

Policy for Medical Expenses Reimbursement Generali Italia n. 764063711

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

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 and travelling	€ 26,000.00	Treatments and consultations	€ 2,000.00
Drugs and pharmaceuticals	€ 600.00	Pregnancy treatments	€ 1,500.00
Dental treatments	€ 500.00	Home delivery	€ 600.00
Expenses after return in own country at the end of mission	€ 2,000.00		

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**.

Please **send reimbursement claims to the NGO of reference**, that will take care to forward it to Siscos.

In case this is not possible, reimbursement claims can be sent to Siscos to the following postal address: SISCOS – Via G. Parini 7 – 20121 Milan, Italy.

In this case, we highly recommend to indicate an e-mail address for further communications.

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

The claims must be sent with the **Application Form**: (Request for Refund of Medical Expenses), filled in and completed with all the original 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.

It is necessary:

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

Please remember: the originals will not be returned, so please keep copies of documents sent and do not send originals for expenses not under guarantee.
All payment documents – invoices, receipts, sales receipts, etc., must be sent in original; whereas medical reports, exams and tests results, etc., can be sent in photocopy.
Please do not send originals of x-ray, ultrasounds, etc.; only send a copy of the report.

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 in Italy on the current account mentioned in the Application form. **If you do not have an Italian 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:

E-mail: assistenza.assicurati@siscos.org

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