

Iran insurance company (Bimeh Iran) wishes you a very safe and sound journey  
Any material and/or bodily damage must be reported - not later than 72 hours after the incident.  
Dear client, please take your time to read the contents of the policy and the booklet carefully.

Note: In line with provisions of the Supplement Condition, should the insured intend to cancel this policy, the due request must be submitted to Bimeh Iran within six months from the issuance date. Otherwise, the policy shall continue to be in force and the premium un-refundable. Bimeh Iran secures your peace of mind on your trips.

### **The services covered by this policy:**

1. Payment of medical, surgical and poisoning treatment costs.
2. Transference and admission to the nearest hospital in Iran.
3. Repatriation of minors to their respective countries in the event of insured's hospitalization or death.

The services subject to this policy shall be extended to the insured, on the basis of the annexed general conditions, all over the territory of the Islamic republic of Iran.

Should any of the services covered by this policy be required by the insured, he/she is advised to contact the following centers of Bimeh Iran and let them know his/ her name, surname, policy and passport number.

1. Bimeh Iran, Tehran Ferdowsi Branch, Phone: + 98 21 66732558,  
+ 98 21 66714488
2. Bimeh Iran, Tehran, Executive Section of Health Insurance Department,  
Phone: +98 21 88723191-5
3. In case of any failure to contact or receive the due services from Bimeh Iran's premedical branches, please report the incident to Bimeh Iran via the fax number: +98 21 66702639 for subsequent actions.

## Chapter I

### a. Definitions

1. The insured: All foreign nationals visiting Iran, individually or collectively, for such purposes as tourism, pilgrimage, etc.

Note: The services covered by this policy shall be extended to the insured, individually or collectively, on the condition that the recorded personal details in the policy are fully compatible with those registered in their passport.

2. Bodily injuries: The injuries instigated on the insured caused by spontaneous, sudden, external and visible factors, except those caused by illnesses, after his/her arrival in Iran, provoking his/her own or his/her agents' application for aid.
3. Disease: Sudden and unpredictable conditions which started, contracted or originated after the insured's arrival in Iran, provoking his/her own or his/her agent's application for aid.
4. Loss: Any incident leading to the supply of services stated in this policy.
5. Dependents: The insured's father, mother, children, wife, brothers and sisters.
6. Intensive medical cause: Bodily injuries or disease jeopardizing the insured's health.
7. Euro: The current monetary unit of European Union.
8. Franchise: The portion of medical expenses paid by the insured.

b. **Scope of coverage:** The benefits stipulated in chapter II of this contract which are applicable all over the territory of the Islamic Republic of Iran.

c. **Duration of coverage:** The services specified in this contract are active solely in Iran for a maximum duration of 92 consecutive days.

d. **Statute of limitation:** The claims pertaining to the above-mentioned coverage shall be subject to the statute of limitation two years after the date of due incidents causing such claims

e. **Subrogation:** Bimeh Iran shall subrogate the insured for his/her claims against anyone being liable for the incidents leading to the losses mentioned in the Benefits lists, up to the amount of the borne expenses or the paid indemnities.

Should all or part of the services extended by Bimeh Iran be covered by a separate scheme, this company shall subrogate the insured with regard to the claim made in relation to the said scheme.

## Chapter II:

### Benefits

- a. **Medical transfer:** Should the insured suffer bodily injuries caused by an accident, unexpected disease or mandatory quarantine during the term of this contract, Bimeh Iran shall arrange and pay for the services as follows:
  1. Admission of the insured to the nearest hospital or his/her transfer to a more suitable hospital compatible with the nature of disease or inflicted injuries by necessary and accessible means such as land or air ambulances or planes (According to the available flight schedule, if medically needed).

### b. **I m b u r s e m e n t of treatment expenses:**

Up to € 10,000 (or its equivalent in Iranian Rial) for each case of loss during the coverage period:

1. Medical expenses which includes the insured's surgical expenses.
2. Medical emergency expenses which include initial physician visit, imaging services and laboratory expenses, physiotherapy expenses, medical transferring to related medical centers as a result of incidents such as vehicle accidents.
3. Medical expenses caused by poisoning such as food poisoning.

