

MEDICAL ADDITIONAL CONDITIONS

Sanction Limitation and Exclusion Clause

GC-SAN-F002 Ed.1 V.1

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, France or Germany.

بند جزائي وبند إستبعاد

لا تلزم أي شركة تأمين (إعادة تأمين) بتوفير تغطية كما لا تلزم أي شركة تأمين (إعادة تأمين) بدفع أي مطالب بالتعويض أو بمنح أي منافع إذا كان دفع هذه التعويضات أو منح هذه المنافع يعرضها إلى أي عقوبة أو حظر أو قيد بموجب قرارات الأمم المتحدة، أو عقوبات تجارية أو اقتصادية، أو بموجب القوانين والأنظمة المرعية في الإتحاد الأوروبي أو في فرنسا أو في ألمانيا.

COVID Condition

GC-ID-F002- Ed. 1 V.1

It is hereby agreed and understood that contrary to any other stipulation, condition or exclusion contained in its general or particular conditions, this policy will cover the Policyholder/Insured Members/ Adherents for reasonable, usual and customary (UCR) Medical costs and expenses which may be incurred consequent to the insured's/adherent's becoming infected with an agent of an epidemic/pandemic disease, while this policy is in force, but only in respect of In-Hospital confinement provided that:

1. For the purpose of this clause, Epidemic/Pandemic disease shall be defined as a general and widespread sudden outbreak of an acute and severe infectious disease caused by a defined infectious disease pathogen (including all types of viruses, bacteria, parasites etc.), that affects simultaneously numerous individuals all over the territory of Lebanon and that is officially declared as a new, sudden and acute epidemic/pandemic disease exclusively by the World Health Organization.
2. Usual, reasonable and customary (UCR) is defined as treatment consistent with generally accepted standards of medical practice, procedures, and surgeries in Lebanon, in accordance with the Ministry of Health and the National Social Security guidelines for normal, usual & customary procedure and/or standard health sector practice.
3. In Hospital confinement refers to any treatment that cannot be undergone under the Out-of-Hospital services and is recommended by a recognized treating physician. Such confinement must be medically indicated by the treating Physician to diagnose or treat an Epidemic/Pandemic diseases covered under this Policy.
4. ICU/Severe: these cases need admission to ICU with intubation and respirator, and the average length of stay is 25 days.
5. Step Down/Moderate Cases: these cases need admission to intensive care with isolation, but no intubation so no respirator. Usually it needs 14 days average length of stay.
6. Ward/Mild cases: if admitted to hospital, needs isolation with an average length of stay of 2 days. For any new policies issued by the Insurance Company for the new Policyholder and/or Insured and for any addition of a new Insured under the existing policy (e.g. child, spouse, etc....), a waiting period of 30 days shall be applicable. If the Policyholder and/or the Insured were found to be infected with an agent of an Epidemic/Pandemic Disease during this waiting Period, such Epidemic/Pandemic shall not be covered by the Insurance Company.

Scope of Coverage and Financial Limitations:

The Scope of this Coverage in addition to the financial limitations are specified as follows:

	ICU/Severe	Step Down/Moderate	Ward/Mild cases
Territorial Scope	LEBANON ONLY		
Total Maximum Limit per Insured / per Contractual Period/ per Case	40,000,000 LBP	35,000,000 LBP	15,000,000 LBP
Maximum Limit / Day for In-Hospital confinement per contractual period	2,150,000 LBP	1,240,000 LBP	900,000 LBP