



# Medical Cost Insurance - Domestic

Insurance Terms no. ST11

The insurer is VÍS tryggingar hf., reg. no. 670112-0470, hereinafter „VIS“.

## The insurance is governed by:

- The insurance policy, including endorsements and special terms.
- These insurance terms no. ST11.
- The VIS general terms and conditions no. YY10.
- Act no. 30/2004 on Insurance Contracts.

The provisions of the insurance policy and the renewal receipt take precedence over the provisions of the insurance terms. 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 signing in at vis.is.

## 1. Who is the insured?

1.1 The insured is the individual named in the policy.

## 2. Where is the insurance valid?

2.1 The insurance is valid in Iceland.

## 3. When does the insurance commence and when does it expire?

3.1 The insurance shall be valid for six months<sup>1</sup> from the time the individual fulfills either of these two conditions:

- Has been issued an Icelandic residence permit.
- Is an Icelandic citizen who has registered his legal domicile in Iceland.

3.2 If the insured's Icelandic residence permit is revoked during the liability period, the insurance shall expire as of the day the revocation takes effect. The insurance shall also expire if the insured moves out of the country.

3.3 This insurance is not renewable.

## 4. What is covered under the insurance?

4.1 The insurance covers the following medical cost incurred in Iceland in accordance with appropriate provisions of the Social Security Act no. 112/2008 and is not, in any case, more extensive than the Act provides for:

- Cost related to a hospital stay ordered by a physician and cost for general and specialized service that is provided in hospitals where the patient does not have to be permitted,<sup>2</sup> but not a stay at a sanatorium unless such a stay is required because of an illness whose symptoms first appeared after the insurance took effect, or because of an accident that occurred during the insurance period.
- Cost related to general medical care outside the hospital<sup>3</sup>, not, however, cost of vaccination.
- Cost related to necessary tests and treatment rendered by specialists or healthcare institutions.<sup>4</sup>
- Cost related to pharmaceuticals that the insured must take on a regular basis due to medical necessity, as well as other necessary drug costs.<sup>5</sup>
- Cost related to unavoidable travel by a physician to the insured and costs

The Directorate of Immigration processes applications for residence permits in Iceland. Once the permit has been issued the individual gets national ID number and is registered in the country.

<sup>1</sup> According to Art. 10 of the Social Security Act, no. 112/2008.

<sup>2</sup> According to Art. 18 of the Social Security Act, no. 112/2008.

<sup>3</sup> According to Art. 17 of the Social Security Act, no. 112/2008.

<sup>4</sup> According to Art. 19 of the Social Security Act, no. 112/2008.

<sup>5</sup> According to Art. 25 of the Social Security Act, no. 112/2008.



- related to transporting the insured to hospital.<sup>6</sup>
- f) Cost related to home nursing resulting from serious, long-term illnesses or accidents covered by the insurance, provided that home rest substitutes for a hospital stay.<sup>7</sup>

## 5. What is not covered under the insurance?

5.1 The insurance does not cover the following:

- a) Cost resulting from a stay in a maternity ward or childbirth center.
- b) Cost to which the insured is entitled according to public health insurance in Iceland or abroad.
- c) Cost related to accidents that occurred before the insurance took effect.
- d) Cost related to illnesses whose symptoms appeared before the insurance took effect.
- e) Cost related to dentistry or plastic surgery, unless these are due to necessary emergency procedures resulting from a covered accident or illness.
- f) Cost resulting from pregnancy, obstetrical care or illness that can be traced to pregnancy or miscarriage.
- g) Cost related to a illnesses resulting from the use of alcohol, addictive drugs, or other recreational substances.
- h) Cost related to accidents caused by fights or participation in a punishable act.
- i) Cost related to accidents occurring when competing in all kinds of sports activities or during training in preparation for a competition in all kinds of sports activities. 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.
- j) Cost related to accidents caused by 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.
- k) Cost related to accidents caused by driving sports.
- l) Cost related to accidents caused by cliff rappelling and cliff-, mountain- and ice climbing.
- m) Cost related to accidents caused by mountain hiking of any sort higher than 4,000 meters above sea level.
- n) Cost related to accidents caused by scuba diving with an oxygen tank and during free-diving (without oxygen) to a depth greater than 10 meters.
- o) Cost related to accidents caused by hot-air ballooning and glider, kite, hang-glider, ultralight aircraft flights and other comparable activities.
- p) Cost related to accidents caused by bungee jumping, sky-diving and base jumping and other comparable activities.

5.2 VIS does not pay compensation for illness, procedure or other insurance event directly or indirectly caused by earthquakes, volcanic eruptions, landslides, avalanches or other natural disasters.

## 6. Insurance amount

6.1 The insurance amount specified in the insurance policy, and total benefits payable during the insurance period shall be limited to that amount.

## 7. Deductible

7.1 The insured is required to pay a deductible in each instance of damage as specified in the insurance policy. The deductible covers the combined medical costs covered by the insurance during the insurance period.

## 8. Determination of compensation

8.1 Benefits are paid in accordance with the appropriate provisions of the Social Security Act, no. 112/2008. The insurance protection shall never be broader in scope than is set forth in the Act.

8.2 Invoices for cost in excess of the Social Security Institute's and Iceland Health's guidelines schedule of fees will not be paid by the insurance policy.

Risks according to section i. – n. can be insured separately.

<sup>6</sup> According to Art. 30 of the Social Security Act, no. 112/2008.

<sup>7</sup> According to Art. 18 of the Social Security Act, no. 112/2008.



**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.**