



Internal Travel Insurance Terms ICG/INT/TR 2017

The Insurance is carried out under Legislation of Georgia and in accordance with below stated provisions.

1. DEFINITIONS

Insurer - Insurance Company IC group, (hereinafter **Insurer**);

Policyholder – the person who concludes the insurance contract with **Insurer**;

Insured – the person, who enjoys a short-term (not more than 30 days) stay within the coverage territory – “**Territory of Insurance**”, and is indicated in the **Policy** as **Insured**;

Territory of Insurance – Territorial scope, indicated in the **Policy**, where the cover provided by this insurance is in force;

Insurance Policy (Policy) – document confirming the signing of the agreement between **Policyholder** and **Insurer** and defining the terms and conditions of this agreement;

Insurance Event – event, on occurrence of which **Insurer** is liable to perform **Insurance Indemnification**;

Insurance Period – period of time indicated in the **Policy**, within which the Insurance is in force;

Insurance Premium – sum indicated in the **Policy**, which represents the price for insurance services provided by **Insurer**;

Deductible - the amount specified in the insurance contract by which the total indemnity for each and every loss or damage resulting from a single occurrence shall be reduced.

Reported Claim – a claim for indemnification made in written against **Insurer** as per form provided by **Insurer**;

Limit – maximal aggregate amount of indemnity payable under the insurance by **Insurer**, is indicated in the **Policy**;

Insurance Indemnity – the amount payable by **Insurer** on the satisfaction of the Claim.

Accident – a sudden, unexpected, unusual, bodily injury or deterioration of health caused by an external (mechanic, thermal, chemical, physical) force. No health deterioration caused by the contracting of any disease and/or illness (heart attack, cancer, stroke), nor the injection or ingestion of any substance, shall be considered as **Accident**. Bodily injury or health deterioration that directly or indirectly is related to the health conditions existed on the moment of application for insurance shall also not be treated as **Accident**;

Medical Expenses – expenses incurred for inpatient and outpatient treatment, medical examinations and medicines;

Sudden Illness – an instance of illness occurring suddenly that requires immediate medical assistance, delay of which will inevitably cause either **Insured**'s death, disability or serious deterioration of health;

Urgent Condition – worsening of health condition due to an **Accident** or **Sudden Illness**, which appears to be life threatening and needs urgent medical care;

Emergency Medical Care – on occurrence of **Accident** or **Sudden Illness** urgent medical service rendered by ambulance crew to **Insured** and/or transportation of **Insured** to the nearest hospital for further appropriate treatment;

Urgent Outpatient Treatment – medical treatment of **Insured** being in **Urgent Condition** that does not require staying in clinic/hospital for more than 24 hours;

Urgent Hospital Treatment – inpatient treatment of **Insured** being in **Urgent Condition** lasting more than 24 hours;

Urgent Dental Treatment – Relief of acute dental pain and urgent tooth extraction according to diagnosis;

Urgent Ophthalmology Treatment – medical treatment, provided to **Insured** in case of acute traumatic injury of an eye;

Medical Evacuation – If **Insured** is not a resident of Georgia, **Insurer** at his own discretion may offer her/him reimbursement of travel expenses to the country of residence instead of the medical treatment in Georgia. In this case **Insurer** will cover transportation costs within the **Limit of Liability** for **Evacuation** and initial medical care necessary for preparation for **Evacuation**.

Repatriation - In case of death of the Insured Person, Insurer shall indemnify expenses for transportation of the body or ashes to the Insured's home country.

High risky Nonprofessional Sport Activities – Following types of nonprofessional sport activities: ricing (automotive, motorcycle, water scooter), paragliding, hang-gliding, gliding, parachute jumping, bungee jumping, diving, mountain skiing.

Policy Validity Period – A single trip within **Insurance Period**, which starts and finishes in Georgia and embraces the **Territory of Insurance** as defined in the **Policy**.

2. INSURANCE COVERAGE

2.1. The cover is in force only with respect to **Accident/ Sudden Illness** that occur within the **Territory of Insurance** and within the **Policy Validity Period**.

2.2. On occurrence of **Insurance Event** **Insurer** provides within the **Limit of Liability** as per **Policy** the indemnification of the Medical/ Repatriation costs incurred within **the Territory of Insurance** namely :

- Costs for 24 H call center - unlimited
- Costs for **Emergency Medical Care**;- unlimited
- Costs for **Urgent Inpatient Treatment** for max **EURO 300** per each day of inpatient treatment, **EURO 15 000** in the aggregate;
- Costs for **Urgent Outpatient Treatment** - Limit **3 000** EURO
- Costs for **Urgent Ophthalmology Treatment** for max **EURO 1 000** in the aggregate;
- Costs for **Urgent Dental CARE** for max **EURO 1 000** in the aggregate;
- Costs for **Medical Evacuation** for max **EURO 10 000** in the aggregate;

- Costs for **Repatriation** of **Insured** (body or ashes) for max **EURO 20 000** in the aggregate.

Deductible for **Urgent Outpatient Treatment** is **80 EURO**.

2.3. The decision on **medical evacuation** to be taken by **Insurer's** medical expert on the basis of consultation with the doctor in charge with **Insured's** medical treatment, should the group decide in favor of **Insured's Repatriation**, but **Insured** be against the **Repatriation**, this **Policy** will be considered terminated and **Insurer** will be exempted from any liability to indemnify any further costs in connection with **Insured's medical treatment/ repatriation**.

