, occupation throughout the duration of the policy.
-	You must follow the claims procedure which includes pre-authorization of some treatments, especially hospital admittance and evacuation. In an emergency, or for a planned hospital admission, please contact Healthwatch SA on +357 24636300 or +302 313084328
-	You must provide documentation to substantiate any claim, including full medical reports, test results and fully itemized invoices/receipts. To request a claim form please email <a href="mailto:dcare@healthwatch.gr">dcare@healthwatch.gr</a>
	<b>When and how do I pay?</b>
-	Premiums can be paid annually, semi-annually, quarterly or monthly, as agreed at the start of the policy and are for payment on or by the due date. If you pay by instalments, a surcharge will be levied. Agreement to pay by instalments does not negate that this is an annual insurance policy.
-	Premiums are payable in Euros
-	The premium is due on or before the first state date of the policy, or on or before the instalment due date. A period of 31 days will be allowed for payment of any premium due after the initial Premium payment. Delayed payments may result in your policy being suspended or cancelled.
-	Premiums can be paid by SEPA Direct Debit, bank transfer, or debit/credit card
	<b>When does the cover start and end?</b>
-	The policy will start as soon as we receive the premium payment, or first instalment of the premium payment, unless you request a future start date. The policy will operate for 12 months.



**When do I cancel the contract?**

If you wish to cancel the policy, you must give us notice in writing. The policy will then be cancelled, and confirmation sent to you. If such cancellation is requested within 30 days of you receiving your first insurance certificate for such cover and no claims have been made, the premium paid for that cover will be refunded in full. Outside of the first 30 days if you have not claimed, a pro rata refund of premium will be provided.