**Franchise:** €25(or its equivalent in Iranian Rials) in each case of loss, excluding the cases related to the insured's bodily injury or hospitalization for a duration of at least 24 hours.

Bimeh Iran commits itself to pay expenses concerning medical emergency cases, food poisoning, medical treatment in hospitals and surgeries undergone by the insured or his/her agent in emergency cases initiated by bodily injuries or spontaneous diseases on the basis of medical certification. This commitment does not include any kind of prosthesis. However, such payments shall continue as long as the health condition of the insured is ascertained by his Iranian medical team as well as the certified physician of Bimeh Iran to be suitable for repatriation to his respective country.

c. **In the event of any medical emergency,** Bimeh Iran shall provide the insured with the required information, such as details of the relevant hospitals, restricted surgery clinics and other specialized centers for the patients and those who are injured along with necessary recommendations. Such information shall not include diagnostic and check-up centers.

d. **Repatriation of the corpse:** In the event of the insured's decease, Bimeh Iran commits itself to take all the requisite measures and pay for the due costs of the preparatory actions and procurement of coffin for the subsequent transfer of the corpse to the nearest airport to be dispatched to the designated burial site in the insured's respective country. However this policy shall not cover the funeral and burial costs.

e. **Repatriation of accompanied minors:**

Should the insured be unable to undertake the custody of a minor under 15 years of age accompanying him/her at the time of incident, due to his/her medical transfer or repatriation of his/her corpse, Bimeh Iran shall take the necessary measures to secure repatriation of the concerned minor to his/her respective country.

f. **Juridical comradeship:** presenting necessary guides and aid in legal and criminal claims due to vehicle accidents during the traveller's stay in Iran up to an equivalent of 250 euros in I.R.I. Rials.

g. **loss of document:** In case of losing important travel documents, such as passport, visa stickers, airline tickets... Bimeh Iran will provide the insured with necessary advice in order to supersede the mentioned documents.

h. **Undertaking attendant's traveling to Iran from their country of origin in an emergency:**

In case the insured is hospitalized more than 10 days as a result of an illness or accident which is covered by this insurance, Bimeh Iran would pay for the costs of one of his/her next of kin to travel from their country of origin to Iran.(Transportation costs to the place in which insured is hospitalized).

### **Chapter III: General Exclusions**

- a. The services subject of this contract shall be extended only to visitors whose sojourn in Iran lasts less than 92 consecutive days.
- b. The insured's commitments do not cover the medical costs borne, directly or indirectly, by the insured without prior notification and consent of Bimeh Iran (Subject of chapter IV of this contract).
- c. Other exclusions: The commitments of the insurer subject of this contract are also excluded from the cases as follows:
  1. Conditions caused by traveling for energy therapy.
  2. Side-effects of the treatments undergone in the insured's country of residence.
  3. Side-effects of preventive measures and vaccination.
  3. Side effects of physiotherapy, sun-therapy, cosmetology and mineral-therapy.
  4. Effects of existing diseases, resurgence of chronic diseases or perpetuation of the conditions for which the insured consciously receives treatments. Convalescence is regarded as part of the illness period.
  5. Conditions caused by war, military, aggressive, adversary actions, hostile operations (with or without a declared war), insurgency and terrorist operations.
  6. Conditions caused by deliberate self-inflicted injuries or participation in criminal acts.
  7. Conditions caused by the insured's participation in professional betting, horse racing, cycling and any other sort of motoring competitions or shows.
  8. Conditions caused by the insured's participation in fighting, excluding the cases for self-defense.
  9. Conditions caused by the insured's participation in professional athletic exercise or the exercises intended for participation in official competitions or shows.
  10. Conditions caused by the radioactive material disintegration or radioactive contamination caused by nuclear fuel radiation or explosive poisonous radioactive materials or hazardous conditions created directly or indirectly by any explosive nuclear installation or any such nuclear phenomenon.
  11. Conditions caused by chronic or prolonged diseases or the diseases for which the insured is under treatment prior to the commencement date of the insurance coverage instigating the insured's or his/her agent's application for aid from Bimeh Iran. The convalescence period is considered as part of the duration of illness.
  12. Conditions caused by pregnancy during the third quarter prior to the expected date of delivery or by voluntary abortion.
  13. Conditions derived from psychological diseases or lunacy.
  14. Conditions caused by the total or partial effects of alcoholic beverages, psychotropic and narcotic drugs consumptions, excluding the drugs being prescribed and consumed under the auspices of a competent physician.
  15. Conditions caused by death, bodily injuries or diseases due to suicide or suicidal attempts.
  16. Conditions caused by the insured's participation in professional contests, climbing (if rope or guide is needed), cave climbing, scuba diving, winter sports, aviation or any sort of flight, excluding the cases when the insured flies in the capacity of a passenger of an authorized plane administered by a licensed commercial aviation agent or under the ownership and management of commercial company.
  17. Accidents caused by hard and hazardous labor, such as construction works.
  18. Congenital and related diseases and disorders.

