

## INSURANCE OFFER

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**Health 400 UT****400 euros**

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**Health 200 UT****200 euros**

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### Confido Health Plan takes care of your health:

- Preliminary advice on insurance coverage Mon-Sun on 1330.
- The largest selection of private medical services.
- Fast and convenient availability of medical care in Confido clinics and partner networks across Estonia, as well as in other medical institutions.
- Immediate remote physician's consultation only for insured persons Mon-Sun between 09:00 and 21:00, tel. +372 600 4000.
- We can find a suitable top physician or medical specialist for any health concern.
- We guarantee quick claim handling and worry-free settlement when visiting Confido clinics or partner networks. Payment only for deductibles.
- We offer the following insurance coverages:
  - outpatient treatment insurance coverage;
  - insurance coverage for special diagnostics;
  - hospital treatment insurance coverage;
  - mental health insurance coverage;
  - outpatient rehabilitation insurance coverage;
  - preventive health check-up insurance coverage;
  - dental care insurance coverage.

## Insurance offer

### INSURED ITEM

Health of the insured person

### INSURANCE PERIOD

The validity of insurance coverage starts on either the 1st or the 15th, depending on the payment of the insurance premium. The start and end date of the insurance coverage can be seen on the self-service portal of Confido Health Plan and in the confirmation letter certifying the validity of the insurance.

### INSURANCE AREA

Estonia

### INSURANCE PREMIUM

Health 400 UT	400 euros
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Health 200 UT	200 euros
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INSURANCE COVERAGE AND THE SUM INSURED	Health 400 UT	Deductible
Outpatient treatment insurance coverage	<b>6000 euros</b>	<b>20%</b>
Preventive health check-up insurance coverage	<b>175 euros</b>	<b>0%</b>
Mental health insurance coverage	<b>500 euros</b>	<b>20%</b>
Insurance coverage for special diagnostics	<b>300 euros</b>	<b>20%</b>
Outpatient rehabilitation insurance coverage	<b>300 euros</b>	<b>20%</b>
Hospital treatment insurance coverage	<b>2000 euros</b>	<b>20%</b>
Dental care insurance coverage	<b>300 euros</b>	<b>20%</b>
<b>Total sum insured</b>	<b>9575 euros</b>	

INSURANCE COVERAGE AND THE SUM INSURED		Health 200 UT	Deductible
Outpatient treatment insurance coverage	2000 euros	25%	
Preventive health check-up insurance coverage	50 euros	25%	
Mental health insurance coverage	150 euros	25%	
Insurance coverage for special diagnostics	200 euros	25%	
Outpatient rehabilitation insurance coverage	100 euros	25%	
Hospital treatment insurance coverage	-	25%	
Dental care insurance coverage	100 euros	25%	
Total sum insured		2600 euros	

## Conditions

### PARTIES

<b>The insurer</b>	<b>AS LHV Kindlustus</b> (reg code 14973611, Tartu mnt 2, 10145, Tallinn, tel: +372 699 9111, e-post: <a href="mailto:kindlustus@lhv.ee">kindlustus@lhv.ee</a> ).
<b>Insurance agent</b>	<b>Tervisekindlustusagent OÜ</b> (reg code 16572262, Veerenni tn 51, 10138, Tallinn, tel: +372 51922165, e-post: <a href="mailto:kindlustus@confido.ee">kindlustus@confido.ee</a> ).
<b>Cooperation partner</b>	<b>Public legal entity University of Tartu</b>
<b>Policyholder</b>	<b>Tervisekindlustusagent OÜ</b> (reg code 16572262, Veerenni tn 51, 10138, Tallinn, tel: +372 51922165, e-post: <a href="mailto:kindlustus@confido.ee">kindlustus@confido.ee</a> ).

### Who is this insurance offer for?

The insurance offered is a health insurance plan organized by the policyholder. The insured person can join the insurance plan by reading the terms and conditions of the contract and submitting a joining application.

### Payment of insurance premium

The insured person takes over the obligation arising from the insurance contract to pay the insurance premium payable on behalf of the policyholder. The insurance premium must be paid by bank transfer by the due date indicated on the invoice.

The insurance premium includes a commission of up to 18%.

