VÍS tryggingar hf.
Ármúla 3, 108 Reykjavík, 560 5000
kt. 670112-0470, www.vis.is

Medical Expenses Abroad

Insurance Terms ST10

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

The insurance is governed by:

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

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

Medical expenses abroad is suitable if you intend to stay abroad beyond the period covered by standard travel insurance, without transferring your legal domicile from Iceland. Customers may apply for this cover as an add-on to the travel insurance included in their home insurance, for a pre-existing medical condition.

The **terms** describe the rights and obligations of you and VÍS.
The **policy** confirms that you have purchased insurance from VÍS. The policy is accessible by logging on at vis.is

1. Who is insured?

1.1 The insured is the individual named in the policy.

2. When is the insurance valid?

2.1 The insurance is valid for the period specified in the policy.

2.2 The insurance covers an insured event that occurs during the insurance period.

3. Where is the insurance valid?

3.1 The insurance is valid anywhere in the world, except in Iceland.

4. What is covered under the insurance?

4.1 If the insured sustains an injury, falls ill or dies abroad, the insurance provides compensation for:

4.1.1 Medical costs:

a) Costs of medical and specialist assistance, hospitalisation, nursing care, medication and treatment, as certified by the relevant medical institution.

b) Costs of necessary procedures undertaken with the approval of SOS International or VÍS that cannot be postponed until the insured returns to Iceland.

c) Costs of necessary dental treatment resulting from a verifiable accident or required to relieve pain.

4.1.2 Costs of medical transport in the country where the accident or illness occurs, in consultation with SOS International or VÍS.

4.1.3 Additional costs resulting from a necessary extended stay and return journey, in consultation with SOS International or VÍS.

4.1.4 Costs of transporting the deceased to Iceland, as well as the additional costs incurred by their travel companion and the costs of legally required arrangements.

4.1.5 Necessary travel and accommodation costs for:

a) A relative or friend of the insured who stays with the insured or accompanies them to Iceland, in consultation with SOS International or VÍS.

b) A close relative or friend of the insured travelling from Iceland and back, in consultation with SOS International or VÍS.

Serious accidents or illnesses must be notified to SOS International as soon as possible. SOS International emergency services are available 24 hours a day, all year round.
Telephone in Denmark: +45 3848 8080
Email: sos@sos.eu
Website: www.sos.eu

5. What is not covered under the insurance?

5.1 The insurance does not cover costs:

a) In respect of medical treatment abroad for a period exceeding three months.

b) In respect of medical bills received more than 12 months after the loss event.

c) That are paid under a reciprocal healthcare agreement.

d) Arising from any accident, illness or disease for which the insured has received medical assistance or treatment during the preceding 12 months, unless otherwise agreed and specified in the policy. Treatment

Customers may apply for the insurance to cover an existing illness or symptoms, subject to certain conditions. In such cases, the insurance is valid only for the trip specified in the policy.

VÍS tryggingar hf.
Ármúla 3, 108 Reykjavík, 560 5000
kt. 670112-0470, www.vis.is

includes, among other things, any intervention intended to improve or maintain physical or mental health, such as medical consultations, use of medication, rehabilitation, counselling, interviews, special diets and alternative medical treatment.

e) Arising from any pregnancy-related condition occurring during the ninth month of pregnancy or in childbirth.
f) Arising from loss that can be attributed to the insured being expected to give birth before returning home or within two months of the date of return.
g) Arising from medication not prescribed or recommended by a doctor, prosthetic limbs and dentures, glasses, contact lenses, hearing aids or other similar devices.
h) Arising from loss that can be attributed to the insured travelling contrary to the advice of the doctor treating them.
i) Arising from loss that can be attributed to the insured travelling for the purpose of seeking medical treatment abroad or undergoing elective medical or cosmetic treatment abroad.
j) Arising from continued medical treatment if the insured refuses repatriation despite the advice of the doctor treating them and the assessment of SOS International.
k) In respect of treatment or follow-up treatment in Iceland.

