



Health Insurance Terms and Conditions for Private Customers

THE-ER-20231



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If Health Insurance Terms and Conditions for Private Customers

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Unofficial translation. In case of differences in interpretation of following document, the Estonian text will be regarded as the original.

Before you find If's Health Insurance Terms and Conditions for Private Customers, which form an integral part of the insurance contract. Please take time to read the insurance conditions. Should anything remain unclear for you, please call to If's Insurance Telephone at 777 1211. We would be pleased to answer any questions you might have.

Using the conditions

1. These insurance conditions are used together with the General Insurance Terms and Conditions of If P&C Insurance AS (hereinafter referred to as 'If'). This means that the rights and obligations set out henceforth are applicable in addition to the rights and obligations of the General Insurance Terms and Conditions without them being mutually exclusive.

Policyholder and insured persons

2. The insured persons are indicated on the policy.
3. The Insurance cover shall be applicable only for the insured. An insured cannot delegate the Insurance cover to another person, e.g. an uninsured family member. An insured shall be an individual who has concluded a health Insurance contract with If.

Notifying the insured

4. The policyholder informs the insured of the health insurance cover, including refers to the opportunity to read the insurance terms and conditions and provides information on how to behave in the case of an insurance event.

Insurance validity area

5. The insurance validity area is Estonia, i.e. the health care service subject to indemnification must be provided in Estonia; the prescription medicinal products, glasses or contact lenses subject to indemnification must be purchased in Estonia.

Insurance event and insurance covers

6. An insurance event is the occurrence of the insured's need for a health care service, prescription medicinal product, glasses or contact lenses covered with the insurance cover during the validity of the insured's insurance cover, except in cases excluded with the insurance conditions.
7. Your Insurance contract includes only Insurance covers indicated on the policy.
8. Please check that the health care provider has a professional certificate or a statutory activity licence before using the healthcare service, see also Articles 68-70. The existence of an activity licence can be checked on the website of the Health Board; the existence of professional certificate can be checked on the website of Qualifications Authority.
9. If shall pay the indemnity only for the health care services arising from the insurance event covered with the insurance cover indicated in the policy, which were provided to the insured during the insurance period.
10. If shall pay the indemnity only for the prescription medicinal products, glasses or contact lenses the use of which arises from the insurance event covered with the insurance cover indicated in the policy, which were purchased during the insurance period.
11. The following insurance covers are possible in the health insurance:
 - 11.1. out-patient treatment
 - 11.2. preventive medical examinations
 - 11.3. psychological and psychiatric counselling and treatment
 - 11.4. out-patient medical rehabilitation
 - 11.5. hospital treatment
 - 11.6. vaccination
 - 11.7. extended cover for vaccination
 - 11.8. prescription medicines
 - 11.9. dental care
 - 11.10. glasses, contact lenses
 - 11.11. rehabilitation at hospital
 - 11.12. obstetrical care
 - 11.13. vein treatment and sclerotherapy.

Out-patient treatment

12. If shall indemnify the visit and consultation fee of the health care provider, including that of the family doctor and telemedicine service provider if the contact with the health care provider is due to an insured event.

13. Indemnity for medically indicated analyses, examinations and procedures resulting from an insured event **will be indemnified by If only based on the doctor's prescription (e.g. referral, digital referral, entry in the health history or occupational doctor's decision).**
14. Out-patient insurance also covers day care. Day care is an out-patient healthcare service that requires short-term follow-up of a person's condition after which the person leaves the health care service provider on the same day.
15. The doctor's referral, digital referral, entry in the health history or the occupational doctor's decision, etc., must be issued before the analysis, examination or procedure to be indemnified.
- Out-patient care insurance covers, for example:
- specialist consultation
 - medical analyses, examinations, procedures and operations carried out in a hospital or out-patient clinic, provided that the insured does not spend the night in the hospital
 - X-ray of one body part, magnetic resonance imaging (MRI)
 - regular pregnancy monitoring, examinations, analyses and consultations.
16. Out-patient insurance does not cover costs for dental services, obstetrics, overnight hospital stays, vaccinations, prescription medicinal products, employees' health checks, employee's health certificate, glasses, contact lenses, out-patient treatment, rehabilitation in case of overnight hospital stays, preventive examinations.

Please also read the general exclusions.

