

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 International Plan

Product Features

What is insured?

In-Patient & Day-Patient Treatment

- In-patient Hospital charges
- Day-patient Hospital charges
- Operating theatre charges
- Surgeon fees
- Anaesthetist fees
- Specialist consultations and diagnostic tests such as X-rays and blood tests
- Cash benefit for treatment received without charge in a state hospital: -
 - In-Patient: €50 per night up to 60 nights
 - Day-Case: €40 per surgical admission
- Ambulance charges
- MRI, PET and CT scans
- Pregnancy and childbirth complications (as specified in the policy wording) up to €6000.
- Oncology Related Charges - We pay for oncology related charges including radiology, chemotherapy, MRI, CT & PET scans, specialist consultant's fees and drugs.

Options to increase cover: -

Out-Patient Treatment

- General Practitioner charges including drugs & dressings up to €325.
- Consultations and treatment with specialist.
- Diagnostic tests such as X-rays and blood tests.
- Psychiatric related charges up to €800.
- Alternative Therapy – Chiropractors, Osteopaths, acupuncturists, homeopaths, physiotherapists, and podiatrists.
- Home nursing up to €450 per week up to 26 weeks.
- Emergency dental care to repair or replace teeth following involvement in an accident/fortuity up to €700.
- Maternity cash benefit – a cash payment per normal pregnancy which leads to a natural birth up to €750.
- MRI, PET and CT scans.
- Oncology Related Charges – We pay for oncology related charges including specialist consultant's fees, drugs, MRI, CT & PET scans.

Optional benefits

- Preventive treatment package up to €250.
- Repatriation cover to the applicant's 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 (unless specified in the applicant's health plan)
- 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 and applicant should refer to the terms and conditions for full details.

In which locations is the insured covered?

Worldwide cover but limited to emergency treatment only in 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 is classified as non-complex.

Product Target Market

The Sana International 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
- Online via 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.