



GEORGIA
INSURANCE PORTAL

RULES

ECOVER.GE

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(License N012063)

Rules

- Travel insurance policies must be purchased before your arrival in Georgia.
- Travel insurance packages are specially designed for travelers entering Georgia and therefore are not applicable for Georgian citizens and/or permanent residents.
- The geographical coverage of these travel policies only includes the entire territory of Georgia (excluding occupied territories).
- The insurance policy is valid during the trip period, which begins on the day specified in the policy as the "start day" and remains valid including the day specified in the policy as the "end date", encompassing the duration in between.
- Travel insurance policies are intended to provide financial coverage for emergency medical care, accidents, and urgent in-patient and out-patient treatments necessitated by deteriorating health conditions during traveling in Georgia.
- Travel for the purpose of medical consultation or treatment is not covered by the insurance.
- The insurance does not cover:
 - ◇ Costs of injuries and their complications incurred during participation in professional and extreme sport activities.
 - ◇ Chronic and pre-existing diseases and their complications, except when urgent medical service is required for save the life of the insured.
 - ◇ Costs related to mental, psychic or psychosomatic disorders.
 - ◇ Pregnancy, childbirth, and their consequences, including treatment of complaints characteristic of the period of pregnancy and its termination.
 - ◇ Complications caused by use of alcohol, illicit drugs, or toxicants.
 - ◇ Treatment costs for injuries, illnesses, and accidents resulting from the insured person's participation in any criminal act, nuclear

energy-related incidents, epidemics, environmental pollution, or natural disasters.

- ◇ Treatment and medical care provided by family members, sorcerers, or unlicensed institutions.
- ◇ Cost of unregistered medicines, homeopathic medicine, biologically active and/or nutritional supplements.
- Please be aware that each insurance company has its own terms and conditions for travel insurance policies, so it is essential to carefully read them before making a purchase. The terms can be found in the section “Insurance Policies” .
- In the event of an insurance accident, injury, or sickness, the insured/policyholder or his/her eligible representative must notify the insurance company via the hotline number listed on the policy document immediately, but no later than 24 hours after the accident.
- In the event of force majeure circumstances, the fulfilment of obligations under this agreement shall be postponed until the force majeure is terminated.