

Group additional health insurance in case of:  
Critical illness  
Surgical procedures

This document is translation of the Procedures written in Serbian language. In case of any discrepancy, Serbian language version will prevail.

## *Group additional health insurance in case of critical illness and in case of surgical procedures*

This insurance allows on-time payment of the insured amount, eg. Assistance to the employee in case of a serious illness or a surgical intervention

Sums insured:

critical illness	surgical procedures
RSD 400,000	RSD 400,000

Detailed description of coverage and liabilities of Insurer and Beneficiaries defined by:

- Insurance policy
- General terms and conditions for voluntary health insurance
- Special terms and conditions for critical illness
- List of critical illnesses
- Special terms and conditions for surgical procedures
- List of surgical procedures

Above listed documents are attached to this document, for further information please refer to GrECo International doo

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### Critical illness

The insured case represents a serious illness of the insured as defined in the Table of Serious Illnesses that occurred and was diagnosed for the first time during the insurance period.

The insurer shall pay the percentage of the sum insured that corresponds to the percentage defined in the List of serious diseases, according to the policy that was valid at the time of the indisputably established disease (diagnosis by a specialist).

List of critical illnesses covered:

1	Malignant tumor	10	Kidney failure
2	Brain stroke	11	Benign brain tumors
3	Myocardial infarctions	12	Chronic liver disease
4	Organ transplantation	13	Chronic lung disease
5	Coma	14	Severe consequences of perforation on gastrointestinal tract
6	Lung embolism	15	Severe diseases of endocrine glands (Addison's disease)
7	Bacterial meningitis	16	Blindness
8	Encephalitis	17	Ectopic pregnancy
9	Paralysis / paraplegia	18	Malignant skin tumor (Melanoma malignum)

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### Surgical procedures

It is considered that the insured event occurred when a surgical procedure was performed, given that the procedure is listed in the Table of surgical procedures which is an integral part of the insurance contract, and was performed during the period of insurance.

The insurer shall pay a compensation as a percentage of the sum insured, which corresponds to the percentage defined in the Table of surgical procedures.

Surgical procedures covered:

- ✓ heart surgery
- ✓ abdomen,
- ✓ digestive tract,
- ✓ respiratory system,
- ✓ nervous system,
- ✓ urinary system,
- ✓ orthopedic surgical interventions, etc.

The whole list is attached to this document

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### Claim reporting procedure

To report an insured event, it is necessary to fill in the Application Request Form, which must be signed by the insured. On the back of the Application Form, Rivian's authorized person fills in information about the insured, and then signs the form and authenticates it with a stamp.

With this signature, the authorized person confirms the information about the insured, and that the insured signed the application by hand.

The Application form is attached to this document.

Other necessary documents to be sent along with the Application form:

Critical illness	Surgical procedures
<ul style="list-style-type: none"><li>➤ Medical documents with the diagnosis of the disease determined by the specialist doctor</li><li>➤ Other medical documents which show the information about the reported disease, which occurred during the period of insurance</li><li>➤ Bank account number of the insured: image/scan of bank cards where the data is clearly visible</li><li>➤ Scan or picture of the scanned identity card of the insured</li></ul>	<ul style="list-style-type: none"><li>➤ Discharge note from the hospital with epicrisis and other medical documents about the surgical intervention</li><li>➤ Bank account number of the insured: image/scan of bank cards where the data is clearly visible</li><li>➤ Scan or picture of the scanned identity card of the insured</li></ul>

The above listed shall be sent to the email: [stetenezgode@generali.rs](mailto:stetenezgode@generali.rs);

or by regular post:

Generali osiguranje Srbija a.d.o.

Vladimira Popovića 8

11070 Beograd, Republika Srbija