

-This insurance provides cover according to the conditions, terms and limits contained in its Insurance Conditions and herein:

-The Insurer shall not be liable for expenses.

-Expenses incurred in Albania;

-Expenses incurred after 1(one) month from the date of Insurance Policy termination;

-Emergency expenses incurred after 15 (fifteen) days from diagnosis date or commencement of medical treatment;

-The amount defines as Deductible in the schedule of the Insurance policy. Such deductible will be in charge of the insured person;

-Any expenses paid by any medical plan, insurance policy or by any government or private medical program;

-Expenses arising : from the effect or influence of drugs or intoxicants of any kind, from suicide or attempt to, from the Insured person's own criminal act, or willful self-exposure of the insured person to exceptional danger (except in an attempt to save human life);

-Repatriation incurred with no prior approval of INTERSIG.

-For losses directly or indirectly caused by war, invasion, acts of foreign enemies, hostilities or war like operations / activity whether war be declared or not, civil war, mutiny, riot, civil commotion assuming the proportions of a popular uprising, coup d'état, military rising, insurrection, rebellion, revolution, military or usurped power, or the act of every person acting on behalf or connecting to organization who aim to overthrow by force the government de jure or de facto, or influencing it by acts of terrorism or violence:

- Expenses incurred for mental depression, anxiety, mental, psychological or nervous conditions treatment;

-Expenses incurred for normal visual treatment and provision of visual aid, or normal hearing text and provision of hearing aid, routine medical check –up and examination;

- Expenses incurred for elective cosmetic surgery or medical treatment related to such surgery'

-Expenses incurred for normal pregnancy or child birth;

-Expenses incurred for normal dental treatment and provision for false teeth dentures. In cases of dental emergencies will be covered a maximum of 50 € after applying the deductible;

- Expenses incurred for bodily injuries caused during participation in climbing normally involving the use of ropes or guides, Air Travel (except as a passenger in properly licensed multi engines aircraft being operated by a licensed commercial air carrier) including gliding and parachuting, winter sports, races on horseback or driving or riding in any kind of race, cars, bikes, participation in submerged diving, aquatic ski or wile usage of timber processing machineries;

- Expenses incurred for self-inflicted injuries or venereal diseases or AIDS and all diseases caused by and/ or related to AIDS.

- Expenses incurred for EVERY PHYSICAL DEFECTS, INSTABILITY, CHRONIC MEDICAL CONDITION OR DISEASE, PRE EXISTING THE DATE OF INSURED PERSON COVERAGE;

- Indemnity claims for expenses that exceed the usual and reasonable charges for services rendered and supplied furnished;

- Indemnity claims for expenses incurred by anyone who travels with the purpose of obtaining medical treatment;

-Indemnity claims for expenses incurred by anyone who travels in adverse of his/her medical practitioner's advice;

-Indemnity claims for expenses incurred by anyone who has been given a severe or terminal diagnosis

Chart and conditions. Should the Insured become 65 years old while in the Insurance policy in force, this Insurance policy is not liable for expenses except the cases that the person has been insured according the proper Insurance Chart and conditions (above mentioned in this coma)

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