Preventative medical examinations

17. Preventive medical examination is a medical examination (including examination packages) at the request of the insured without a medical indication.
18. If shall indemnify the cost of the preventive medical examination carried out during the insurance period by a licensed medical institution.
- Preventive medical examination insurance covers, for example:
- sports tests or stress tests with consultation
 - complex or individual laboratory analyses with consultation
 - eye examinations
 - foetal 3d / 4d ultrasound examinations
 - antibody tests.
19. On the basis of insurance cover for preventive medical examinations, If shall not indemnify occupational health checks, the cost of an employee's health certificate, preventive examinations for venereal diseases.

Please also read the general exclusions.

Psychological and psychiatric counselling and treatment

20. If shall indemnify the out-patient visit and consultation fee for a psychologist or psychiatrist arising from an insured event.
21. If shall also indemnify the cost of purchasing prescription medicines lawfully sold in Estonia if the prescription is issued by an Estonian activity licensed doctor as a result of an insured event and is required for the treatment of a psychiatric illness, including antidepressants.
22. On the basis of insurance cover for psychological and psychiatric counselling and treatment, If shall not indemnify the cost of in-patient hospital treatment or rehabilitation in hospital.
23. If shall indemnify the cost of psychological and psychiatric counselling and treatment if the service provider holds an activity license or certificate of competence for the provision of the respective medical service.

Please also read the general exclusions.

Out-patient medical rehabilitation

24. If shall indemnify the cost of out-patient rehabilitation treatment arising from an insured event (including orthoses, crutches, wheelchair, aids, etc.) only on the basis of a doctor's prescription (e.g. referral, digital referral, entry in the health history or occupational health doctor's decision). Procedures performed without a medical indication will not be indemnified.
- Out-patient rehabilitation includes, for example, physiotherapy, chiropractic therapy, osteopathy, manual therapy, electrical therapy, physical therapy, hydrotherapy, mud therapy, therapeutic swimming etc.
- Out-patient rehabilitation shall include massage therapy only if it is classic massage or sports massage. Other types of massage are not subject to indemnification.
25. The fee for a rehabilitation consultation is indemnified on the basis of ambulatory rehabilitation insurance cover, and not on the basis of ambulatory medical insurance cover.
26. If shall indemnify out-patient rehabilitation services if the provider of rehabilitation services (except for the swimming pool) holds an activity licence or a professional certificate for the provision of the respective out-patient rehabilitation service.

Please also read the general exclusions.

Hospital treatment

27. If indemnifies the cost of medically indicated hospital treatment due to the insured event, including planned and emergency operations, provided that the insured stays in the hospital and the hospital treatment has been previously agreed with If.
28. The hospital treatment insurance cover also covers the cost of hospital room for a fee and meals in hospital.
29. The hospital treatment insurance cover does not indemnify any cost of rehabilitation treatment, dental services or obstetrical care.

Please also read the general exclusions.

Vaccination

30. If shall indemnify the cost of the vaccination due to the insured event (including visit fee) if the vaccination has been carried out at the premises of a medical institution or pharmacy.
31. The vaccination insurance cover also includes all vaccines, except the vaccine for the corona virus illness COVID-19.

Extended insurance cover for vaccination

32. If the extended vaccination insurance cover is indicated on the policy, the insurance cover includes all vaccines, including the vaccine for the corona virus illness COVID-19.

Please also read the general exclusions.

Prescription medicines

33. If shall indemnify the cost of purchasing any prescription medicines sold legally in Estonia, if the prescription has been issued as a result of the insurance event by a doctor holding an Estonian activity licence.
34. On the basis of insurance cover for prescription medicines, If shall not indemnify vaccines, antidepressants, contraceptives and aids.

Please also read the general exclusions.

Dental care

35. If shall indemnify the cost of the following dental services at medical institution with the respective activity licence, if the service is necessary as a result of an insurance event:
- 35.1. consultation, preparation of the treatment plan, dental treatment
 - 35.2. removing of a tooth
 - 35.3. oral hygiene services (e.g. soda wash, pearl wash, tartar removal)
 - 35.4. dental surgery
 - 35.5. x-ray
 - 35.6. anaesthesia.
36. On the basis of dental care insurance cover, If shall not indemnify the following procedures, services, products, related consultations, treatment plans, examinations, diagnostics, medicines and support materials:
- 36.1. dental services not listed in Article 35
 - 36.2. whitening of the teeth, applying and removing of tooth gems
 - 36.3. treatment of parodontosis
 - 36.4. orthodontics
 - 36.5. prosthetics, crowns, implants for teeth
 - 36.6. aftercare of prostheses, crowns and implants
 - 36.7. restoration of the tooth using a laboratory-made ceramic or metal filler, e.g. inlay, onlay or overlay
 - 36.8. installation of porcelain implants on teeth
 - 36.9. installation of facets, capes.

