

GOLD POLICY

In-Tour Insurance	MEDICAL SERVICES	LIMITS	COPAYMENT
	Emergency medical care	UNLIMITED	The expenses would be fully indemnified without a deductible envisaged
	Emergency Ambulatory and Hospital Services	10 000 EURO	The expenses would be fully indemnified without a deductible envisaged, daily limit for hospital treatment 200 Euro
	Sublimit for Traumas Arising from the Insured's Involvement in Extreme Sport	2000 EURO	The expenses would be fully indemnified without a deductible envisaged, daily limit for hospital treatment 200 Euro
	Urgent Dental Service	200 EURO	The expenses would be indemnified within the limits, without a deductible envisaged
	Critical Case Assistance	300 EURO	The expenses would be indemnified within the limits, without a deductible envisaged

In-Tour Insurance - Georgia

The present insurance is carried out in accordance with legislation of Georgia and below stated provisions.

1. Definitions

The terms used in the present Insurance agreement have the following meanings:

1.1 Insurer – JSC “Insurance Company IMEDI L”

1.2 Insured - A person who signs the present insurance agreement with the insurer

1.3 Life insured- A citizen of foreign country visiting Georgia in favor of whom the insurance under the present agreement is carried out;

1.4 Insured event - An event defined by the present agreement, the occurrence of which causes the responsibility of insurer to reimburse according to the insurance policy and the conditions of the present insurance agreement. Herewith, reimbursement shall be made by the Insurer only for medical services rendered prior to termination of Insurance Period, no matter whether Insurance event is completed or not at the moment of termination of the Insurance Period (above mentioned statement does not extend to the insurance of personal property and repatriation).

1.5 Insurance policy - A Document issued to insured by insurer as a confirmation of the valid insurance in favor of him/her;

1.6 Insurance period -A Period of time specified in the insurance policy during which the insurance is valid;

1.7 Limit of Indemnity (Insurance Limit) - A sum indicated in the insurance policy, which presents the maximum limit of the indemnification to be given for the particular medical service during the insurance period;

1.8 Insurance premium - A sum indicated in the insurance policy deemed to be the cost of insurance;

1.9 Reported claim - A claim raised by the Insured/Life Insured against Insurer, in the manner specified by the Insurer, demanding the indemnification of loss;

1.10 Franchise – A part of indemnification sum indicated in the insurance agreement which is not reimbursable by the insurer and is subject to coverage by the insured/Life Insured (remains on the responsibility of Insured/Life Insured);.

- 1.11 Emergency State- Health condition of Life Insured whilst his/her traveling in Georgia requiring the urgent medical treatment due to high risk of death, disability or/and significant health deterioration;
- 1.12 Emergency medical care - On site medical service rendered by ambulance crew due to accident or sudden illness within the period indicated in the policy while the Life Insured is in Georgia, inclusive of transportation of the Life Insured to the nearest hospital;
- 1.13 Emergency Service - Outpatient and hospital treatment of Life Insured, in licensed medical institutions, due to accident or sudden illness within the period specified in the policy.
- 1.14 Urgent Dental Treatment - Envisages anesthetization of an acute toothache, dental extraction, root canal opening;
- 1.15 Provider -particular medical institution and/or doctor of medicine (the one with narrow field of specialization) under contractual relation and on the basis of which the Insurer shall be obliged in case of occurrence of the Insured event according to the medical evidence to render/provide the medical services to the Life Insured, specified under the Insurance Policy.
- 1.16 Repatriation - Auto or air transportation of Life Insured's body to the international airport of Life Insured's home country or to the frontier point of Life Insured's home country;
- 1.17 Personal Property - Property owned by and under the responsibility of the Insured;
- 1.18 Insurance coverage -Events defined by the Insurance agreement which causes the Insurer's responsibility to reimburse/indemnify according to the terms and conditions of the present Insurance agreement;
- 1.19 Hospital services - In-patient treatment the duration of which according to medical evidence exceeds 24 hours;
- 1.20 Ambulatory services - Medical service the duration of which according to medical evidence does not exceed 24 hours;
- 1.21 Aggregate limit - Sum indicated in the card, which is the maximum of total Insurance Reimbursement to be given by the Insurer in favor of the Life Insured during the insurance period for all the insurance coverages or for the particular coverage under the card.