### Chapter IV

#### Insured's commitments

##### a. General Procedure

1. **Application for aid:** In emergency cases, the insured is required to contact the nearest round-the-clock aid center of Bimeh Iran, prior to any personal initiative, to provide them with the following information.
  - 1-1. Full name of the insured, his/her number and validity period of the concerned policy.
  - 1-2. The insured's address of residence in Iran along with his/her phone number.
  - 1-3. A brief description of the accident or diseases and the type of needed aid.

##### 2. Timely contact with Bimeh Iran

- a. Notification of claims: Claims shall be notified not later than 72 hours after the beginning of hospitalization or medical consultations. The claims that are notified after the lapse of the above-mentioned Time-Limit shall be null and void.
- b. Encountering fatal conditions: Notwithstanding the above article and the content of this contract, should the insured or his/her agent be encountered with fatal conditions, arrangement must be made for their immediate transfer to the nearest hospital followed by reporting of the case to Bimeh Iran at the earliest opportunity. In such cases, notification to Bimeh Iran shall not exceed 45 hours after the emergence of the fatal disease or occurrence of the accident. Failure to comply with this instruction may authorize Bimeh Iran to claim the costs incurred for such delay by the insured.

##### c. General conditions:

1. **Restriction:** upon the occurrence of loss, the insured shall take all the required measures to prevent further expansion of its effects and repercussions.
2. **Recovery:** In appropriate cases, the insured shall furnish Bimeh Iran with all the documents and proceedings in order to enable the traveler to recover the due losses from the relevant sources.

#### *Important notes:*

1. Commencement of insurance coverage coincides with the date of your arrival in the Islamic republic of Iran as indicated in your passport
2. The cost of canceling this policy, given the insured is unable to embark on the trip due to his/her failure to secure the required Iranian entry visa, is € 2 which in other cases is €3.
3. All claims shall be payable in Iranian Rial or foreign currencies only in the place where the accident takes place or disease emerges.
4. The insured shall not be indemnified against the expenses made by his/her own initiative, without securing prior agreement of Bimeh Iran.
5. All claims shall be notified to Bimeh Iran within 72 hours after the insured's admission to a hospital or his/her initiative to receive medical consultation. The claims reported after the set deadline shall be considered ineffective.
6. Whenever aid is needed, please inform the nearest branch of Bimeh Iran to your place of residence or the accident site in Iran of your name, surname, policy number and date of its validity, passport number, address, phone number, a brief description of the encountered problem and the type of required relief aid.

6.1. Bimeh Iran, Ferdowsi Branch, Phone: +98 21 66714488, +9821 66732558

6.2. Bimeh Iran, Executive Section of Health Insurance Department,  
Phone: +9821 88723191-5

7. The policies issued for multiple trips are valid for specified duration, provided each trip does not exceed 92 consecutive days.
8. Medical costs for the incidents caused by high-risk labor, such as construction works are excluded from this insurance coverage.