Please also read the general exclusions.

Extended dental care insurance

37. If the policy states extended dental care insurance, If shall, in addition to Article 35 and unlike subarticles 36.4 – 36.9 of Article 36, indemnify the cost of the following services and procedures, related consultations, treatment plans, examinations, diagnostics, medicines, products and support materials:
- 37.1. orthodontics
 - 37.2. prosthetics, crowns, implants for teeth
 - 37.3. parodontosis treatment
 - 37.4. aftercare of prostheses, crowns and implants
 - 37.5. restoration of the tooth using a laboratory-made ceramic or metal filler, e.g. inlay, onlay or overlay
 - 37.6. installation of porcelain implants on teeth
 - 37.7. installation of facets, capes.

Glasses, contact lenses

38. If shall indemnify the cost of glasses or contact lenses indicated during the insurance period by a doctor or optometrist as a result of an insurance event, provided that the change in visual acuity of the insured has been identified during the insurance period.
39. On the basis of insurance cover for glasses and contact lenses, If shall not indemnify costs of glasses cases, cleaning and preservation equipment and the cost of repairing or replacing existing glasses.

Please also read the general exclusions.

Rehabilitation at hospital

40. If shall indemnify the cost of in-patient rehabilitation (overnight hospital stay) due to an insured event, if all of the following conditions are met:
- 40.1. the need for rehabilitation is caused by an illness or injury that requires hospitalisation
 - 40.2. rehabilitation is prescribed by a doctor (e.g. referral, digital referral or entry in the health record)
 - 40.3. the rehabilitation has been previously approved by If
 - 40.4. the rehabilitation occurs during the insurance period in a hospital with a respective activity licence
 - 40.5. a rehabilitation service started within 60 days from the end of the hospitalisation is subject to indemnification.

Please also read the general exclusions.

Obstetrical care

41. If the insured is the mother of the new born child, If shall indemnify the cost of health care provided for labour and birth during the period of insurance until discharge from the maternity ward, including midwife and / or doctor delivery, painkillers, caesarean section, paid ward (including meals).
42. If the insured is the father of the new born child, If shall only indemnify the cost of the family ward upon presentation of the cost document (invoice) and the child's birth certificate in case of childbirth that began during the insurance period. A family ward is a ward where the father can stay overnight.
43. If shall not indemnify the cost of homebirth.
44. If shall not indemnify the cost of postpartum care.
45. If shall not indemnify the cost of transportation of the insured, including transportation to and from the hospital.

Please also read the general exclusions.

Vein treatment and sclerotherapy

46. If shall indemnify the visit and consultation fee of the health care provider, if the contact with the health care provider is related to vein treatment and due to an insured event.
47. The indemnification of medically indicated vein treatment and sclerotherapy analyses, examinations, out-patient or in-patient procedures due to an insured event is subject to indemnification by If only on the basis of a doctor's prescription (e.g. referral, digital referral, entry in the health history).

General exclusions

48. The exclusions set out below shall be applicable for all insurance covers. In addition to the following, the exclusions of "General Terms and Conditions" apply to all insurance covers. In the circumstance stated in the exclusions, the event shall not be considered as an insured event.
49. If will not indemnify if it is not an insured event.
50. If shall not indemnify if the costs do not meet the characteristics of indemnifiable costs.
51. If shall not indemnify if the healthcare provider did not hold a professional certificate or a statutory activity license to provide the healthcare, except for swimming pools.

Epidemic, pandemic

52. If shall not indemnify if a medical condition is caused by an infectious disease, which is covered by an outbreak causing an epidemic, pandemic or an emergency situation in the state. This exclusion shall not apply for the Covid-19 tests and Covid-19 antibodies tests.

Excluded specialists, services and procedures, consultations, examinations, medicines

53. If shall not indemnify the costs of the services and procedures, consultations, examinations, diagnostics, medicines and support materials related to the following diseases and health conditions:
- 53.1. fatigue, exhaustion, burnout, depression, mental illness, addiction, drug addiction, alcoholism. The exclusions above shall not apply in the cases and to the extent set forth in Articles 20 – 23.

