

DIRECT CARE POLICY KEYFACTS

Direct Care Policy Summary

The following pages contain important details about your Direct Care Insurance Policy. They summarize the main policy benefits, limitations and exclusions and give you important information about your insurance. Please read this information carefully and keep it for your future reference. This is a summary of the policy and its benefits and does not contain all the terms and conditions of your policy, so please take the time to read the Direct Care Insurance Policy Booklet to make sure you understand the cover it provides. The full policy booklet will be issued when you take out a policy. However, a specimen copy is available should you request one.

Type of Insurance

Direct Care Insurance Policy protects you against death, dread disease, permanent total and partial disability, in patient, day and out patient treatment, travel, transportation and out of area benefits as selected by you when requesting the quote and itemized it in your Policy Schedule.

Length of the policy

The policy duration is 12 or 6 months from the date of commencement and for any subsequent period for which you decide to renew your policy, provided that you paid the respective premium. We will send a renewal notification one month before the expiration date of the in-force Insurance Policy. You should review the level of benefit that you have chosen on a regular basis to make sure that it is sufficient to cover your changing needs. We will call to remind you of the expiry date of your policy and assist you in renewing it promptly.

If I take out cover and then change my mind

If you change your mind you can cancel your policy within 14 days of receiving the policy documents. If you wish to cancel your policy after the first 14 days then we will charge you the proportion of the use of your policy duration plus an administration expense.

Be Prepared With Your Check List

Before making your first phone call or visiting your Insurance Company's website for a quote, take a moment to pull together all of the key information you will need to obtain an accurate quote.

- ✓ Date of birth, height and weight.
- ✓ Indicate any congenital, inheriting or pre-existing health conditions.
- ✓ Are you a smoker? If yes, how many cigarettes do you smoke on a daily basis?
- ✓ The age of your parents. If they have passed away, at which age and what was the cause of death.
- ✓ Depending on the disclosed information we may request health tests related to your health condition.
- ✓ The name and telephone number of your Family Doctor and the date and reason of your last visit.
- ✓ Any other health condition you believe you need to disclose.
- ✓ Always ask for the same coverage level for each quote so you can compare apples-to-apples.
- ✓ If you are switching to Gan Direct, you will be asked of any gaps in coverage, as well as claims history (you do not need to obtain any confirmation from your previous insurance company as we will do that for you).

Things to Remember

Remember to ask for all of the **discounts and offers** that might be available to you. We offer many different discounts including **buy or renew online** and **switch deals and offers**. Double-check each quote to make sure that the information is accurate and that the coverage level is the same and sufficient for your needs.

Significant features and benefits

The policy includes the following features and benefits, which are explained in detail in the Policy Booklet:

BENEFITS / COVERS



DEATH

Due to any cause or accident



DREAD DISEASE

Heart Attack
Stroke
Cancer
Kidney Failure
Major Organ Transplant



PERMANENT TOTAL AND PARTIAL DISABILITY

Due to any Cause or Accident



IN-PATIENT AND DAY PATIENT TREATMENT (inner-hospital provisions)



Hospital Accommodation & Operating Theatre
Accidents, Emergencies, Intensive Care
Surgeons, Assistant Surgeons, Anaesthesiologists
Medical Practitioners
Prescription Medicine, Dressings
Restorative Surgery
Diagnostic Tests and Procedures, X-Rays, & MRI/CT Scans
Treatment for Cancer
Physiotherapy
Parental Hospital Accommodation
Prosthetic Devices and Implants
New Baby Benefit



OUT-PATIENT TREATMENT (out of hospital provisions)

Family Doctor, Treatment & Referrals
Diagnostic Tests
Prescription Medicine
Physiotherapy



TRAVEL, TRANSPORTATION AND OUT OF AREA BENEFITS (Interpartners Assistance)

Medical Transportation
Return / Repatriation of Patient
Return / Repatriation of Accompanying Relatives
Visit and Accommodation Expenses of a Family Member
Repatriation of the Corpse



Significant exclusions and limitations - What is not covered

There are specific limitations on each of your cover options. Please refer to the notes below following “Cover Options” table in the full policy booklet for full details. The most significant exclusions and limitations are outlined below:

In Patient and Day Patient Treatment	<ul style="list-style-type: none">• A voluntary abortion• Birth defects or congenital illness, correct sexual activity and birth control• Suicide or attempted suicide• Chronic supportive treatment of renal failure, including dialysis• Any medical condition caused by war• Relaxation cure• Cosmetic or aesthetic surgery
Out Patient Treatment	<ul style="list-style-type: none">• Dental/Orthodontic Treatment
Death	<ul style="list-style-type: none">• Suicide or attempted suicide
Dread Disease and In Patient and Day Patient Treatment and Out Patient Treatment	<ul style="list-style-type: none">• Any illness or bodily injury as well as their recurrences and complications which required medication to be administered, medical advice or treatment to be given or there were symptoms or it was known or should have reasonably been known, to the Insured• Any undisclosed pre-existing condition
In Patient and Day Patient Treatment and Out Patient Treatment	<ul style="list-style-type: none">• Hair loss• Pregnancy and childbirth• Mental or nervous illness and other disorders• Alcoholism, use of drugs• Psychotherapist, psychologist

Making a Claim

Call our Freephone across the island on **800 5 10 15** (or if overseas on 00357 **25 885 885**), at any time 24 hours, 365 days per year. Alternatively, you can report your claim at one of our branches all over the island. Please contact us and we will confirm whether any treatment you plan to receive is covered under your Direct Care Policy. Our Medical Policy provides Free 24hours Claims Assistance and where necessary one of our associates will advise and give you guidelines on any health condition of you or any of your family members.

24hours Assistance Service

FREE 24hours Assistance 365 days a year with all our Products

- 24hours Claims Assistance
- 24hours Medical Assistance
- Provide medical advice from qualified and specialised medical teams
- 24hours Claims Settlement and the cheque...in hand
- We safeguard your interests and we provide immediate help and support

Excellent Customer Service

We put the client at the centre of all we do

Our Customer Service Team is available to inform and advise you on a wide range of covers, benefits, payment and delivery options, and the cost of the cover of your choice.

Additionally, our website is at your service 24hours per day, at your convenience.

More for Less

We aim to provide **more cover for less** and as we pay **no** commission to middlemen, these savings are passed on to you, our customers!

We also offer an extra discount when buying or renewing your policy online.

Ask us today for a **“Switch Direct Deal”** and benefit more.

Compare and Save

You can compare our prices as well as other important factors such as, product features, claims handling reputation and the financial health of our company.

Moreover, we can **compare** your previous Insurance Company’s **benefits and premium** with **Gan Direct’s**, and we will give you advice and guidance to fulfil your expectations and insurance needs.

Delivery Options

- ✓ Pick up your policy documents from any of **our branches** across the island
- ✓ A messenger can deliver your policy to **your doorstep** at the time and place of your choice within city limits
- ✓ Mail your policy to your **correspondance address**
- ✓ Buy or Renew your policy **online** via our website and receive it as per your preferred method (**electronically or by post**)

Payment Options

- ✓ Pay by cash, cheque or card by visiting any of **our branches** across the island
- ✓ A **messenger** can collect the payment (cash or cheque) from **your doorstep** at the place and time of your choice, within city limits
- ✓ You can buy or renew your policy **via our website** by using your card
- ✓ Buy or Renew your policy by contacting our **call center** and using your card
- ✓ You can pay by **mailing us** your card details or your cheque, along with the signed renewal notice using the prepaid envelope enclosed

Simple and Efficient

Buy or Renew your Policy

At Gan Direct we offer multiple ways of buying or renewing your policy.



Contact our Call Center on **800 5 10 15** (or if overseas on 00357 **25 885 885**), from 8am – 6pm, Monday to Friday (except public holidays) and a messenger can deliver your policy at your door step at the time and place of your choice, within city limits. Alternatively, you may collect it from our branches all over the island or we may mail it to your postal address.



Visit one of our branches that are situated all over the island and collect your policy instantly.



Fax Number: **25 822 668**. Renew your policy by faxing us your Renewal Notice with your Card Details.



Email: info@gandirect.com. Renew or Buy your policy by emailing us your policy's details.



Post: P.O Box 51998, 3509 Limassol. Renew your Policy by returning the Renewal Notice with your Card Details or your Cheque using the prepaid envelope enclosed.



Via our **website** www.gandirect.com 24hours a day, receive an extra discount and have your policy documents delivered as per your preferred method (Electronically or by Post) when buying or renewing online.

Have we delighted you?

Gan Direct offers you an unforgettable Customer Service Experience. However, if for any reason you are not delighted with the service provided to you, we would appreciate it if you could describe your experience on our email address, info@gandirect.com. Alternatively, you may write to our Head Office at **Gan Direct Insurance**, P.O. Box 51998, 3509 Limassol, Cyprus for the attention of the Managing Director.

