



MEDICAL INSURANCE FOR INTERNATIONAL VISITORS IN
GEORGIA

WELCOMER



POLICY AGGREGATE LIMIT

30 000 GEL

24/7 Medical Assistance

Urgent In-patient Care
(Limit for one occasion)

Urgent Out-patient Care
(Limit for one occasion)

%	LIMITS GEL
100%	unlimited
100%	10 000
100%	1 000
100%	unlimited
100%	unlimited
100%	1 000
100%	According to the service
50%	1 000

Permanently Updated Portal

<https://ardi.ge/ge/account/offers>

- This insurance program is valid up to 70 years
- Geographical coverage: Georgia (except occupied territories)



BASIC INSURANCE COVERAGES

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Urgent In-patient Care

Shall be reimbursed in full, within the total limit of the policy. This service includes a set of medical measures related to the sudden deterioration of the Insured's health during the insurance period, rendered to the Insured, which by medical evidence requires staying at the medical facility for more than 24 hours, the delay of which will lead to death, disability or significant deterioration of health status of the Insured. Urgent In-patient Care shall include, by medical evidence, a guaranteed volume of medical and diagnostic, laboratory, instrumental examinations and treatment.

4

Emergency/Ambulance Services

Shall be reimbursed 100% unlimited. This includes the services and transportation of licensed emergency team and, if necessary, evacuation by land-vehicles across the territory of Georgia

5

Urgent Dental Care

Provides primary dental care in case of emergency - tooth extraction, related anesthesia and diagnostic measures (dentogram, visio).

6

Planned Out-Patient Care at nominated provider clinics managed by our family doctor's referral:

Includes consultations of doctors-specialists of various profiles, instrumental-laboratory examinations, medical-diagnostic manipulations based on medical indications. It is possible to receive planned outpatient services only on the basis of a referral issued by the insurer's family doctor, within the limit and co-payment specified in Davit Tatishvili clinics.

- Pre-existing diseases or physical conditions (including chronic) and exacerbations, except urgent, life-threatening condition;
- Medical expenses, in case of non-payment and / or incomplete payment of the insurance premium by the Policyholder;
- Costs of medical care provided without the Insurer's confirmation;
- Expenses for treatment of diseases caused by intentional self-injury, when the Insured deliberately puts himself/herself in danger, except when s/he acts to save someone else's life, self-treatment costs, non-traditional medicine (Acupuncture, Homeopathy, Manual Therapy, Sujok Therapy, etc.) costs.

- Costs related to the purchase of biologically active and / or nutritional supplements, personal hygiene and / or care products;
- The costs of treatment required as a result of participation in professional and extreme sports;
- Costs related to alcoholism, drug addiction and substance abuse. Costs of treating injuries incurred while driving under the influence of alcoholic, narcotic, toxic or psychotropic substance(s).
- Costs related to external or endo-prosthesis, as well as corrective medical devices, organ transplantation, surgical and non-surgical interventions.
- Costs related to vision correction, including excimer-laser costs, costs related to the purchase of glasses, lenses and hearing aids;
- Congenital and genetic diseases;
Costs of cosmetic treatment, plastic surgery, costs related to weight correction.
- Costs for diagnosis and treatment of infertility, potency disorders, the costs of abortion, contraception, artificial insemination, reproductive medicine;
- Sexually transmitted diseases;
- Costs of mental illness, rehabilitation treatment, massage and psychotherapy services;
- Medical expenses incurred in the treatment of AIDS, viral hepatitis;
- Treatment costs incurred as a result of participation in war, rebellion, civil unrest, or criminal activity, as well as medical care costs incurred during the period of imprisonment;
- If the Policyholder or the Insured violates any of the conditions provided for in in this Agreement;
- The insurer has right to verify the accuracy of the insured event and expenses.





CONTACT INFORMATION

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