Insurance Indemnification

Insurer shall be notified on **Accident/ Sudden Illness** within 24 hours from its occurrence, on IC group 24 hours assistance service phone number: +995 (32) 220 33 33 .

Insured shall provide the relevant medical institution with this **Policy**, and **Insurer** will pay his part of the costs for the medical services as provided herein directly to the Health Care Provider via wire transfer.

To collect the payment, the following documentation to be presented by the Healthcare provider: invoice, patient history, medical treatment rendered, copies of **Insured's** passport and the **Policy**.

If **Insured** pays the costs of medical treatment by himself/herself, he/she shall provide **Insurer** with the diagnosis, records on medical treatment received, medical services' payment proving documents, own passport and **Policy** within 15 working days upon completion of the medical treatment. On expiration of the abovementioned period **Insurer** is entitled to refuse **Insurance Indemnification**.

List of required documents:

1. In case of **Urgent Outpatient Treatment**:

- Passport or it's copy;
- **Policy** or it's copy;
- Medical Form #IV-100/a (other documents upon request);
- Detailed calculation;
- Cash bill;
- Originals of receipts.

2. In case of Urgent Inpatient Treatment:

- Passport or it's copy;
- **Insurance Policy** or it's copy;
- Medical Form #IV-100/a (other documents upon request);
- Cash bill/calculation;
- Originals of receipts.

3. In case of Urgent Dental/Ophthalmological Treatment:

- Passport or it's copy;
- **Insurance Policy** or it's copy;
- Medical Form #IV-100/a (other documents upon request);
- Cash bills/calculations & receipts.

Exclusions

This Insurance does not cover:

- Expenses arising from diseases which do not represent **Urgent Condition** and which do not prevent **Insured** from continuing the trip ;
- Any expenses born without obtaining the approval of **Insurer**;
- **Accidents** occurring during war, civil war, riots, strikes, civil commotions, acts of terrorism or sabotage;
- All damage or expenses caused by a source of radioactivity;
- All damage or expenses caused by pandemic, epidemic, pollution and natural disasters;
- Injuries caused by influence of narcotic and psychotherapeutic drugs or from toxic effect of drugs not prescribed by a certified medical practitioner;
- Commitment of any criminal act, as well as the consequences of acts of self-injury, suicide or attempts of suicide by **Insured**;
- Diseases that are chronic or existing before the trip , except the expenses for first five days of **Emergency Medical Care** provided by Intensive care department;
- **Insured's** congenital physical or mental defects;
- Psychic diseases;
- Pregnancy, child's delivery or any complications therefrom;
- Infertility examination and treatment, contraception;
- All diseases having manifested and not cured or not definitely cured before the departure;
- Sexually transmitted diseases, AIDS, B and C Hepatitis;
- Events occurring due to **Insured's** unnecessary exposure to the risk (other than as an attempt to save other person's life);

- Spa treatment, medical massage, sanatorium-resort treatment and treatment for cosmetic purposes;
- Prosthesis and transplantation;
- Vaccination or immunization;
- Consultations and treatment at non-licensed medical institutions and by non-certified practitioners;
- Medical treatment or consultation if the trip is undertaken for the purpose of receiving such services;
- Costs incurred for selection and purchase of eye glasses, lenses, contact lenses, and hearing aids;
- Indemnification of **Insured's Medical or Repatriation Expenses** arising from injuries received in air or train crash;
- Injuries received while **Insured's** participation in any maneuvers or training exercises of the armed forces;
- Any kind of cardio surgery, cardio invasive treatment inclusive: CABG-Coronary Artery Bypass Graft, PTCA-Per Coetaneous Trans-luminal Coronary Angioplasty and Stenting;
- No cover is provided for **Repatriation** should the medical care costs related to **Accident/Sudden Illness** be outside of insurance cover;
- Failure of **Insured** to provide satisfactory proofs for the cause of her/his **Claim**;
- Any Professional sport activities and **Non professional High risk** sport activities

3. SPECIAL CONDITIONS

3.1. Should **Insurer** consider it necessary Insurer's authorized physician-expert shall be allowed to examine **Insured** and shall be acquainted with her/his treatment history.

3.2. **Insured** shall be within the **Territory of Insurance** for not more than 24 hours at the moment of the **Policy** issuance.

3.3. Nonperformance of conditions listed in 3.1 – 3.2 releases **Insurer** of any liability to pay **Insurance Indemnification** under **the Policy**.

3.4. Irrespective of the **Limits** provided by the **Policy** and in 2.2 Section of these conditions, should **Insured** be older than 65 years, **Insurer** shall reimburse only 50% of medical/**Repatriation** costs otherwise covered, while for the person who becomes 70 within the **Insurance Period** only **Urgent Hospital/Outpatient Treatment** costs are covered and for 50% only. Persons over 75 years are not entitled to cover.

3.5.If **Insured** has declared (in a written form) about the **Insurance Event**, but has not provided all required documentation within 15 calendar days from the date of medical treatment's termination, **Insurer** is entitled to deny the **Insurance Indemnification**.

4. TERMINATION AND CANCELLATION OF THE PRESENT POLICY

4.1.The **Policy** is terminated in the following cases:

- Expiration of the **Policy Validity Period**;
- Exhaustion of the **Limit of Liability** as per **Policy**.

4.2.Should the **Policy** be cancelled after commencement of **Insurance Period** no refund of **Insurance Premium** or its part would be made.

5. DISPUTE SETTLEMENT

Any dispute and differences, which may arise between the parties in respect of this **Insurance**, are to be settled on the basis of mutual agreement, should no amicable settlement be reached - at the Court of Georgia.