2. Insurance Coverage:

2.1.1 Police 1 -Aggregate limit 10,000 EURO (Includes all expenses, except the Personal-Property insurance coverage)

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Insurance policy Covers:

2.1.1.1 Emergency medical care

The expenses shall be subject to full indemnification without franchise;

Total Limit: Unlimited

2.1.1.1 Emergency Service (the expenses of ambulatory and hospital services), Total Limit: 10,000 EURO, The expenses shall be subject to full indemnification without franchise. Herewith, the daily limit for hospital treatment amounts to 200 Euro and the Insured is not authorized to demand reimbursement more than the mentioned above Sum.

2.1.1.2 Sublimit for traumas arising from the insured's involvement in extreme sport (parachuting) which requires the urgent medical treatment, is defined by - 2,000 EURO, The expenses shall be subject to full indemnification without franchise; Herewith, the daily limit for hospital treatment amounts to 200 Euro and the Insured is not authorized to demand reimbursement more than the mentioned above Sum.

2.1.1.3 Urgent dental treatment;

Total Limit: 200 EURO

The expenses shall be subject to full indemnification without franchise. Includes relief of acute dental pain, urgent tooth extraction and root canal opening;

2.1.1.4 Repatriation expenses;

Auto or air transportation of Life Insured's body to the international airport of the Life Insured's home country's or to the frontier point of Life Insured's home country;

Total Limit: 2,000 EURO

2.1.1.5 Personal Property Insurance;

In the event the personal property of the insured shall be subject to theft/robbery/plunder or damages during the insurance period, the Insurer shall reimburse the expense related to repair/replacement according to the present terms within the limits indicated in the insurance policies;

Total Limit: 300 EURO

All claims/pretensions of the insured shall be evaluated by the insurer at its sole discretion, during the reimbursement the age and amortization of the insured property shall be taken into consideration;

3. Exclusions:

The present insurance does cover expenses of Health Insurance arising from

- Diseases which do not require emergency assistance and are not resulting from an immediate disease or an accident;
- The accident/event occurred prior to the insurance entering into force; and the costs of complication of health due to the accident ;
- Costs for treatment abroad;
- Accident occurring during a civil war or a war with a foreign country, riots, demonstrations, acts of terrorism or sabotage, disturbances, caused by a source of radioactivity, epidemic, pollution and natural disasters;
- Costs caused by accidents occurring during a civil war or a war against foreign country, riots, demonstrations, acts of terrorism or sabotage, disturbances, caused by a source of radioactivity, epidemic, pollution and natural disasters;
- Costs for treatment of drug addiction, alcoholism and toxic mania; Also costs for such cases, which resulted directly or indirectly by being under the influence of narcotics or/and toxic substances; Also costs related to medical services caused by accident, which happened during driving car under the influence of alcoholic, narcotic and/or toxic substances;
- Costs caused by commitment of any criminal act as well as the consequences of acts of suicide or attempts of suicide by insured person;
- Costs for examination and treatment of Chronic diseases, except urgent medical treatment;
- Pregnancy and all its consequences or any complications, notably: termination of pregnancy, childbirth and miscarriage;
- Examination and treatment of B, C hepatitis, AIDS and their complications
- Events occurring due to the insured's unnecessarily running the risk of danger (other than an attempt to save human life);
- Costs of Prosthesis (including prothesis) and transplantation (including transplant) and implantation (including implant)
- Costs for vaccinations (except of antitetanus, antitobulinum and antirabies)
- Consultations and treatment at non-licensed medical institutions and by non-certified private persons;
- Costs of injuries received while the insured participating in any maneuvers or training exercises of the armed forces;
- The Insurance policy does not cover expenses arising from the treatment provided with cardio-surgical and cardio-invasive methods (CABG - Coronary Artery Bypass Graft, Coronarography, PTCA - Per cutaneous Trans luminal Coronary Angioplasty);

- Injuries to any insured person while being in aircraft, indemnification of insured's medical expenses arising from insured's injury or death resulting from air crash;
- Failure of the insured person to provide satisfactory explanation of the cause of his/her reported claim. In case the invalidity of the reported claim is confirmed the existing insurance becomes void and all the actions brought on its basis are declared illegal
- Costs caused due to the participation of the Life Insured in any kind of professional sports or in sports as a sportsman (sports competition, training, demonstration show etc.), and/or participation in high risk amateur sports, such as skiing or snowboarding, hang-gliding and parachuting, alpinism and rock-climbing, auto or motor racing, speleological research, diving, riding, rafting, rugby, as well as hunting (applies only to 5, 000 GEL policy)

In the case of Personal property insurance, the Insurer shall not reimburse:

- more than the Sum indicated in the policy for each item;
- Loss of Money, bonds, negotiable instruments and securities of any kind;
- Loss of damage caused by delay, detention or confiscation by the order of any Government or Public Authority;
- Loss of or damage to vehicles, their accessories or spare parts;
- Theft from the vehicle unless entry to such vehicle was gained by visible, violent and forcible means;
- Loss or damage to Personal Property sent as freight or under an air waybill or bill of lading or via a courier.

