



Medical Costs Insurance - Overseas

Insurance Terms No. ST10

The insurer is Vátryggingafélag Íslands hf., reg. no. 670112-0470, hereinafter „VIS“.

The insurance is governed by:

- The insurance policy, including endorsements and special terms.
- These insurance terms no. ST10.
- The VIS general terms and conditions no. YY10.
- Act no. 30/2004 on Insurance Contracts.

The provisions of the insurance policy, the renewal receipt and the insurance terms take precedence over the non-mandatory provisions of law.

The **terms** describe the rights and obligations of you and VIS.

The **policy** confirms that you have purchased insurance from VIS. The policy is accessible by logging on at vis.is

1. Who is insured?

- 1.1 The insured is the party named in the insurance policy or policy renewal receipt. Tryggður er sá sem tilgreindur er skírteini eða endurnýjunarkvittun.

2. Where is the insurance valid?

- 2.1 The insurance policy is valid anywhere in the world. Tryggingin gildir hvar sem er í heiminum.

3. What is covered under the insurance?

- 3.1 If the insured sustains an accident, becomes ill or dies overseas, the insurance will pay compensation for:
- Medical expenses.
 - Hospitalization abroad, including medical assistance, medicinal products and other services provided by the hospital. The stay and treatment must be ordered by a physician, and the payment shall be based on a general hospital in the country in question.
 - Medical assistance and medicinal products recommended by a physician.
 - Pain relieving dental repair in an emergency. The maximum compensation for dental repair is 1% of the maximum amount of insurance cover for medical expenses.
- 3.2 Extended cost.
- Extra expenses for special hotel accommodation, when the physician is of the opinion that treatment can take place in a hotel. These expenses include, e.g. nursing costs and medically recommended diet. The maximum compensation for such cost is 0.4% of the maximum amount of insurance cover for medical expenses per each 24 hour period.
 - Extra expenses for the return trip, or travel to return to a predetermined travel schedule due to delays caused by the hospitalization of the insured at the recommendation of a physician, including the travel expenses of a companion, if the physician thinks such travelling companion is necessary.
 - The extra travel expenses of a close relative who accompanies or who is summoned to the residence of the insured, with the approval of VIS's consulting physician if the insured is injured, becomes seriously ill or dies during his trip. The maximum compensation for these costs is 4% of the maximum amount of insurance cover for medical expenses.
- 3.3 Patient transport.
- If the physician who has attended the insured because of illness or accident during travel is of the opinion that travel back home is necessary and that normal means of travel are adequate, his written confirmation will suffice for VIS. In such cases, extra expenses for the travel home, such as an extra seat, more expensive seat, etc. will be paid. If the illness or accident is so serious that the physician is of the opinion that the insured must be transported home in another manner, a written confirmation by the VIS consulting physician responsible for such transport will be needed.



- 3.4 Transport of the deceased.
- a) In the event of the death of the insured overseas, VIS will pay for the transportation of the deceased to Iceland as well as any extra cost for his travel companion and costs resulting from mandatory arrangements that have to be made.

4. What is not covered under the insurance?

- 4.1 VÍS does not pay compensation for:
- a) Diseases occurring during the ninth month of pregnancy, during childbirth or abortion.
 - b) Chronic diseases and accidents for which the insured has received medical assistance or treatment during the past twelve months.
 - c) Continuing medical treatment, if the insured refuses to be transported back home despite the recommendation of the physician attending him and the recommendation of VIS's consulting physician.
 - d) Medical treatment overseas for more than three months.
 - e) Medical products without medical advice, prosthetic limbs and false teeth, glasses, eye lenses, hearing aids and other comparable aids.
 - f) During participation in competitions or during training sessions in preparation for competitions in any sport. Sports refers to individual- and team sports which are trained for regularly under coach supervision connected to a club or an organization which focus on sports competition. Those restrictions do not apply for public participation in competition or preparation for golf, road cycling, triathlon, cross country- or street running.
 - g) In fighting, wrestling or self-defense sports where the object of the sport in question is to hit, punch or kick the opponent or to tackle the opponent in any other manner.
 - h) In driving sports.
 - i) During cliff rappelling and cliff, mountain and ice climbing.
 - j) When mountain hiking of any sort higher than 4,000 m above sea level.
 - k) When scuba diving with an oxygen tank and during free-diving (without oxygen) to a depth greater than 10 m.
 - l) During hot-air ballooning and glider, kite, hang-gliding, ultralight aircraft flights and other comparable activities.
 - m) In bungee jumping, sky-diving and base jumping and other comparable activities.
 - n) Accidents occurring during flights, unless the insured is a passenger on a scheduled flight or charter flight operated by a party having the requisite aviation authority permits, unless otherwise stated in the policy or the renewal receipt.
 - o) Accidents occurring in fist-fights or when participating in the commitment of a punishable act.
 - p) Accidents or illness caused by sunbathing, medical treatment, surgical procedures or use of medicinal products, unless the treatment is undertaken on the advice of a physician due to a recoverable accident and carried out within a recognized health facility.
 - q) Infections caused by insect bites or stings.
 - r) Accidents or illness caused by toxic gases, unless the poisoning occurred without warning and without the will of the insured.
 - s) Accidents or illness caused directly or indirectly by terrorism of every kind, whether it is caused by biological or chemical effects and/or poisoning, including bacteria and viruses, or when the consequences of an accident are increased because of the aforementioned.
 - t) Due to an illness caused by alcoholism or substance addiction.
- 4.2 VIS pays the cost of necessary medical certificates in connection with an insurance event when such certificates are obtained at the request of VIS.
- 4.3 VIS may have a physician of its choice examine the insured.
- 4.4 VIS is entitled to gather information on the earlier health of the insured after having obtained the approval of the insured.
- 4.5 The insurance does not compensate for losses or damage or increase thereof that is directly or indirectly the result of or caused by earthquakes, volcanic eruptions, landslides, snow avalanches or other natural disasters.

The risk according to Article 4.1 (f-k) can be insured separately.

5. Insurance amount

- 5.1 The maximum amount of insurance coverage is indicated in the policy or in the renewal receipt.
- 5.2 The amount of insurance coverage shall be altered in accordance with the consumer price index.

The information provided on the right margin is for the guidance of customers only and is not part of the terms themselves and is not intended to be used for interpreting specific clauses of the terms.

This is a translation of the authoritative Icelandic text. In the event of any discrepancies between the translation and the original Icelandic text, the original text shall prevail.