

Private Health Insurance

Insurance Product Information Document

DKV Luxembourg S.A. - Product: CONTINUE PLUS

With this information sheet you receive a compact overview regarding the insurance according to the above-mentioned tariff and the benefits included. This information sheet is not complete and the examples given below are only an extract of the total benefit catalogue. The entire content is listed in the following documents:

- Your insurance application and our offer
- The insurance policy and any further stipulated agreement
- The General terms and conditions of insurance GCI
- The tariff conditions of the insured tariff

Please read carefully all of the documents in order to be fully informed on your insurance cover.

What type of insurance is it?

Daily sickness payments for self-employed and freelance professionals.



What is insured?

- ✓ Insurance cover against the temporarily loss of earnings incurred through illness or accidents, insofar as this causes temporarily incapacity to work
 - **Up to 350 days in tariff PLUS CONTINUE TF1/ TS1**
 - **Up to 715 days in tariff PLUS CONTINUE TF2/ TS2**
- ✓ Payment of a daily sickness benefit in accordance with the contractual agreed amount and for the contractual period of time in case of a temporarily incapacity to work resulting from illness or accident
- ✓ Daily sickness benefit will be paid 7 days a week, including Sundays and public holidays
- ✓ Daily sickness benefit will be paid in accordance with the contract even if the accident/illness is classified as professional illness/professional accident



What is not insured?

- ✗ All medical treatment costs
- ✗ A reduction of capacity to work
- ✗ Damage caused by exposure to radiation or nuclear energy and damage caused by war, civil war, unrest, terrorism or comparable situations
- ✗ Prevention, health cure and sanatorium treatment
- ✗ Not medical necessary treatments
- ✗ No insurance cover for expenses occurring after the termination date of the insurance contract



Are there any restrictions on cover?

- ! Insurance cover is defined by the type, extent and validity of cover described in the General Terms and Conditions of Insurance and in the Special tariff conditions of the corresponding tariff.
- ! No reimbursement of expenses for claims occurring during the waiting period
- ! The amount of reimbursement is limited on the amount and time of daily benefits contractually agreed on.
- ! Other limitations such as:
 - Breach of obligations
 - In case of premium payment arrears
 - During sojourn abroad



Where am I covered?

- ✓ Your insurance cover is valid in Luxembourg and/or the country of residence of the insured person
- ✓ In cases where acute illness or accidents occur during sojourns in other countries within Europe, daily sickness benefit will be paid as stipulated in the contract for the duration of hospital treatment which is deemed medically necessary in a state hospital.



What are my obligations?

- The insurance company must be informed by the latest within three days of contractual commencement of insurance cover of medically confirmed incapacity to work through the submission of appropriate written proof
- The policyholder and the person insured are obliged to furnish on demand any information and documentation necessary in order to determine an insurance claim
- Persons insured are obliged to undergo a medical examination performed by a medical consultant on behalf of the company if requested to do so by the insurance company
- The policyholder is obliged to pay the agreed premium plus taxes on time



When and how do I pay?

- The first instalment/premium payment must be paid at the latest immediately after the insurance policy has been given to the policy holder, however, not before the inception date of insurance cover indicated on the insurance policy.
- All other premiums are due, depending on the agreed method of payment, at the beginning of the agreed contribution period.
- Premium payment can be effected via bank transfer or via direct debit mandate in favor of the insurer. Should you opt for monthly instalments, it is indispensable to arrange for a direct debit mandate in favor of the insurer.



When does the cover start and end?

- Insurance cover commences in accordance with the time period stated in the policy document (commencement of insurance); however, not before the insurance contract has been concluded, i.e. not before the insurance policy has been signed by both contractual partners and not before the termination of waiting periods.
- Insurance cover ends – including any insurance claims which may be still pending – when the insurance contract is terminated.
- Insurance cover is terminated, for example; in case of:
 - Cancellation of the insurance contract
 - Death of the insured person
 - Non-compliance with the requirements of a risk/person to be insured stipulated in the tariff conditions



How do I cancel the contract?

- The policyholder can contest the automatic renewal of the insurance contract with effect at the end of the insurance year.
- Cancellation of an insurance contract must be effected in writing.
- Period of notice to cancel the insurance contract is 30 days
- As a policyholder, you may limit the cancellation of the insurance to a single insured person in your insurance contract
- In some situations, you might have an extraordinary cancellation right, e.g. if premium contributions are subject to an increase