4. Rules and terms of insurance indemnification

In case of Insured Event occurs Life Insured shall notify Insurer's 24-hour Call Center about the event occurrence within 24 hours on the following phone number: (+995 32) 2 92 22 22

4.1 The total costs for emergency medical care, urgent medical service (hospital and outpatient medical services) and urgent dental service shall be subject to payment by the insured and later shall be reimbursed by the insurer on the basis of respective financial and medical documentation, along with passport and insurance policy, when presented by the insured;

4.1.1 In case of calling for an ambulance crew:

4.1.1.1 The entry of the doctor of an ambulance crew about the health condition of the Life Insured;

4.1.1.2 Document, equivalent to the cash register receipt, printed according to the typography rules established by the Ministry of Finance of Georgia.

4.1.2 In case of emergency outpatient services:

4.1.2.1 Medical documentation on conducted services (diagnosis and prescription confirmed by the signature and stamp, results of the conducted examinations etc.);

4.1.2.2 The cash payment original order and cash register receipt of the recipient of the sum;

4.1.3. In case of emergency dental care:

4.1.3.1 Medical documentation of conducted services (diagnosis and prescription, confirmed by the signature and stamp, results of the conducted examinations etc.);

4.1.3.2 The cash payment order original and cash register receipt of the recipient of the sum;

4.2. In Case of Emergency Hospitalization- the Life Insured (or authorized third party) shall notify about the aforementioned Insurers call center within 24 hours; the notification shall include the following information: full (first and second) name of the Life Insured, number of the policy, name of the medical institution, date of hospitalization;

4.2.1 In case of emergency hospitalization, for receiving the Letter of Guarantee from the Insurer, the Life Insured or an authorized third person along with the policy and passport of the Life Insured, shall present to the Insurer:

4.2.1.1. Form # IV-100/a;

4.2.1.2. The detailed cost of the medical services;

4.2.1.2. Invoice.

Letter of Guarantee is issued only in provider institutions, in non-provider institutions Insured has to pay the full cost of medical services personally and further refer to the Insurer for reimbursement with Form # IV-100/a, The detailed cost of the medical services and Invoice. Insurer according to agreement conditions and presented documentations decides whether to reimburse the medical costs or not.

4.3. The deadline for submission of the documentation and the demand for reimbursement from the Insurer is the period of 15 (fifteen) days upon the payment of such sums by the Life Insured. The Life Insured shall not be authorized to demand from the Insurer the payment of the insurance reimbursement after the expiration of the aforementioned period of time;

4.4. For the Repatriation coverage purposes In case of Death of the Life Insured, the authorized third party shall be obliged to contact Insurers 24 hour call center and make the notification about the Insured Event. For repatriation along with passport and policy of the life insured the following documentations should be presented:

4.4.1. A death certificate of the Life Insured (indicating the date and place of death, birth date and other information required by the Georgian legislation);

4.4.2. Medical certificate regarding the death of the Life Insured;

In the event the personal property of the insured is subject to theft/robbery/plunder or damages during the travel period the insured shall notify the insurer's call center within the 24 hours, the notice must contain the following information:

The Insured Person's name, surname, and the number of policy

For reimbursement purposes the insured person must provide the following papers:

4.5.1 The certificate/papers issued by the appropriate law enforcement authorities; in case criminal proceedings are initiated in connection with the occurrence - the documentation available to the investigation (case materials);

4.5.2. Original proof of purchase of the lost, stolen or damaged item(s) (if purchased during the travel period

4.5.3 A list of all lost, stolen, damaged Personal Property including the date of purchase and the price;

For the avoidance of any misunderstanding in the future, the insured shall be obliged to present the proof(s) of ownership of the personal property (the obligations to prove the ownership is the responsibility of the insured)

5. Special Conditions

- In case the Insurer considers necessary it's authorized his/her physician-expert to examine the insured and be acquainted with his/her case history;
- Insured's residence in Georgia is a mandatory at the moment of issuing policy;
- only the persons, who shall not reach the age of 65 at the expiration date of the insurance agreement, shall be insured under the terms and conditions of the present insurance agreement;
- In case of an accident the Insurer has the right to demand presentation of any document reasonably related to the occurred event; Nonperformance of these special conditions releases Insurer of any responsibility.