5.2 The insurance does not cover accidents occurring in the following circumstances or activities:

a) While participating in competitive sports. Competitive sports means participation in a competition or in training undertaken in preparation for a competition, tournament or team selection where specific skills, ability or performance are required, or where participation is subject to conditions. Regular participation in sports for recreational purposes is not considered competitive sports within the meaning of this provision, even if undertaken under the guidance of a coach or if the insured participates in open competitions available to the public without the aforementioned conditions.
b) While participating in motor sports.
c) While participating in martial arts, wrestling or self-defence sports where the purpose of the sport is to strike, punch or kick an opponent, or otherwise engage physically with them.
d) While rappelling or engaging in rock climbing, mountaineering or ice climbing. However, the insurance covers accidents occurring during indoor bouldering and indoor or outdoor sport climbing, provided that approved and customary safety equipment is used. Sport climbing means climbing on bolted climbing routes. While rappelling or engaging in rock climbing, mountaineering or ice climbing. However, the insurance is valid for indoor bouldering and indoor or outdoor sport climbing, provided that approved and customary safety equipment is used. Sport climbing means climbing on bolted climbing routes.
e) While undertaking any type of mountain climbing at an altitude exceeding 4,000 metres above sea level.
f) While scuba diving or free diving at a depth exceeding 10 metres.
g) While flying or participating in aviation sports or other activities involving air travel, such as skydiving, BASE jumping, paragliding, hang gliding, gliding, ultralight flying or ballooning. This limitation does not apply where the insured is a passenger on a scheduled or charter flight operated by a party holding the necessary permits from the relevant aviation authorities.
h) While bungee jumping or participating in other similar activities involving jumping or falling from a significant height, where special equipment is used to stop or slow the fall.
i) During a physical altercation or while participating in a criminal act.

It is possible to request **special coverage** for the risks listed under items a–g in Article 5.2.

5.3 The insurance does not cover accidents or illnesses:

a) Caused by sunbed use, medical treatment, surgery or the use of medication, unless the treatment is provided on the advice of a doctor in respect of a compensable accident or illness and is carried out at a recognised healthcare institution.
b) Caused by the consumption of alcohol, narcotics, addictive drugs or other stimulants or sedatives, unless it is proven that there was no connection between such condition and the accident or illness.
c) Caused by toxic gases, unless the poisoning occurred suddenly and without the insured's intent.
d) Caused, directly or indirectly, by terrorism involving any biological or chemical effects and/or poisoning, including as a result of bacteria and viruses, or where the consequences of an accident are aggravated by the aforementioned factors.

5.4 The insurance does not cover loss or an increase in loss arising directly or indirectly from, or caused by, earthquakes, volcanic eruptions, landslides, avalanches or other natural disasters.

a) During participation in competitions or during training sessions in

VÍS tryggingar hf.
Ármúla 3, 108 Reykjavík, 560 5000
kt. 670112-0470, www.vis.is

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.

b) 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.
c) In driving sports.
d) During cliff rappelling and cliff, mountain and ice climbing.
e) When mountain hiking of any sort higher than 4,000 m above sea level.
f) When scuba diving with an oxygen tank and during free-diving (without oxygen) to a depth greater than 10 m.
g) During hot-air ballooning and glider, kite, hang-gliding, ultralight aircraft flights and other comparable activities.
h) In bungee jumping, sky-diving and base jumping and other comparable activities.
i) 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.
j) Accidents occurring in fist-fights or when participating in the commitment of a punishable act.
k) 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.
l) Infections caused by insect bites or stings.
m) Accidents or illness caused by toxic gases, unless the poisoning occurred without warning and without the will of the insured.
n) 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.
o) Due to an illness caused by alcoholism or substance addiction.

5.5 VÍS pays the cost of necessary medical certificates in connection with an insurance event when such certificates are obtained at the request of VÍS.

5.6 VÍS may have a physician of its choice examine the insured.

5.7 VÍS is entitled to gather information on the earlier health of the insured after having obtained the approval of the insured.

5.8 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.

6. Insurance amount

6.1 The maximum amount of insurance coverage is specified in the policy.

6.2 The amount of insurance coverage shall be altered in accordance with the consumer price index.

7. Determination of compensation

7.1 Compensation for medical costs is paid in accordance with invoices.

7.2 VÍS pays the costs of necessary medical certificates in connection with a loss event when they are obtained at the request of VÍS.

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.