

LUX MED Hospital Insurance for individual clients – Full Care.

Document containing information about an insurance product

Company: LMG Försäkrings AB, Sweden, operating in Poland through its branch: LMG Försäkrings AB Spółka Akcyjna Branch in Poland

Product: LUX MED Hospital Insurance for individual clients – Full Care.

Full details provided before the conclusion of the insurance contract and information concerning the contract itself are found in other documents forming an integral part of the contract, including the General Terms and Conditions of LUX MED Hospital Insurance for individual clients – Full Care (GTCI No IUS/4/2026).

What kind of insurance is it?

Voluntary individual personal insurance – Chapter II group 2 in accordance with the annex to the Act of 11 September 2015 on insurance and reinsurance activity.



What is the subject matter of the insurance?

The subject matter of the insurance is:

- ✓ the health of the Insured Party.

Our insurance covers:

- ✓ hospital care coordination, which involves a Hospital Care Coordinator assisting the Insured Party in the use of hospital services,
- ✓ planned hospitalisation – if the Insured Party receives a referral for hospital treatment,
- ✓ emergency care and emergency hospitalisation – in case of injury or sudden deterioration of health,
- ✓ obstetric and neonatal care – in case of delivery,
- ✓ diagnostics necessary to start planned or urgent hospitalization,
- ✓ post- planned or urgent hospitalisation rehabilitation in the area of physical therapy and kinesiotherapy or lymphatic drainage,
- ✓ diagnostic tests necessary to monitor the recovery process during the rehabilitation period,
- ✓ post- planned or urgent hospitalisation follow-up visits,
- ✓ Hospital Health Review

The events that entitle the Insured Party to use the insurance are a Disease or Accident in connection with which he/she has been referred for hospital treatment, establishment of maternity notes, delivery, Minor Injury or deterioration of health that requires Emergency Care,

In the case of a Hospital Health Review not using any insurance service for at least 2 years of continuous cover under the Contract.

The above information is indicative. Details are provided in the GTCI.



What is not covered by the insurance?

Our liability does not extend to int. al.:

- ✗ outpatient services unrelated to hospitalisation,
- ✗ treatment of Multi-Organ Injuries,
- ✗ hospitalisation which, for medical safety reasons, requires simultaneous highly specialised and multidisciplinary treatment at a medical facility outside of our list of hospitals, or treatment whose scope exceeds the insurance package.

The above information is indicative. Details are provided in the GTCI.



What are the limitations of the insurance cover?

Our liability does not extend to incidents resulting from int.al.:

- ! transplantation of organs or tissues, cells, cell cultures;
- ! competitive practicing of sports, including participation in club training sessions, practising sports for financial gain;
- ! practising high-risk sports;
- ! self-treatment that has not been ordered by a Doctor;

The above information is indicative. Details are provided in the GTCI.



Where is the insurance valid?

- ✓ The insurance is valid in the territory of the Republic of Poland.
- ✓ Hospital services are provided only at the facilities indicated by us. A full list of the facilities is updated on an ongoing basis and is available at: <https://www.luxmed.pl/dla-pacjenta/ubezpieczenia-dla-klientow-in-dywidualnych/ubezpieczenie-szpitalne-lux-med-pelna-opieka>.



What are the responsibilities of the Insured Party?

- Notifying us of an insured event within 60 days of the issuance of referral to hospital.
- Informing us of all circumstances known to the Insured Party that we will ask about before concluding a Contract.
- Following doctors' recommendations and adhering to the rules in force at the clinics and hospitals.
- Complying with the service performance deadlines agreed with us.
- Producing an identity document with a photograph prior the service provision.
- Providing us with complete medical records evidencing the circumstances of the onset of your ailment, together with your treatment history, so we can verify your health condition and determine the liability for the incident;



How and when to pay premiums?

You can pay the premium on a one-off basis or in monthly instalments. The amount of premium or its instalments, the frequency and deadlines for payment of premium instalments, as well as the details regarding the manner of its payment will be provided in the policy. The premium must be paid by bank transfer to the account indicated in the policy.



When does the insurance cover start and end?

The insurance cover commences on the date agreed with the policyholder and indicated in the policy. The insurance contract is concluded for 12 months.

Depending on which of the following events occurs first, the contract and the insurance cover terminate upon the lapse of the last day:

- which we received the Policyholder's notice of withdrawal from the Contract,
- of the notice period;
- of the additional 7-day time limit for payment of the next instalment of the Premium, if the instalment has not been paid, in accordance with the GTCI;
- of the last day of the term of the Contract, if the cover is not extended on the Anniversary;
- of the Cover Period in which any of the Insured Parties reached the age of 70 (in the case of the Main Insured Party, a Partner and an Adult Child) or the age of 18 (in the case of a Minor Child);
- of death of any of the Insured Parties,
- of death of the Policyholder.



How to terminate the Contract?

In the case of distance contracts, the policyholder has the right to withdraw from the insurance contract for convenience within 30 days from the date of being notified of the conclusion of the contract, i.e. from the date of delivery to the electronic address of the policy confirming the conclusion of the same, or from the date of confirmation of the information referred to in Article 39(3) of the Act of 30 May 2014 on consumer rights, if this is a later date.

The policyholder has the right to terminate the contract at any time, subject to one month's notice, which starts on the 1st day of the month immediately following the date of submitting the termination notice.

A declaration of withdrawal from or termination of the contract can be sent to our e-mail address:

obslogaubezpieczenia_ind@luxmed.pl.