

The policy is only valid on the territory of Georgia.

- The insurer shall issue insurance reimbursement only for emergency medical assistance in the area.
- The insured's medical expenses in case of independent coverage (if the message was received) the remuneration is certified by medical insurance financial documents on the basis of which the insured must submit the company's central office, or near the company's representative office.

Along with the claim, the insured must present:

- The original of the insurance policy;
- Original of Medical Certificate, in which the name and surname of Insured, diagnoses, (ICD - within 10 codes) provided medical services and treatment are indicated;
- Official document evidencing the accident;
- Original or copy of bills of doctors and medical institutions,

Checks of purchasing medicine and prescriptions;

Insurer's request, the insured is obliged to present his passport, which will be the date of crossing the border.

Corpse repatriation, the insurer must be provided with a death certificate, doctor's conclusions about the cause of death and accounts originals or duplicates

Standard Exclusions

The Insurer is under no obligation to pay any compensation for loss, damage, cost or expense, despite the nature thereof that is directly or indirectly caused by or in any way related to or results from any of the following:

1. War, military operation, invasion of foreign troops (irrespective of the war declared or not), civil war, riot, civil disorder, revolution, military coup or government usurpation: or
2. Any terroristic act.

Also not covered in the following services, conditions and costs:

1. Chronic diseases and their exacerbations or diseases detected prior to traveling and their exacerbations, excluding the cases, when it is necessary to provide urgent medical assistance to survive the life the Insured;
2. Any kind of costs incurred by urgent medical evacuation, which was certified in advance by assisting center specified in the Policy;
3. Treatment of oncological diseases, rather than the cases, when provided urgent medical assistance is aimed at survival of the life of the Insured or relieving acute pain;
4. Any costs related to mental, psychic or psychosomatic disorders;
5. Pregnancy, parturition and their consequences. Treatment of complaints characteristic to the period of pregnancy, including changes in the course of chronic diseases because of pregnancy; regular examinations within the period of pregnancy, artificial impregnation , as well as treatment of childlessness, contraception costs and termination of pregnancy.
6. Costs of selection or fitting of eye-glasses, contact lenses, denture, hearing aid; any transplantation of organs; cosmetic surgery of physical defects and anomalies, prosthetics, correction devices and medical sources ; costs of neurosurgical operation and surgical operation (Aorta coronary, bypass and etc.) on cardiovascular system;
7. Costs of physiotherapy, any kind of long- term treatment and rehabilitation in the following medical institutions: geriatric home, rehabilitation center, spas health resort, sanatorium, alternative treatment, or medical service;
8. Costs incurred by venereal diseases and their treatment: treatment of diseases caused by HIV and AIDS virus; treatment of viral hepatitis through parenteral transmission and its consequences;
9. Cases caused by use of alcohol or drugs, medical preparations or toxicants;
10. The insured person in any criminal action as a result of injury or illness and accident treatment costs; Nuclear energy source (nuclear reactions, radiation, pollution) caused by the impact of all types of damage or costs; Epidemics, environmental pollution or natural disasters caused all kinds of damage or costs; Ascents aircraft, plane or while being taken damage; Treatment and medical care provided by the member of the family, sorcerer or unlicensed institution;
11. Treatment and medical care provided by the member of the family, sorcerer or unlicensed institution;
12. Expenses that will be reimbursed by other insurance policies.

13. unregistered medicines, biologically active and / or nutritional supplements, homeopathic medicines and phyto, personal care and / or care of the expenses related to the acquisition means;