

HOSPITALISATION INSURANCE

Information document on the insurance product

Company: Société Mutualiste d'Assurances NEUTRA

Company no.: BE 0472.020.311

Authorised by the OCM (Belgian health insurance supervisory body) under no.

250/2

Product: NEUTRA OPTIMUM



Complete pre-contractual and contractual information on the hospitalisation insurance product is supplied separately.

What type of insurance is it?

Neutra Optimum hospitalisation insurance is insurance of plan 2 covering health care costs that remain borne by the beneficiary minus the legal intervention or that of another insurance or any reimbursement of any kind whatsoever.



What is insured?

- ✓ Costs linked to hospitalisation up to a maximum of €3,000 a year.
- ✓ Costs linked to outpatient hospital treatment up to a maximum of €200 per hospitalisation.
- ✓ Home birth up to a maximum of €150.
- ✓ Stay in a hospital hotel and reception centre up to a maximum of €5 per day.
- ✓ Sterilisation, contraception, artificial insemination and in vitro conception costs not reimbursed by the sickness and disability insurance up to a maximum of €60 a day.
- ✓ reconstructive plastic surgery costs that would be caused by an illness or an accident covered by the INAMI (Belgian National Institute for Health and Disability Insurance).



What is not insured?

- x There is a €200 excess (not including outpatient hospital treatment).
- x Linked costs that exceed the amounts mentioned under the title "What is insured?".



Are there exclusions to the cover?

- ! Services not reimbursed by the sickness and disability insurance, unless otherwise stated.
- ! Accidents or illnesses not controllable by medical examination.
- ! Aesthetic or rejuvenation treatments unless stated otherwise.
- ! Accidents that occurred in a state of drunkenness, alcohol intoxication or under the influence of drugs or narcotics used without a medical prescription, except if there is no causal link or use out of ignorance of drink or drugs or constraint by a third party.
- ! Illnesses whose cause are problems with alcoholism, drug addiction or abusive use of medication.
- ! Water cures.
- ! War events, civil unrest or riots, except when the insured party has not taken an active part in this or has found him/herself in a case of self-defence.
- ! The practise of an aviation sport or leading to the use of a motor vehicle, likewise the practice, as a professional of any sport.
- ! The consequences of:
 - an intentional act by the insured party, unless he/she provides proof that it involves a case of rescuing persons or property or a suicide attempt;
 - crimes and offences that the insured party would have committed;
 - reckless acts, bets or challenges.
- ! The direct or indirect effect of radioactive substances or artificial acceleration procedures of atomic particles, except for the use for medical purposes.
- ! Voluntary self-mutilation.
- ! Accidents when the insured party is part of aircraft crew or exercises during the flight a professional activity or other in relation to the aircraft or the flight.
- ! Hospitalisation resulting from a psychical, psychiatric, psychosomatic or mental disorder.
- ! Hospitalisations for personal inclination.



Where am I covered?

- ✓ In Belgium.



What are my obligations?

- To pay the premium.
- In case of a claim, to send the declaration form for the reimbursement of costs duly filled in and signed.
- To inform the insurer of any modification that has occurred and likely to have an influence on the risk cover.
- To communicate any modification to personal data.



When and how do I make payments?

The premiums are payable in advance:

- by monthly, quarterly, six-monthly or annual domiciliation.
- annually by bank transfer.



When does cover start and when does it end?

The policy is entered into for life and takes effect on the date specified in the contractual conditions.

It ends vis-à-vis the insured party at the time of his/her death; when he/she is no longer a member of one of the member insurance companies; when the possibility of benefiting from the advantages of the health insurance Insurance Company's supplementary insurance is removed*.

In these cases, if he/she is also the policyholder, other insured parties will be offered the chance of continuing the hospitalisation insurance.

It ends *ipso jure*:

- at the end of the month following the termination request by the policyholder;
- in case of a payment default, the fifteenth day following the day after posting the registered letter concerning a payment demand;
- in the case of fraud or attempted fraud.

* Members of a health insurance company affiliated to SMA Neutra whom the possibility of benefiting from the advantages of the complementary insurance services being eliminated, cannot become insured by SMA Neutra and lose their previously acquired status.



How can I terminate the policy?

The policyholder can end the policy by means of sending a written, signed request. The termination is effective at the end of the month following this request.