

1. **Accident:** Accident shall mean, every unexpected and/or unpredictable injury of body, caused by casual, violent, evident, external means and in complexity all of them independent of the volition of the Insured. Any proceeding, which does not carry conscious element, considered as "swallow", "suction", etc. of poisons or corrosive substances, food and beverages that contain toxic substances will be considered an "accident" in relation to the terms of contract.
2. **Aggregate liability:** Aggregate liability shall mean the maximum limit monetary amount/founds that the Insurer undertakes to pay in case of occurrence of one or more than one insurance event in the same accident.
3. **Annual maximum liability:** Annual maximum liability shall mean the maximum limit monetary amount that the Insurer undertakes to pay during all the period of insurance.
4. **Area of insurance coverage:** Includes countries, in which the Insured has the right to obtain medical treatment. Coverage area is defined in chart of benefits.
5. **Beneficiary:** The Beneficiary shall mean the natural or legal person, who benefits the insurance amount at the voluntary basis expressed on the insurance certificate by the Insured will by the insurance contract by the Insured because of the proof of case/insurance event.
6. **Benefit:** The benefit shall mean the value of money which the Insurer pays on favour of the Insured or the beneficiary, for each insurance event/case.
7. **Biological agent:** Shall mean any pathogenic (disease producing) microorganism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesized toxins) which cause illness and/or death in humans, animals or plants.
8. **Insurance event:** The event which cause the Insurer's liability to pay the benefits according to the insurance conditions, for example the loss of life, appearance of different diseases that require medical treatment, accidental body injuries of the Insured, except when they are included in the excluded risks according to insurance contract.
9. **Ceding, guarantee, and occlusion:** Insured could not cede the insurance policy at the third parties, or put it as a (pledge) guaranty or to occlude the insurance amounts on behalf of the third parties.
10. **Chemical agent:** Shall mean any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property;

11. **Chronic condition:** Chronic condition shall mean an illness or injury, which has at least one of the following characteristics:
  - If it continues for an undefined period and there is no known cure.
  - When it repeats or likely to recur.
  - When it is necessary to rehabilitate or you are specially trained to cohabit with.
  - When it is necessary a need for long-term monitoring, consultations, examinations or tests.
12. **Coinsurance:** Coinsurance shall mean the defined percent of liability coverage must pay, after has paid the applicable deductible amounts.
13. **Complication of pregnancy:** Complications of pregnancy shall mean a state (when pregnancy is not terminated) whose diagnosis is distinct from pregnancy, but gets worse or caused by pregnancy.
14. **Contractor:** The Contractor shall mean the natural or legal person who signs the insurance contract on name and behalf of the Insured people/persons.
15. **Cosmetic treatment:** Cosmetic treatment shall mean any medical treatment performed only to change the external appearance and not for the purpose of treatment and cure of a health condition.
16. **Coverage limit:** The coverage limit shall mean the maximum amount that Insurer shall pay during the Insurance period for each treatment or care covered by this policy.
17. **Daily surgery:** Daily surgery shall mean surgery at a medical center/hospital where the patient has no need by the medical condition to stay more than 24 hours.
18. **Daily treatment of the patient:** Daily treatment of the patient shall mean the medical treatment done to a person who is admitted to a hospital, health center, and private clinic, who needs a period of supervision, but that does not need to stay during the night.
19. **Diagnostic tests:** Diagnostic tests shall mean necessary microbiological tests, biochemical and examinations necessary for the diagnosis and monitoring of medical treatment rendered to the patient, as X-Ray, CT Scan, MRI, Pet Scan, etc.
20. **Death of the Insured Person:** The death of the Inured shall mean the loss of life of the Insured (whether or not caused by the accident) with the exception of excluded risks in this insurance contract.
21. **Deductible Part:** The first part of a covered expenditure that is to be paid by the Insured, before the Insurer pays its own part of the expenditures.

