

Product Distribution Document

Company: GasanMamo Insurance Ltd

GasanMamo Insurance Ltd is authorised under the Insurance Business Act & regulated by the MFSA.



This document is intended for internal use only by the distributors of this insurance product, in line with the Product Oversight and Governance requirements as laid down in the Insurance Distribution Directive and shall not be provided to customers.

Product Name: Private Health Insurance - Sana Vital Plan

Product Features

What is insured?

In-Patient & Day-Patient Treatment

- In-patient Hospital charges up to €190 per night up to 5 nights.
- Day-patient Hospital charges up to €135 per day.
- Operating theatre charges up to €390.
- Surgeon fees up to €725.
- Anaesthetist fees up to €325.
- Specialist consultations and diagnostic tests such as X-rays and blood tests up to €300.
- Cash benefit for treatment received without charge in a state hospital: -
 - In-Patient: €30 per night up to 40 nights
 - Day-Case: €25 per surgical admission
- Ambulance charges up to €800.
- MRI, PET and CT scans up to €200.
- Pregnancy and childbirth complications (as specified in the policy wording).
- Oncology Related Charges - We pay for oncology related charges including radiology, chemotherapy, MRI, CT & PET scans, specialist consultant's fees and drugs up to €500 per course.

Options to increase cover:

Out-Patient Treatment

- General Practitioner charges up to €100.
- Consultations and treatment with specialist including diagnostic tests such as X-rays and blood tests up to €250.
- Psychiatric related charges up to €200.
- Alternative Therapy – Chiropractors, Osteopaths, acupuncturists, homeopaths, physiotherapists, and podiatrists up to €150
- Home nursing up to €235 per week for up to 15 weeks.
- MRI, PET and CT scans up to €200.
- Oncology Related Charges – We pay for oncology related charges including specialist consultant's fees, drugs, MRI, CT & PET scans up to €200.

Optional benefits

- Preventive treatment package up to €250.
- Repatriation cover to your home country up to €30,000.
- Repatriation of mortal remains up to €30,000.

What is not insured?

- Pre-existing conditions – subject to the method of underwriting.
- Chronic medical conditions.
- HIV/AIDS and sexually transmitted diseases.
- Diagnostic tests and treatment for infertility / contraception / sterilization.
- Alcoholism, alcohol abuse, drug abuse, solvent abuse and other addictive conditions.
- Treatment undertaken by a specialist without a General Practitioner referral.
- Cosmetic treatment.
- Drugs & dressings.
- Routine and preventive treatment including pregnancy and dental treatment.
- Appliances and medical aids such as hearing aids or crutches.
- Sports injuries as specified in the terms and conditions.
- Treatment required as a result of war, terrorism, contamination and riots.
- Experimental treatment.

- Self-inflicted injury.
- Sleep disorders.
- Treatment for warts, verrucae or skin tags.
- Weight and eating disorders.
- Sexual dysfunction.
- Congenital conditions.
- Behavioural disorders.
- Intolerances and/or allergies.
- Epidemics/Pandemics.
- Any other specific exclusion or limitations shown in the policy wording.

Restrictions on cover

- Cover for pre-existing conditions under this product is dependent on the method of underwriting that applies to each member.
- Doctors' and therapists' fees will only be covered up to the fair & reasonable fees.
- Hospital fees are only covered in full when using a participating hospital.
- General Practitioner referral is required prior to consulting a specialist except in the case of gynaecologist, ophthalmologist or paediatrician.
- Some benefits have specific limits. Applicant should refer to the terms and conditions for full details.

In which locations is the applicant covered?

Worldwide excluding USA & Canada.

When does cover start and end?

The policy shall be for a period of one year commencing on the day indicated on the policy schedule.

The Terms & Conditions along with other important information can be found in the policy document.

The applicant is to be provided with the IPID prior the conclusion of the insurance contract.

Product Costs

- All new individual policies and renewals are subject to a €5 policy fee.
- Individual premiums are calculated depending on the chosen plan, age and medical history.
- Group premiums are calculated on a case-by-case basis depending on the group size, plan, and underwriting criteria.

Product Risks

No risks that could be of detriment to the target market have been identified

Product Complexity

This product has been classified as non-complex

Product Target Market

The Sana Vital Plan is targeted towards group policies and individual clients up to the age of 59, however GMI may at its discretion consider applicants over the age of 60.

Negative Target Market

No negative target market has been identified.

Conflicts of interest

No foreseeable conflicts of interest have been identified.

Product Distribution Strategy

- Sold face to face to the identified target market from:
 - GMI Head Office
 - GMI Branch Offices
 - Brokers
 - Tied Insurance Intermediaries
 - Agents
- GMI website

Product Approval Process

The Product Oversight & Governance process has been assessed by GMI's POG Committee and approved by GMI's Governance, Risk & Compliance Committee, and the Board of Directors.

Gasamamo Insurance Limited is the sole manufacturer of this product.