

Policy for Medical Expenses Reimbursement n. 764063711 Generali Italia – SISCOS Agreement

Who can be insured: Aid Workers / Volunteers / Operators who operate in solidarity and cooperation projects for both private and public Associations and organizations recognized by SISCOS. This can be extended to family members dependent and staying with the Insured.

What is insured: reimbursement, up to the maximum rate per year provided, of medical expenses sustained after illness or injury.

Age limits for insured people: for people aged 75 or over, a medical certificate of good health is required to be attached to the online registration form.

In general, chronic diseases are excluded from coverage for all insured persons.

Limitation:

- o it can only be used together with the General Accidents Italy policy no. 764063712;
- o it cannot be used in Italy;

What is insured: reimbursement, up to the amount of the established annual limits, of medical expenses incurred due to illness or accident.

Newborn babies: provided the mother is insured at delivery time, reimbursement of medical treatments received during hospitalization within the first 30 days from birth, is included in the amount for hospitalization.

Guarantees per person / year

Hospitalization	€ 30,000.00	Treatments and consultations	€ 2,000.00
Drugs and pharmaceuticals	€ 600.00	Pregnancy treatments	€ 1,500.00
Dental treatments	€ 500.00	Home birth expenses	€ 600.00
Expenses after return in own country at the end of mission	€ 2,000.00	Travel expenses	€ 30,000.00
Physiotherapy and rehabilitation treatments, including speech therapy and orthoptics	€ 175,00	Psychological expenses, incurred following traumatic events resulting from war, terrorism and acts of violence documented with adequate documentation from the authorities	€ 1.500,00



Where are the guarantees valid:

The Policy is valid as temporary insurance coverage in the **foreign countries** where the expatriate works, and, if needed, in the countries where the expatriate travels for work or on leave.

An **extension of guarantees** is provided in the country of origin / residence of the insured:

- **At the end of mission**, with a minimum of 30 days and a maximum of 90 days, depending on the length of the mission, if the expenses are necessary as a consequence of an injury and/or an illness occurred abroad. For these expenses a maximum of € 2,000.00, with a sublimit of € 500.00 for dental treatments, and pharmaceuticals, is available.
- **During service abroad**, with the same limits of indemnity, it is applied when repatriation of the insured for severe illness requiring urgent treatments not available abroad, is deemed necessary.

Please Note: the extension of guarantees in the country of origin / residence is not valid for reimbursement of expenses for check-up and prophylaxes. It only applies for severe illnesses occurred during service abroad. To activate this guarantee, detailed medical certification is requested.

What is not covered by the guarantee:

- Reimbursement of expenses for check-up, vaccinations, prophylaxes and prevention treatments.
- Reimbursement of expenses for glasses and contact lenses.
- Poisonings / intoxications as a consequence of the abuse of alcoholics or psychiatric pharmaceuticals or as a consequence of drugs or hallucinogens using.
- All kind of esthetical treatments.
- All hotel and accommodation expenses.

Who cannot be insured: people who suffer from alcoholism or drug-additions; in these cases, the insurance coverage will stop as soon as the addiction shows; if the insured becomes sick from mental insanity, the insurance will cover only the first show of the illness.

HOW TO APPLY FOR A CLAIM:

The reimbursement claims must be sent as soon as possible; in any case **within 6 months from the event**.

Send by e-mail at claims@siscosservizi.com the **Application Form**: (Request for Refund of Medical Expenses), filled in and completed with all the receipts and invoices ascribed to the insured, dated, and with the following documents:

- Doctor's certificate indicating the diagnosis. Please note that lacking this certificate, that must assess the illness, the claim cannot be refunded.
- Medical prescriptions for analysis, diagnostic exams, treatment materials, therapies, etc.
- Medical prescriptions for drugs and pharmaceuticals.
- Hospitalization report and/or case history.
- For dental care, medical-dental certification indicating the diagnosis, diagram, prescription, and detailed cost of every treatment done.

We only ask you to **respect the following instruction**:

- All documents must be contained in a single PDF file with numbered pages.
- the documents must not be overlapped and must be clear and legible.
- documents must be scanned and saved in PDF format; photographs are not accepted.

In case of pregnancy or protracted illnesses and treatments, please send an Illness Report to SISCOS, via e-mail: claims@siscosservizi.com, specifying the date of beginning of the illness; SISCOS will open a claim on your behalf.

It is necessary:

- to translate in English all doctors' certificates, hospitalization reports, prescriptions, etc.
- to indicate the exchange rate for local currency / Euro.

Injury: in case of medical expenses following an injury, please enclose a written statement detailing date, place, causes and dynamic of the accident. Please use the Injury Report Form.

Expenses for travelling are refundable only if accompanied by medical certificate attesting the diagnosis and the urgent need of medical treatments not available, due to a lack of suitable medical facilities; in case of medical repatriation, this certificate must be authenticated by the local Diplomatic Representation (Embassy or Consulate). Afterwards, it is necessary to send documents attesting treatments received after repatriation. Please note that to ask for travel expenses, you have to send original flight receipt, and the original boarding passes.

Please note: reimbursement will be paid by the Insurance Company only on UE current account mentioned in the Application form. **If you do not have an UE bank account, please arrange for the payment with the NGO you work for.**

IMPORTANT NOTICE: *the right to compensation will lapse in two years from the day of the event, therefore send SISCOS a written request to toll the statute of limitations, while waiting for the final definition of the claim.*

Should you need any additional information, please contact SISCOS SERVIZI:

E-mail: claims@siscosservizi.com

This note is for information only. Conditions and Guarantees as Text of Policy.