22. **Disease:** Disease shall mean the unintended deterioration of the health condition, diagnosed by a doctor, which is not result of an accident. Complications that developed during pregnancy or childbirth are considered disease.
23. **Doctor:** Doctor shall mean, every exerciser of medical profession owning a diploma known by the state, or an international equity diploma for exercising medical profession.
24. **Emergency dental treatment:** Emergency dental treatment shall mean that dental treatment which is conducted in urgent manner in a clinic or emergency dental surgery to fix damage caused by an accident. Damage must be evidenced by a doctor within 24 hours from the occurrence of the event. Treatment must be performed within 60 days of the accident.
25. **Franchise:** Franchise shall mean the limit of an expense, under which limit the Insurer does not mean the procedure of damage treatment.
26. **Hospital/Medical center:** Hospital/Medical center shall mean, a center licensed by the relevant bodies to serve as a medical or surgical center in the host country, whose purpose is the care in its facilities to the sick and wounded, where the patient is under the continuous care of a doctor and where are contained information about his health problems. SPA's, Hydro Clinics, Rehabilitation Institutes and Asylum for the elderly will not be considered as hospitals.
27. **Insurance contract, contributor in group:** The insurance contract, contributor in group shall mean cases when the insurance premium payment, according to the terms of insurance contract, will be done by the Insured partially or totally.
28. **Insurance contract, in group:** Insurance contract shall mean cases when the insurance premium payment will be made by the Employer.
29. **Insurance policy:** The insurance policy shall mean the document which certifies the entrance of the insurance contract.
30. **Insurance amount:** The insurance amount shall mean, the maximal amount of money, that the Insurer may pay on behalf of the Insured or the Beneficiary at the moment of the confirmation of the insurance event/case
31. **Insurance certificate:** The insurance certificate shall mean the evidence of insurance issued to the Insured by the Insurer.

32. **Insurance contract:** The insurance contract shall mean the general conditions of the life and health insurance contract, the insurance policy and all documentation attached with them.
33. **Insurance period:** The insurance period shall mean the duration on which the insurance contract is in force.
34. **Insurance premium:** The insurance premium shall mean the amount of money that the Insured and/or the Contractor shall pay to the Insurer for the entrance/issuance of contract.
35. **Insurance terms-conditions:** The insurance terms-conditions shall mean the general conditions of the life and health insurance contract.
36. **Insured:** The Insured shall mean, the natural person participant of the Insured group, whom life and life are object of insurance coverage.
37. **Insured group:** The Insured group shall mean the group composed by two or more persons who are entitled to be insured by the insurance contract.
38. **Insurer:** The Insurer shall mean the Insurance Company SiCRED sh.a..
39. **Loss of limb:** The loss of limb shall mean the anatomic or functional loss of a hand, on or above the elbow articulation, or a leg on or above the knee articulation.
40. **Medical evacuation/Emergent repatriation:** Medical evacuation/Emergent repatriation means the application of medical evacuation/repatriation emergency when necessary medical treatment is not available in the country. Usually evacuation will be conducted at the nearest place where to get adequate medical treatment or who may be the place of residence of the Insured (repatriation). In such emergencies should contact the Insurer to adopt and organize transportation. The Insurer has the right to decide medical center where they will be transported to the Insured. If treatment is available in the country, but the Insured elects to be treated in another place, then transport costs will be the responsibility of the Insured
41. **Medical prescriptions:** Medical prescriptions mean medications and/or recommended by the doctor needed to treat a medical condition.
42. **Medical treatment:** Medical treatment shall mean any scientifically accepted care that aims to restore or maintain health, to adhere to medical advice and is known as medical care from the respective bodies of country where issued.
43. **Nuclear, chemical, biological terrorism:** Shall mean the use of any nuclear weapon or device or the emission, discharge, dispersal, release, or escape of any solid, liquid or

gaseous chemical agent and/or biological agent during the period of the Insurance by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious or ideological purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

44. **Partial permanent disability:** The partial permanent disability shall mean the partial loss of the Insured ability to work caused by the accident with the consequence the anatomic loss or the permanent functional disability of one or more organs or limbs of the Insured.
45. **Policyholder:** The policyholder, shall mean cases when the Employer who pays partially or totally the premium on behalf of the Insured.
46. **Pregnancy:** Pregnancy shall mean the physical state/condition of a woman from conception to birth to along with all the physical consequences associated with.
47. **Preventive:** Preventive care includes all appropriate measures before the onset of symptoms of the disease to prevent illness or injury, for example common vaccinations and medical checks.
48. **Taxes:** Obligatory taxes and fares/fees according to the law are on behalf of the policy holder and/or the beneficiary.
49. **Treatment as hospitalized patient:** Treatment as hospitalized patient shall mean every stay for 24 consecutive hours in a hospital as a result of counsel and under the supervision and care of a doctor.
50. **Total permanent disability:** The total permanent disability shall mean the total loss of the Insurer ability to execute his duties in his respective profession or in any other profession, caused by the accident and attested as such by the medical competent authority after the end of one year period since the beginning of the disability.
51. **Total temporary disability:** The total temporary disability shall mean the total loss of Insured ability caused by the accident to the temporary execution of his professional duties.
52. **Waiting period:** The waiting period shall mean a period from the date of commencement of coverage, during which the insurance policy does not cover expenses, except as otherwise provided in general conditions.
53. **Zone A:** All countries outside Zone B.
54. **Zone B:** All over Europe (including Turkey, Malta, Cyprus).