- 53.2. sleep disorders, apnea, etc.
- 53.3. venereal diseases, AIDS and HIV. The exclusion above shall not apply to the vaccines of venereal diseases and diagnosis of papilloma, including the PAP test.
54. If shall not indemnify the costs for the services and procedures, related consultations, examinations, diagnostics, medicines and support materials of the following specialists:
- 54.1. psychiatrist, psychologist. The exclusions above shall not apply in the cases and to the extent set forth in Articles 20 - 23
- 54.2. narcologist, speech therapist
- 54.3. geneticist, except costs related to pregnancy monitoring
- 54.4. trichologist
- 54.5. sexual pathologist
- 54.6. nutritionist.
55. If shall not indemnify the cost of alternative and / or complementary medical services and procedures, related consultations, examinations, diagnostics, medicines and support materials:
- 55.1. acupuncture
- 55.2. aromatherapy
- 55.3. reflexology
- 55.4. bioresonance diagnostics, diagnostics by R. Foll method
- 55.5. homoeopathy
- 55.6. hydrocollonotherapy
- 55.7. iridology
- 55.8. Ayurvedic therapy, kinesiology, etc.
56. If shall not indemnify family planning costs of the following services and procedures, related consultations, examinations, diagnostics, medicines and support materials:
- 56.1. contraceptives
- 56.2. termination of pregnancy without medical prescription
- 56.3. infertility diagnosis, treatment and follow-up examinations
- 56.4. diagnosis and treatment of gynaecological diseases related to infertility
- 56.5. sperm analyses
- 56.6. in vitro fertilisation
- 56.7. laparoscopic operations related to removal of joints or examination of the passage of the fallopian tube
- 56.8. sterilisation, vasectomy.
57. If shall not indemnify costs for the following services and procedures, related consultations, examinations, diagnostics, medicines and support materials:
- 57.1. magnetic resonance imaging (MRI) when the whole body is examined in the same examination
- 57.2. laser surgery for visual acuity correction or other surgery for visual acuity correction
- 57.3. gene analyses, except those required for pregnancy monitoring
- 57.4. positron emission tomography
- 57.5. immunotherapy
- 57.6. capsular endoscopy
- 57.7. sleep tests
- 57.8. exercise test, including sports test; the exclusion above shall not apply in the cases and to the extent set forth in Articles 17 – 19 (preventive health examinations)
- 57.9. cosmetic surgery, plastic surgery
- 57.10. vein treatment and sclerotherapy, except in the case described in Article 46 -47
- 57.11. gastric reduction surgery
- 57.12. food intolerance tests
- 57.13. health capsule services
- 57.14. prostate and gynaecological massage, lymph massage, vacuum massage, cryo-massage
- 57.15. biostimulation
- 57.16. cosmetic and beauty services, including implants and their placement
- 57.17. manicure, including therapeutic manicure
- 57.18. pedicure, excluding therapeutic pedicure
- 57.19. occupational health checks and employees's health certificates.
- 57.20. gender reassignment
- 57.21. sports trainings.

Excluded products and medicines

58. If shall not indemnify the cost of hygiene products and medicines purchased without prescription.
59. If shall not indemnify sports equipment, orthoses, crutches, wheelchairs and similar aids, except for out-patient rehabilitation insurance cover.
60. If shall not indemnify medical devices (glucometer, blood pressure monitor etc.)
61. If shall not indemnify the cost of dietary supplements, dietetic foods, vitamins, except for hospital insurance cover.

Palliative treatment and hospice services

62. If shall not indemnify the cost of palliative treatment and hospice services.

Health certificates

63. If shall not indemnify costs related to the issuing of health certificates issued for a cost (e.g. driver's licence, gun permit, visa etc.), including consultations, studies etc.

Transportation of the insured

64. If shall not indemnify the cost of transportation of the insured and/or related accessories (e.g. wheelchair).

Fee for staying at a hospital

65. If shall not indemnify the fee for staying at a hospital (including in-patient fee) for the persons who are staying at the hospital in relation to the treatment of the insured. The exclusion above shall not apply in the case and to the extent set out in Article 42.