6. Termination and cancellation of the insurance policy

1. The insurance policy terminates in the following cases:

1.1 Expiration of the term of validity;

1.2 Depletion of Limit of Liability indicated in the insurance policy.

2. After the commencement of insurance period the policy shall not be subject to cancelation and the insurance premium shall not be returned;

7. Dispute Settlement

Any dispute and differences, which may arise between the parties with respect of this Insurance agreement/Policy Wording are to be settled on the basis of mutual agreement, in case failing to do so, the dispute shall be settled by the respective Court of Georgia according to the current legislation;

8. Other conditions:

The present Agreement is drawn up in Georgian and English languages in four copies, two of which shall be delivered to the Insured, and the other two- to the Insurer. In case of discrepancy between Georgian and English texts, Georgian version shall prevail;

9. The provider medical institutions of the Insurer defined by this agreement are:

Tbilisi

Inpatient Providers

D. Gagua Maternity Hospital Ltd.	1 Chachava Street, Tbilisi
Hera 2011 Ltd.	5 Ljubljana Street, Tbilisi
S. Khechinavili University Clinic Ltd.	33 Chavchavadze Avenue, Tbilisi
National HENT Diseases Center Ltd., Japaridze-Kevanishvili Clinic	13 T. Mgvdeli Street, Tbilisi
R&D Center of Clinical Medicine Ltd	13 T. Mgvdeli Street, Tbilisi
Davit Tatishvili Medical Center Ltd.	8 Abuladze Street, 2 Marijani Street, Tbilisi
Medical Center - Juno Ltd.	60 Chavchavadze Avenue, Tbilisi
Acad. G. Chapidze Urgent Cardiology Clinic Ltd.	4 Ljubljana Street, Tbilisi
JSC "Traumatologist"	21 Ljubljana Street, Tbilisi
St. Joachim and Anna Maternity Home	95 Gorgasali Str, Tbilisi
Tbilisi Mikheil Guramishvili Pediatric Clinic Ltd.	TMK Housing Estate, 11th m/d, Block I, Tbilisi
JSC Advanced Medical Technology	5 Ljubljana Street, Tbilisi
National Center of Proctology Ltd.	29 Vazha Pshavela Avenue, Tbilisi
Amtel Hospital Ltd. (thoraco-abdominal hospital)	9 Tsinandali Street, Tbilisi
Acad. N. Kipshidze Central University Clinic Ltd.	29 Vazha Pshavela Avenue, Tbilisi
Medula - Chemotherapy and Immunotherapy Clinic Ltd.	6a Jikia Street
LEPL Aladashvili University Clinic	103 Uznadze Street, Tbilisi
Tbilisi Oncologic Dispensary	5 Ljubljana Street, Floor 4, Tbilisi
Gidmed Ltd.	2/6 Ljubljana street, Tbilisi
Referral Hospital Ltd.	1 Kindzmarauli Lane, Tbilisi

Regions

Adjara

JSC "My Family's Clinic", Batumi	82 Era Street, Batumi
Batumi Republican Clinical Hospital Ltd.	2 T. Abuseridze Street, Batumi
Batumi Maternity Home Ltd.	39 Rustaveli Street, Batumi
Eye disease clinic "Sagittarius" Ltd.	91 Era Street, Batumi
Unimed Ajara Ltd. Khulo Medical Center	1 Agmashenebeli street, settlement Khulo
Unimed Ajara Ltd. Keda Medical Center	14 Rustaveli street, settlement Keda
Unimed Ajara Ltd. Shuakhevi Medical Center	32 Rustaveli street. Settlement Shuakhevi
Unimed Ajara Ltd. Kobuleti Medical Center	1 Abashidze street, Kobuleti
Company Paracelsus Ltd.	141 Pushkin street, Batumi
Smile Dent Ltd. (dental clinic)	14 Jincharadze street, Batumi
Nia Dent Ltd. (dental clinic)	29 Gorgiladze street, Batumi
JSC Stoma (dental clinic)	1 Gorgiladze street, Batumi
Elite Dent + Ltd. (dental clinic)	126 Agmashenebeli street, Kobuleti
Stoma-dent Ltd. (dental clinic)	24 Melashvili street, Batumi

Guria

Aditi Ltd.	21 Chiatura street, Lanchkhuti
Saakimo Ltd.	22 Chokhatauri street, Ozurgeti
Medalfa Ltd.	3 Ninoshvili street, Ozurgeti
Aditi Ltd.	22 Dumbadze street, Chokhatauri

