

Insurance product information document

Company:
ADB "Gjensidige"

Product:
Health insurance

This document provides general information about the following insurance product: health insurance. This document does not reflect the terms and conditions of any specific insurance contract and does not form part of the insurance contract. Detailed pre-contractual and insurance contract information is contained in other documents: ADB Gjensidige's rules for the type of insurance (Health Insurance Terms and Conditions No. 067, effective as of 01/11/2024, General Insurance Terms and Conditions, effective as of 11/05/2021), the insurance offer, the insurance contract, the insurance policy and their annexes.

What type of insurance is this?

It covers property interests related to the insured person's health disorders and the prevention or promotion of diseases.



Who is covered?

The insured person's property interests relating to health disorders and the prevention or promotion of illness are covered. All or some of the following property risks may be covered under the conditions set out 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
- ✓ Classic insurance of various risks



Who is not covered?

Cover is not available for:

- ✗ services and goods rendered/purchased before the insurance cover comes into force or after the period of insurance cover has expired;
- ✗ services of water and winter amusement parks and sanatorium (SPA) tickets;
- ✗ cosmetic, plastic, and aesthetic procedures and operations.

Unless otherwise stated in the insurance contract and/or "Insurance of various risks" is selected, cover is not available for:

- ✗ referral to a medical institution without a specific complaint about a medical condition or treatment not related to a medical condition (except if the Prophylaxis risk is selected);
- ✗ any services provided in an establishment or by a natural person who does not hold the necessary licences, permits, certificates, or stamps, or for non-traditional (alternative) medicine;
- ✗ psychological counselling provided outside a personal health care establishment;
- ✗ aesthetic dental services (excluding cosmetic fillings);
- ✗ allergen, HPV, cancer marker, food intolerance tests (except when choosing the Prophylaxis risk);
- ✗ leg vein procedures (surgery) where there are no skin changes;
- ✗ diagnosis and treatment of AIDS (HIV) and sexually transmitted infections (except when the Prophylaxis risk is selected);
- ✗ diagnosis and treatment of birthmarks, lipomas, warts, acne, papillomas, condylomata, keratomas, molluscs (except where the Prophylaxis risk is selected);
- ✗ treatment of the bones, ligaments, tendons, joints and muscles of the foot (except where the Prophylaxis risk is selected);
- ✗ long-term care services;
- ✗ diagnosis and treatment of excess weight and obesity;
- ✗ diagnosis and treatment of congenital abnormalities and their complications;
- ✗ treatment of critical illnesses diagnosed during the first two months of cover;
- ✗ endoprostheses;
- ✗ hygiene and cosmetic products;
- ✗ non-registered medicinal products;
- ✗ non-dioptic spectacles, spectacle lens care products and accessories.

Unless otherwise specified in the insurance contract, the insurance does not cover medical conditions resulting from:

- ✗ your attempted suicide or deliberate self-harm;
- ✗ criminal acts committed by you;
- ✗ your intoxication by alcohol, drugs, or other intoxicating substances.



Are there any restrictions on cover?

No benefit is payable or it may be reduced if:

- ! the insured event occurred as a result of your (the policyholder's), the insured person's or the beneficiary's intent;
- ! you have deliberately provided us with false information;
- ! you have not given full details of the event properly;
- ! you have failed to comply with the terms of the insurance contract;



- ! you have failed to comply with the obligations set out in the insurance contract and the insurance rules;
- ! you have not given us the opportunity to properly assess the circumstances of the event, the extent and causes of the loss;
- ! you purchased a health service membership (subscription) with a validity period longer than the period of cover;
- ! your treatment started before the insurance cover came into force or continues beyond the period of insurance cover. In this case, the benefit will be reduced in proportion to the duration of the insurance cover;
- ! the goods/services were not paid for by you or you were reimbursed by other persons (the benefit is reduced by that amount).
- ! Our liability ends and no benefit is payable if written notification of the event has not been received within 30 calendar days of the expiry of the insurance cover.
- ! Legislation may also provide for other exemptions from payment of the insurance benefit.



Where am I covered?

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



What are my responsibilities?

- Provide all requested information about the subject of insurance
- Provide all requested documents related to the subject of insurance
- Upon identification, immediately rectify any inaccurate or incomplete information
- Pay the insurance premiums within the time limits specified in the insurance contract
- Enter all the details required by us in the payment documents when making a payment transfer
- Comply with risk mitigation and security measures
- Inform the insured and/or the beneficiary about the insurance contract and its terms and conditions
- Repay the benefit or any excess benefit for any loss not incurred
- Help us determine the amount and cause of the loss
- Provide documents and information about the event and the loss
- Notify of any insurance contracts for the same subject
- Register the incident on our website www.gjensidige.lt (quicker and easier by logging in to our self-service) or by calling 1626 within 30 days of the incident
- Take measures to prevent the occurrence or aggravation of damage



When and how do I pay?

You can pay your insurance premium in full at once or, in some cases, spread it over several instalments. You can pay your premium in the following ways:

- by wire transfer;
- via the self-service website at www.gjensidige.lt;
- by subscribing to an e-banking account and concluding an automatic payment agreement;
- by submitting a payment notification:
 - at Maxima cash desks;
 - at the cash desk of Lietuvos Paštas post offices;

- at Perlas terminals;
- at Lietuvos Spauda, Narvesen and Vaskota branches;
- by payment card at ADB Gjensidige branches.

You can only pay your premium by payment card or in cash at some of our branches or those of our partners.

The premium, terms and conditions of payment are specified in the insurance contract.



When does the insurance cover come into force and end?

- The insurance contract is for the term agreed between the parties and specified in the insurance policy
- The insurance contract shall come into force at 00:00 (Lithuanian time) on the date specified in the insurance policy, unless a different time is specified in the policy and if the insurance premium is paid on time. Exclusions and consequences of failure to pay the premium on time are set out in the insurance rules
- The term of the insurance contract expires at 23:59 (Lithuanian time) on the date specified in the insurance certificate, unless another time is specified in the insurance policy. The insurance cover shall also expire before maturity in the cases provided for in the insurance rules, including but not limited to cases where we have paid in full the benefits provided for in the insurance contract, or where there is a change of ownership of the insured property



How can I cancel my contract?

By giving us at least 15 days' notice in writing before the desired date of termination:

- by ordinary post;
- by e-mail;
- by courier service;
- via the self-service website at www.gjensidige.lt;
- at our branches.

The cancellation request must be signed by you or your authorised person.

If you, as a natural person, have concluded an insurance contract using distance communication (internet, telephone, e-mail) for purposes unrelated to your business or profession, you have the right to withdraw from the insurance contract within 14 calendar days of the date of conclusion of the insurance contract, with the exception of the exceptions provided for in the insurance rules.