Money, gifts as a thank you

66. If shall not indemnify money or cost of gifts given to medical employees as a thank you.

Trainings, seminars, lectures

67. If shall not indemnify the cost of participating in a medical training, lecture or seminar

Unlawful treatment

68. If shall not indemnify if the health care provider did not have a valid professional certificate or was not entitled to do so under the law, for example, lacking the activity licence required to provide the relevant service.

69. If shall not indemnify if the vendor of the prescription medicinal product did not have a valid activity license to do so.

70. If shall not indemnify if a health care service is provided by using a methodology or technology the use of which is not allowed for the treatment of people in Estonia.

Intentionally caused damages, conscious compromising of life or health

71. If shall not indemnify if an insurance event was caused or facilitated by the insured's conscious compromising of his or her own life or health (e.g. a fight initiated by the insured etc.), self-mutilation, suicide, attempted suicide.

Crime

72. If shall not indemnify if an insurance event was caused or facilitated by a crime committed by the insured.

Speeding, driving without licence, telephone, smart device

73. If shall not indemnify if an insurance event was caused or facilitated by a situation, where the insured exceeded the allowed driving speed, drove a vehicle without the necessary licence or used a telephone or smart device during driving without a hands-free device.

State of intoxication, alcohol

74. If shall not indemnify if the occurrence of an insurance event was influenced by the insured's state of intoxication by alcohol, drugs or toxic substances.

75. If shall not indemnify if an insurance event was caused or facilitated by the state of intoxication of the driver, of which the insured was aware.

76. If shall not indemnify treatment or medicinal products for the treatment of alcoholism or drug addiction.

77. If shall not indemnify the cost of treatment and medicinal products if an illness was caused or facilitated by the consumption of alcohol or drugs.

Following the instructions of a doctor or nurse

78. In case of an insurance event, the insured shall contact a doctor as soon as possible and follow the treatment instructions of the doctor or a nurse.

79. If shall not indemnify if an insurance event was caused or facilitated by the failure to follow the instructions of a doctor or nurse, e.g. stopping of the treatment, refusal to take medicines, failure to appear at a repeated visit etc.

Documents required for applying for indemnity

80. In order to apply for the indemnity documents necessary for loss adjustment and making of the decision shall be submitted to If:

80.1. a notice on the occurrence and circumstances of the insurance event and application for indemnity

80.2. medical documents describing the insured person's need for medical assistance (excerpt from the patient portal, copy of patient chart or copy of health history or trauma chart, vaccination certificate, etc.)

80.3. supporting documents for the cost of health care

- 80.4. a prescription (e.g. an excerpt from the patient portal) for the purchase of the prescription medicinal product
- 80.5. certificate of change in visual acuity, proof of purchase for glasses or contact lenses, issued by optometrist or doctor during insurance period
- 80.6. copy of birth certificate.
81. The document must show who provided the service, which service was provided and whether the service was provided to the insured person or that the glasses, contact lenses or prescription medicinal product is meant for the insured person.
82. If has the right to request additional documents (explanations, earlier medical history, treatments carried out etc.).

Sum insured, indemnity limits

83. The sum insured and indemnity limits are set out in the insurance contract.
84. The sum insured is a sum of money that is the summarised limit per insured of all indemnities paid for all insurance events that have occurred during the insurance period.
85. The insurance contract sets out an indemnity limit per insured for each insurance cover. If several insurance events occur during the same insurance period, If shall indemnify only with that indemnity limit in total for all insurance events of the respective insurance cover.
86. The sum insured and indemnity limits are decreased by the paid indemnities.
If shall indemnify the cost covered with the insurance to the extent indicated on the policy.
- Example.** Out-patient treatment 90% has been indicated on the policy. The cost of the treatment is €100. If shall compensate €90, the insured shall have to pay €10.
87. If shall pay the insurance indemnity to the insured or the medical institution that provided the health care treatment.

Term of the insurance contract

88. This insurance contract is concluded for a specified term and shall expire on the last day of the insurance period. A separate insurance contract shall be valid on each insurance period.
89. The insurance period is one year, unless provided differently on the policy.
90. If you wish to conclude an insurance contract without a specified term and read the terms and conditions for the insurance contract concluded without a specified term, please let If know about it before concluding the insurance contract for a specified term. The terms and conditions of an insurance contract concluded without a specified term (insurance covers, insurance premium, terms and conditions for changing and terminating the insurance contract) may differ from the terms and conditions of a contract concluded for a specified term.