Regions

Imereti

Imereti Regional Clinical Hospital Ltd.	2 Otskheli street, Kutaisi
Kutaisi D. Nazarishvili Family Medicine Center Ltd.	5/7 Tamar Mepe Street, Kutaisi
Ferromed Ltd.	4 Maglakelidze street, Zestafoni
JSC My Family's Clinic – Kutaisi Regional Oncological Center	1 Paolo Iashvili street, Kutaisi
JSC Kutaisi Regional Mother & Child Medical and Diagnostic Center	85 Javakhishvili street, Kutaisi
Acad. Z. Tskhakaya Western Georgia National Center of Intervention Medicine Ltd.	83a Javakhishvili street, Kutaisi
Tskhaltubo Regional Hospital Ltd.	16 Eristavi street, Tskhaltubo
JSC My Family's Clinic Khoni Regional Hospital	17 Solomon II street, Khoni
JSC My Family's Clinic Terjola Regional Hospital	69 Rustaveli street, Terjola
JSC My Family's Clinic Tqibuli Regional Hospital	10 Tabukashvili street, Tqibuli
JSC St. Nickolas Surgical Center	9 Iashvili street, Kutaisi
Dental lux Ltd.	42 Tamar Mepe Street, Kutaisi

Kakheti

Children's Health Center Ltd.	2 Aladashvili street, Telavi
Salbuni Ltd.	1 Leselidze street, v
Unimed Kakheti Ltd.	15 Jorjiashvili street, Telavi
Medical Center Novomed Ltd.	54 Chavchavadze avenue, Telavi
Unimed Kakheti Ltd. Telavi medical center	Alazani Avenue, Telavi
Unimed Kakheti Ltd. Akhmeta medical center	Rustaveli street, Akhmeta
Unimed Kakheti Ltd. Kvareli medical center	16 Agmashenebeli street, Kvareli
Geo Hospitals Ltd.	13 Kakheti Highway, Sagarejo
Energy + Ltd.	10 Alazani street, Telavi

Regions

Mtskheta-Mtianeti

Mtskheta Primary Health Care Center "Healthy Generation" Ltd.	28 Kostava street, Mtskheta
Geo Hospitals Ltd.	Kazbegi
Geo Hospitals Ltd.	75 Rustaveli street, Tianeti

Racha-Lechkhumi

Medical Park Georgia Ltd.	11 Bratislava street, Ambrolauri
Medical Park Georgia Ltd.	10 Vakhtang VI street, Oni
Medical Park Georgia Ltd.	Tsageri

Samegrelo

JSC Zugdidi Diversified Clinical Hospital "Republic"	206 K. Gamsakhurdia street, Zugdidi
JSC Zugdidi Diversified Clinical Hospital "Republic" Branch - Poti Clinic	6 Gamsakhurdia street, Poti
Ikamed Ltd.	10 Rekvava street, Poti
JSC Poti Central Clinical Hospital	171 Guria street, Poti
Medical Park Georgia Ltd.	16 Rustaveli street, Mestia
I/E Irma Mikiashvili Dental Clinic "Dentist"	45 Danelia street, Poti
Smile Dent Ltd. (dental clinic)	8 Tamar Mepe street, Zugdidi

Samtskhe-Javakheti

Unimed Samtskhe Ltd. "	17 Meskheti street, Adigeni
Aditi Ltd.	58 Vardzia street, Aspindza

Regions

Akhalkalaki Inpatient and Outpatient Clinic Ltd.	3 Agmashenebeli street, Akhalkalaki
Geo Hospitals Ltd.	2 Saakadze street, Borjomi
Ninotsminda Inpatient and Outpatient Clinic Ltd.	48 Tavisupleba street, Ninotsminda

Kvemo Kartli

Medical Park Georgia Ltd.	25 D. Agmashnebeli street, Bolnisi
Abuladze Clinic Ltd.	34 Rustaveli street, Tetrtskaro
Geo Hospitals Ltd.	27 Agmashenebeli street, Gardabani
JSC Rustavi Medical and Diagnostic Center N 2	1 Meskhishvili street, Rustavi
JSC Rustavi Central Hospital	3 St. Nino Street, Rustavi
Medical Park Georgia Ltd.	10 Gorgasali street, Dmanisi

Shida Kartli

LEPL Military Hospital of the Ministry of Defence of Georgia	56 Chavchavadze street, Gori
JSC Gormed - Gori Central Hospital	8 Chavchavadze street, Gori
Medalfa Ltd.	27 b Saakadze street, Kaspi
Aditi Ltd.	30 Panaskerteli street, Kareli
Medical Park Georgia Ltd.	38 Rustaveli street, Khashuri