### Entry into force of the insurance contract

The health insurance contract enters into force, and the insurance coverage begins after the

payment of the insurance premium but not earlier than the start date of the insurance period. The start and end date of insurance coverage can be seen on the self-service portal of Confido Health Plan and in the confirmation letter certifying the validity of the insurance.

The policyholder sends the insured persons a confirmation letter certifying the validity of the insurance.

### **What to do in case of a loss event?**

If the service is provided to the insured person at a contractual partner of Confido Health Plan and the insured person has informed the service provider about the availability of insurance when booking an appointment or going to the appointment, the insured person does not have to pay for the service by themselves (except for the deductible). In such a case, the healthcare provider submits the documents to the insurance agent to receive insurance indemnity.

If the insured person paid the invoice presented by the service provider by themselves, they must submit the following documents as soon as possible, no later than within 30 days from receiving the service, by authenticating themselves at the [portal.terviselahendus.ee](https://portal.terviselahendus.ee) or if authentication is not possible, by sending an e-mail to [kahjud@terviselahendus.ee](mailto:kahjud@terviselahendus.ee) :

- Physician's appointment - a document proving the cost.
- Studies and tests (including special diagnostics) - a document proving the cost and a document proving the physician's referral;
- Examinations and tests of preventive health check-ups - a document proving the cost.
- Glasses - proof(s) of a change in visual acuity (previous proof and proof of a change in visual acuity fixed during the insurance period) and a document proving the cost of buying glasses.
- Dental care - a document proving the cost.
- Outpatient rehabilitation - a document proving the cost and a document proving the physician's referral.
- Hospital treatment - a document proving the cost (invoice or receipt) and a document proving the physician's referral.
- Other documents are required by the insurer and/or insurance agent regarding the services provided to the insured person in order to clarify the circumstances related to the insured event and/or to determine the amount of insurance compensation to be paid.

The document proving the cost (invoice or payment receipt) must have the following information: name of healthcare service provider, name of the service recipient, name of service, price, and date of service provision. If the invoice does not show whether it has been paid for, the insured person must also provide a payment receipt or bank statement.

### **The insurance contract is subject to the standard terms and conditions and the law applicable to the contract**

The insurance contract includes the application of the insured person, the general terms and conditions of the cooperation partner of Confido Health Plan, the insurance offer, the insurance policy, the confirmation letter, information sheet. The insurance contract shall be governed by the laws of the Republic of Estonia.

### **Amendment of the insurance contract, including termination of the insurance contract**

The terms and conditions of the insurance contract can be changed and/or supplemented (including termination) only by written agreement with the insurer, which is formalized as an annex to the insurance contract. The insurer has the right to unilaterally review and amend the insurance contract under the conditions and in the cases listed in the law.

The insured person can be excluded from the insurance contract during its validity only in exceptional cases and by written agreement with the insurance provider and the policyholder by notifying at the e-mail address [kindlustus@confido.ee](mailto:kindlustus@confido.ee).

The insurance contract is not automatically renewed. This means that the insurance contract concluded by the insurer and the policyholder is not automatically extended for a new period for the policyholder and the group of insured persons or individual members.

### **Supervision and complaint resolution**

The activities of insurance agents and insurers are supervised by the Financial Supervision Authority, located at Sakala 4, 15030 Tallinn. The policyholder has the right to file a complaint with the Financial Supervision Authority (phone: 66 80 500, e-mail: [info@fi.ee](mailto:info@fi.ee), website: [www.fi.ee](http://www.fi.ee)). The latter does not resolve contractual disputes between the insurer and the policyholder.

All disputes are resolved by agreement of the parties on the basis of the conditions of the cooperation partner of Confido Health Plan and the legislation of the Republic of Estonia. In case of failure to reach an agreement, the party has the right to turn to dispute resolution:

- To the conciliation body operating at the Estonian Insurance Association (phone 667 1800, e-mail address [lepitus@eksl.ee](mailto:lepitus@eksl.ee), address Mustamäe tee 46, 10621 Tallinn);
- in case of violation of consumer rights, to the Consumer Protection and Technical Regulatory Agency (phone 620 1707, e-mail address [info@ttja.ee](mailto:info@ttja.ee), address Sõle 23a, 10614 Tallinn);
- in case of data protection disputes, to the Data Protection Inspectorate (tel 562 02341, e-