

### **Purpose of this Document**

This document discloses important information about Elmo Insurance Limited (“We”/“Us”/“Our”) and your rights and obligations. Please review this document carefully and feel free to contact Us should you require any additional information or clarification.

### **The Company**

Elmo Insurance Limited (C-3500) is registered in Malta. Authorised to carry on general insurance business in terms of the Insurance Business Act (Chapter 403 of the Laws of Malta) and regulated by the Malta Financial Services Authority of Triq l-Imdina, Zone 1, Central Business District, Birkirkara CBD 1010, Malta.

### **Contacting Elmo Insurance Limited**

You may contact Us by postal mail, email, telephone or by visiting our Head Office or any one of Our branches. Details of all Our branches are accessible through the following link: [www.elmoinsurance.com/contact-us/our-branches](http://www.elmoinsurance.com/contact-us/our-branches).

### **Applicable Law**

Insurance policies offered by Us in Malta are subject to Maltese Law.

### **Language**

All our policy documents are provided in English. Any information which We will provide you in connection with your insurance policy will be in English. You may communicate with Us in either English or Maltese.

### **Material Facts**

A material fact is a fact which is likely to have a bearing on Our assessment of the underwriting risk and consequently Our decision about determining premium, writing risks or settling claims. It is your responsibility to ensure that all facts declared by you to Us are at all times true, accurate and complete and that you do not withhold any material information from Us. Any person completing insurance forms on your behalf shall for that purpose be regarded as your representative and not as a representative of Elmo Insurance Limited and you remain fully responsible for the correctness and accuracy of the information provided to Us by you or on your behalf. If any material information provided by you to Us is incorrect or incomplete or if you fail to disclose any material information to Us, the policy may be rendered null and void, We may repudiate any claims which may be made under your policy and you may encounter difficulty in obtaining insurance cover elsewhere. It is therefore in your interest to check the correctness of any information which you submit to Us prior to doing so.

### **Remuneration Disclosure**

The premium noted in your policy schedule may include a percentage commission which We may pay to insurance distributors and/or employees introducing business, upon the writing of the policy. Such commission is not added to your premium, but is deducted as a percentage of the premium collected by Us.

### **Complaints Procedure**

We are committed to provide you with the highest level of service. However, if you are not satisfied with Our services, please refer the matter to Our Complaints Officer by mail at: Elmo Insurance Limited, Abate Rigord Street, Ta' Xbiex, XBX 1111, Malta, by e-mail at: [complaints@elmoinsurance.com](mailto:complaints@elmoinsurance.com) or by telephone on: 00356 23430000. Your complaint will be acknowledged by Our Complaints Officer and a response will be sent to you within a maximum time period of fifteen working days. If your complaint remains unresolved, you may write to: The Office of the Arbiter for Financial Services, First Floor, St Calcedonius Street, Floriana, FRN 5130, Malta. Freephone: 80072366. Telephone: 00356 21249245. You can also download a complaint form from: [www.financialarbiter.org.mt](http://www.financialarbiter.org.mt). This is without prejudice to any other judicial action which you may resort to.

### **Protection and Compensation Fund**

The Protection and Compensation Fund is a special fund which was established in terms of the Protection and Compensation Fund Regulations, 2003. The aims of the fund are: (i) to pay for any claims against an insurer which have remained unpaid because the insurer became insolvent. These claims must be in respect of protected risks situated in Malta or protected commitments where Malta is the country of commitment; and (ii) to compensate victims of road traffic accidents in certain specified circumstances. Limited compensation may be available under the fund if the insurer becomes insolvent and unable to meet its obligations under the insurance contract. Further information about the fund may be accessed through the following link: <https://www.mfsa.mt>

# Health Insurance

## Insurance Product Information Document

Company: Elmo Insurance Product: Health Insurance



Elmo Insurance Limited | Abate Rigord Street, Ta' Xbiex XBX1111, Malta

Elmo Insurance Limited (C-3500) is registered in Malta. Authorised to carry on general insurance business in terms of the Insurance Business Act and regulated by the Malta Financial Services Authority.

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs. Complete pre-contractual and contractual information on the product is provided in your policy documentation, table of Benefits, Policy Schedule and any endorsements.

### What is this type of insurance?

This Health Insurance policy provides immediate access to private medical treatment at any hospital or specialist of your choice, for in-patient, day-patient and out-patient treatment.



#### What is insured?

Overall maximum benefits per year for each person on the policy are up to €50,000, €150,000, €550,000, €650,000 and €900,000 depending on the chosen plan and area of cover.

In-patient and out-patient treatment up to the limits of the chosen plan and restricted to the area of cover.

- ✓ Hospital /clinic accommodation fees
- ✓ Parent accommodation accompanying children under the age of 14
- ✓ Hospital charges, operating theatre fees, recovery room fees, surgical drugs and dressings
- ✓ Eligible prosthesis and appliances
- ✓ Surgeons', anaesthetists' and physicians' fees for surgical operations
- ✓ Physicians' fees for in-patient consultations
- ✓ In-patient diagnostic procedures including pathology, radiology, diagnostic tests, MRI and CT scans
- ✓ Pregnancy and birth complications are limited to emergency caesarean section, miscarriage or stillbirth
- ✓ Cancer treatment
- ✓ Emergency road ambulance transport
- ✓ Out-patient services – consultant's fees, including pathology, diagnostic tests, CT and MRI scans
- ✓ General practitioner fees
- ✓ Home nursing following a major surgical operation
- ✓ Accidental damage to the teeth.



#### What is not insured?

- ✗ Pre-existing conditions
- ✗ Preventive screening
- ✗ Prescribed out-patient drugs and dressings
- ✗ Hospital/clinic fees for out-patient services
- ✗ Chronic disorders
- ✗ Sleep disorders
- ✗ Speech disorders
- ✗ Psychiatric treatment
- ✗ Professional or hazardous sports
- ✗ Developmental delay
- ✗ Cosmetic or reconstructive treatment
- ✗ Allergies and allergic disorders
- ✗ Dental treatment and gum disease
- ✗ Medical practitioners / hospitals who are not recognised by the relevant authorities in the country where treatment takes place
- ✗ Experimental treatment
- ✗ Pandemic



#### Are there any restrictions on cover?

- ! The amount of excess shown in the schedule
- ! Pre-existing medical conditions
- ! Benefit limits as stated in the policy document/ table of benefits
- ! Other specific exclusions or limitations shown on your policy document and schedule.



## Where am I covered?

- ✓ The insured territory as described in your policy schedule.



## What are my obligations?

- Information disclosed on your proposal form and claim form must be truthful, to the best of your knowledge and belief, correct and complete. We must be advised at all times of any material facts
- You must provide us with medical history and medical reports as may be required
- You must inform us if you have other insurance policies which also cover these benefits
- You must pay your premium



## When and how do I pay?

You will need to pay in advance by cash, cheque, credit card or internet banking.



## When does the cover start and end?

The cover starts from the commencement date and will end on the expiry date indicated in the policy schedule, unless the policy is cancelled before.



## How do I cancel the contract?

You may cancel the policy at any time by writing to us. You may be entitled to a refund on short-period basis of your premium as long as no claim has been lodged during the current period of insurance.