

## LUX MED Group Insurance G/005/2025/C

Document containing information about an insurance product

**Company:** LMG Försäkrings AB S.A. Branch in Poland

**Product:** LUX MED Group Insurance

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 Group Insurance.

### What kind of insurance is it?

Group health and accident insurance.



#### What is the subject matter of the insurance?

- ✓ The subject matter of the insurance is the Insured Party's health and consequences of personal accidents.
- ✓ The Policyholder may select one or more Modules that will define the detailed scope of the Contract. The 9 available Modules are listed below:

##### Outpatient insurance

- ✓ Outpatient care
- ✓ Occupational medicine

##### Hospital insurance

- ✓ LUX MED Hospital Insurance – Full Care (also: Full care)
- ✓ LUX MED Hospital Insurance – Care in Illness (also: Care in Illness)
- ✓ LUX MED Hospital Insurance – Orthopaedic Care (also: Orthopaedic Care Plus)
- ✓ LUX MED Hospital Insurance – Orthopaedic Care Plus (also: Orthopaedic Care)
- ✓ Hospital Care – Coordination

##### Other personal insurance

- ✓ Treatment of Serious Illnesses Abroad – BEST HELP (also: BEST HELP)
- ✓ Serious Illness Insurance
- ✓ Accident Insurance



#### What is not covered by the insurance?

**Our liability does not extend to incidents resulting from:**

- ✗ acts of war, hostilities, martial law, civil war, riots, state of emergency, civil coup d'état, acts of terrorism, military service, participation in military or stabilisation missions, the Insured Party's active participation in riots, commotions or strikes;
- ✗ the use of scientifically unrecognised methods of treatment and/or unconventional, folk and oriental medicine, the use of medicines not authorised for use in Poland (or outside the territory of the Republic of Poland, but only in connection with the Treatment of Serious Illnesses Abroad – BEST HELP Module) and their consequences, as well as the Insured Party's participation in medical experiments, clinical trials or similar health-related research and their consequences;
- ✗ transplantation of organs or tissues, cells, cell cultures (of natural or artificial origin), including by means of autologous transplantation, implantation of implants and devices; this exclusion does not apply to the Treatment of Serious Illnesses Abroad – BEST HELP Module;
- ✗ competitive practising of sports or practising of high-risk sports; this exclusion does not apply to the Treatment of Serious Illnesses Abroad – BEST HELP Module;

- ✗ states of emergency due to natural disasters, acts of God, states of pandemic and states of epidemic declared and confirmed by the competent government authorities, if they cause disruption or inability to provide services on our part;
- ✗ the effects of nuclear energy, radioactivity and electromagnetic fields, as well as biological and chemical agents, to the extent that they are harmful to humans;
- ✗ driving a vehicle without a licence, driving a vehicle without a valid MOT certificate (as required under the applicable regulations) or driving a vehicle under the influence of alcohol, drugs or other intoxicants, psychotropic drugs or substitutes within the meaning of the Act of 29 July 2005 on counteracting drug addiction;
- ✗ suicide, self-mutilation or deliberate infliction of a health disorder attempted or committed by the Insured Party;
- ✗ committing or attempting to commit a crime or offence;
- ✗ wilful misconduct, self-diagnosis, treatment, modification of prescribed treatment or gross negligence by the Insured Party;
- ✗ being under the influence, abusing or being poisoned as a result of the voluntary consumption of: alcohol, drugs, other intoxicants or psychotropic substances, medicines used contrary to a doctor's prescription, and tobacco abuse or poisoning;
- ✗ detoxification, rehabilitation and drug treatment and their aftermath;;
- ✗ obtaining medical services by means of prohibited acts, attempts at extortion or actions meant to deliberately mislead the Insurer.

