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LAFERLA
INSURANCE AGENCY LIMITED

SPORTS
HEALTH COVER SCHEMES
table of benefits

| | Sports | Sports Pro | Sports Pro International |
|---|---|----------------------|--------------------------|
| Day-Case and In-Patient Treatment | | | |
| Hospital accommodation, including intensive care; nursing care & ward prescribed drugs | Up to €180 per night Max. 5 nights per episode Up to €125 per episode for Day surgery | Full Refund | Full Refund |
| Parent accommodation - staying with a child under 14 years of age | Up to €30 per night Max. 5 nights per episode | Full Refund | Full Refund |
| Surgeons' & Anaesthetists fees for surgical operations | Major operation: €950 Intermediate operation: €700 Minor Operation: €350 | Full Refund | Full Refund |
| Operating theatre charges; drugs and surgical dressings; eligible prosthesis | Major Operation: €375 Intermediate operation: €250 Minor operation: €130 Eligible Prosthesis: €400 | Full Refund | Full Refund |
| Consultant Physicians visits and medical consultations | Up to €60 per day | Full Refund | Full Refund |
| Pathology, radiology, diagnostic tests and physiotherapy | Up to €200 per policy year | Full Refund | Full Refund |
| Computerised Tomography (C.T.) Scan and Magnetic Resonance Imaging (MRI) | Up to €200 per episode | Full Refund | Full Refund |
| Psychiatric, Nervous and Mental conditions | Up to €175 per night Max. 5 nights per episode | Full Refund | Full Refund |
| Cancer Treatment | | | |
| Consultant Oncologist fees for all the active phase of the cancer treatment and hospital charges for cancer tests and drugs, including chemotherapy and radiotherapy for each course of treatment | Up to €175 per night Max. 5 nights for each course of treatment | Full Refund | Full Refund |
| Oncologist fees for chemotherapy and radiotherapy for all the active phase of the cancer treatment including for cancer tests and drugs | Up to €500 for each course of treatment | Full Refund | Full Refund |
| Oncology-related CT Scans, MRI's and PET Scans | Up to €240 per policy year | Full Refund | Full Refund |
| General Practitioner's Charges | | | |
| General Practitioners' charges up to: | €80 per policy year | €100 per policy year | €150 per policy year |

Out-Patient Treatment

| | | | |
|--|----------------------------|----------------------------|------------------------|
| Professional fees for specialist consultations, diagnostic procedures including pathology, physiotherapy, radiology and ECG up to: | Up to €250 per policy year | Up to €750 per policy year | Full Refund |
| CT Scans and MRI's referred by a Specialist up to: | Up to €165 per policy year | Up to €800 per policy year | Full Refund |
| Mini-minor procedures performed by a GP under local anaesthetic up to: | Up to €100 per episode | Up to €100 per episode | Up to €100 per episode |
| Osteopathy, Homeopathy, Acupuncture, Chiropractic Treatment provided by Qualified Practitioners | Not covered | Up to €470 per policy year | Full Refund |

Emergency Dental Treatment

| | | | |
|---|-------------|----------------------------|----------------------------|
| Emergency Dental treatment necessary to restore or replace sound natural teeth lost or damaged following an accidental injury | Not covered | Up to €470 per policy year | Up to €700 per policy year |
|---|-------------|----------------------------|----------------------------|

Other Benefits

| | | | |
|--|--|--|--|
| Emergency local road ambulance | €800 per policy year | Full Refund | Full Refund |
| Home nursing by a professional nurse following a surgical intervention and if prescribed by a specialist up to: | €190 per week up to 15 weeks per policy year | €280 per week up to 15 weeks per policy year | €280 per week up to 15 weeks per policy year |
| MMDNA | <i>No longer available</i> | <i>No longer available</i> | <i>No longer available</i> |
| Cash benefit - for treatment received in a State or private hospital for a medical condition as a non-paying patient | €40 per night for up to 40 nights each policy year | €60 per night for up to 40 nights each policy year | €60 per night for up to 40 nights each policy year |
| Day-case - following day surgery as a non-paying patient | €30 per episode | €40 per episode | €60 per episode |
| Maternity Cash benefit (payable to the mother after 10 months of membership) | Not covered | €250 per pregnancy | €500 per pregnancy |
| Prescription drugs following a surgical procedure up to: | Not covered | Up to €105 each policy year | Up to €105 each policy year |
| Cover for funeral expenses up to: | €1,200 | €1,200 | €1,200 |
| Second Medical Opinion by an international panel of specialists | Optional extension | Included in cover | |
| Annual overall Maximum payable | €200,000 | €350,000 | €600,000 |

The purpose of the policy is to provide cover for the customary and reasonable fees of recognised Treatment, which is medically necessary for acute medical conditions and injuries.

This policy is not intended to cover experimental or unproven Treatment, but should such situations arise we will discuss these with the beneficiary's specialist and decide whether the cost of the proposed treatment is covered. Claims will be paid for those items specified in the policy benefits (up to the amounts stated, if applicable).

The Sports Scheme and Sports Pro Scheme will provide cover for Treatment received in the Maltese Islands only, however, if the insured or an insured member of his family requires emergency Treatment whilst he/she are outside of the Maltese Islands, then we will cover the cost for the Treatment received up to the same level as what would have been paid had the same Treatment been received in Malta.

The Sports Pro International Scheme will provide cover for Treatment received in the Maltese Islands and Worldwide excluding USA and Canada, however, if the insured or an insured member of his family requires emergency Treatment whilst he/she are outside of the Maltese Islands, then the Sports Pro Plus International will cover the cost for the Treatment received up to the same level as what would have been paid had the same Treatment been received in Malta.

"Full Refund" means as per Schedule of Customary and Reasonable fees maximum benefits which can be viewed on www.laferla.com.mt or at our offices. Also refer to policy definitions.