**A detailed list of exclusions applicable within individual Modules is provided in the General Terms and Conditions of Insurance.**



#### What are the limitations of the insurance coverage?

We apply a grace period for selected Modules. A grace period means the time that must elapse from the beginning of the Coverage Period before the Insured Party becomes entitled to a Service. The grace periods for individual Modules are as follows:

- ! LUX MED Hospital Insurance – Full Care:
  - 3 months for Scheduled Hospitalisation and antenatal classes;
  - 10 months for Highly Specialised Methods of Treatment and Diagnosis and for childbirth admissions and neonatal care.
- ! LUX MED Hospital Insurance – Care in Illness:
  - 3 months for Scheduled Hospitalisation;
  - 10 months for Highly Specialised Methods of Treatment and Diagnosis for Scheduled Hospitalizations;
- ! LUX MED Hospital Insurance – Orthopaedic Care Plus:
  - 3 months for Scheduled Hospitalisation;

- 10 months for Highly Specialised Methods of Treatment and Diagnosis
- ! Treatment of Serious Illnesses Abroad – BEST HELP insurance:
  - 3 months
- ! Serious Illness Insurance
  - 3 months

In addition to the grace periods, we also apply the following restrictions within the individual Modules:

! Outpatient Care:

If the Services to be provided to the Insured Party go beyond the scope of medically necessary Services, we may reduce the scope of Services to those that are medically necessary or provide a Service against payment upon the Insured Party's consent.

! LUX MED Hospital Insurance – Full Care, LUX MED Hospital Insurance – Care in Illness and LUX MED Hospital Insurance – Orthopaedic Care Plus:

We will not provide a Hospital benefit during the first 12 months from the beginning of an uninterrupted Coverage Period for the Insured if it result from:

- Illnesses including symptoms confirming the presence of the illness, that were present or occurred or were diagnosed or treated during the 12 months preceding the commencement of the Coverage Period;
- Accidents and injuries, as well as their consequences, that were present or occurred or were diagnosed or were treated during the 12

months preceding the commencement of the Coverage Period.

! Treatment of Serious Illnesses Abroad – BEST HELP insurance:

- our liability does not cover medical conditions arising from Diseases that were diagnosed or treated or Diseases the symptoms of which were confirmed by appropriate medical records within 10 years preceding the commencement of the Insurance Coverage;
- if the Insurance Coverage under the Contract with respect to a given Insured Party expires and the Insured Party is in the course of treatment provided outside the Republic of Poland under the Contract, or where FURTHER has issued the Insured Party with a Treatment Promise prior to the expiry of the Insurance Coverage for that Insured Party, then the Insurer will guarantee the services under the Contract available to the Insured Party within the scope and subject to the limitations specified in the Contract and the Treatment Promise, with a stipulation that the maximum period for rendering the services shall be 6 months from the end of the Coverage Period with respect to a given Insured Party.



#### Where is the insurance valid?

- ✓ The insurance is valid in the territory of the Republic of Poland.
- ✓ For Treatment of Serious Illnesses Abroad – BEST HELP insurance, also outside the territory of the Republic of Poland.



#### What are the obligations of the Insured Party?

- Informing us of all circumstances known to the Insured Party that we will ask about before concluding the Contract.
- Following Doctors' recommendations and adhering to the rules in force at the Clinics and Hospitals;
- Compliance with the Service performance deadlines agreed with us;
- Production of an identity document with a photograph prior to the Service provision.



#### How and when are premiums paid?

The amount of premium and the details regarding the frequency and manner of its payment will be provided in the Policy. The premium must be paid by bank transfer to our bank account indicated in the Policy.



#### When does the insurance coverage start and end?

- ✓ The insurance coverage commences upon the Insured Party's enrolment in the insurance – always on the 1<sup>st</sup> day of a calendar month.
- ✓ Depending on which of the following events occurs first, the Insured Party is covered:
  - until the date of termination of the Contract;
  - until the date of the Insured Party's death;
  - until the date of the Insured Party's withdrawal from the Contract;
  - for individual Modules, until the last day of the Coverage Period in which the Insured Party has reached the age indicated in the GTCI as the maximum age up to which the insurance coverage is provided; the maximum age entitling the Insured Party to our coverage varies from Module to Module;
  - for individual modules, until the date on which the sum insured or the quota limit (if defined for the Module) is exhausted.



#### How can the Contract be terminated?

The Policyholder has the right to withdraw from the Contract within 7 days of its conclusion – by submitting a declaration of withdrawal.

The Policyholder has the right to terminate the Contract at any time, by giving one month's notice, effective at the end of the calendar month. The notice of termination should be sent to our registered office address by letter or electronically.

The Contract will also be recognised as terminated by the Policyholder if the Policyholder fails to pay the premium by the agreed deadline, despite having received our prior request to make the payment within an additional period of 7 days.