

MORASALUT Passive Residents

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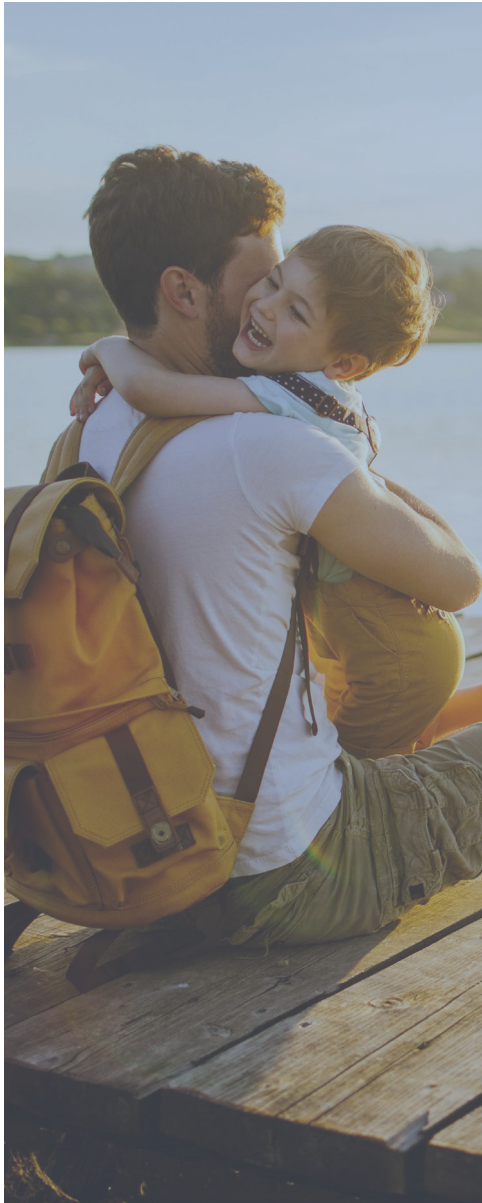
1. A life and health insurance policy tailored to your needs

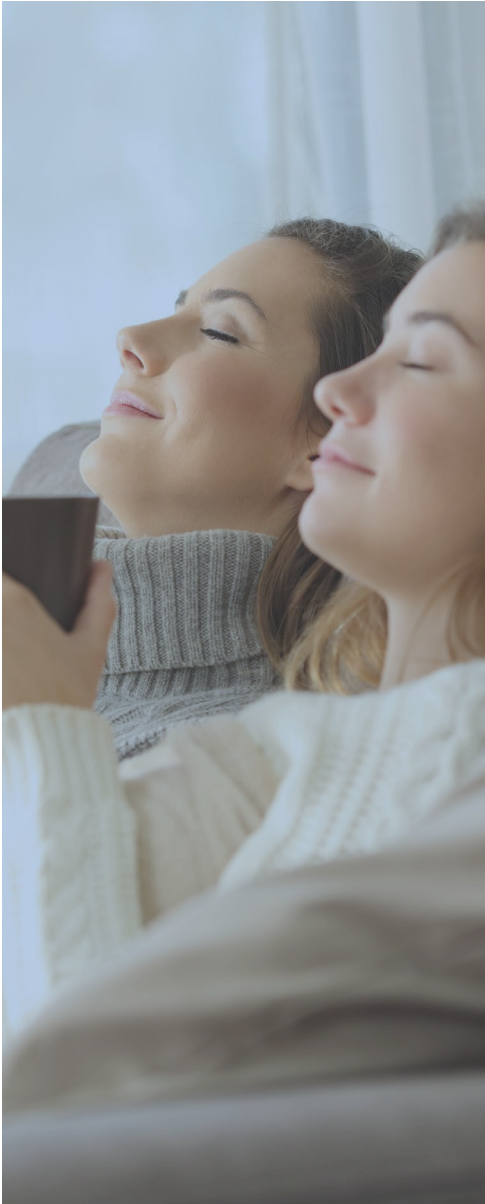
MoraSalut Passive Residents is a life and health insurance policy for people with immigration authorisation for residency without employment.

Main characteristics

- Indefinite family life and health insurance product.
- The policyholder and the primary insured are the same person.
- Minimum age for new policyholders: 18 years and no maximum age limit for main coverages (see coverage details).
- Unisex rates.
- People not registered with the CASS (Caixa Andorrana de Seguretat Social).
- Only medical bills issued in Andorra.

This insurance meets the immigration requirements for obtaining authorisation for residency without employment. The health insurance coverage is only valid in Andorra.





2. Comprehensive coverage

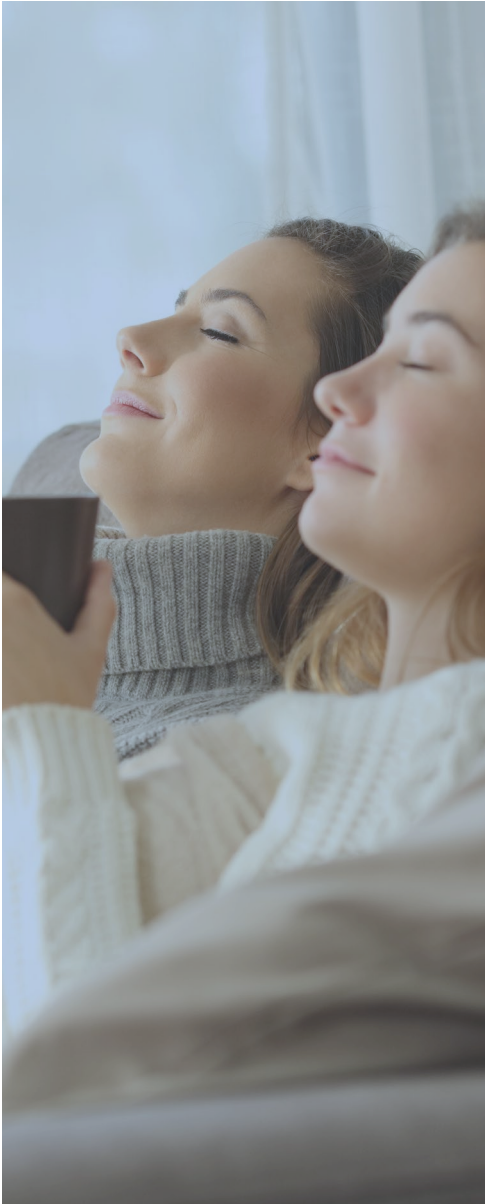
The product covers 4 scenarios:

1. Death from any cause

- Mandatory coverage.
- Maximum age limit for new policyholders: unlimited.
- Maximum age limit for coverage: unlimited.
- Benefits: If the new policyholder is below the age of 75 years, the insurable capital is 10,000 euros. New policyholders above this age can insure 4,000 euros.

2. Total and permanent invalidity

- Mandatory coverage, based on age.
- Maximum age limit for new policyholders: 64 years.
- Insurable capital of 30,000 euros up to 65 years of age.

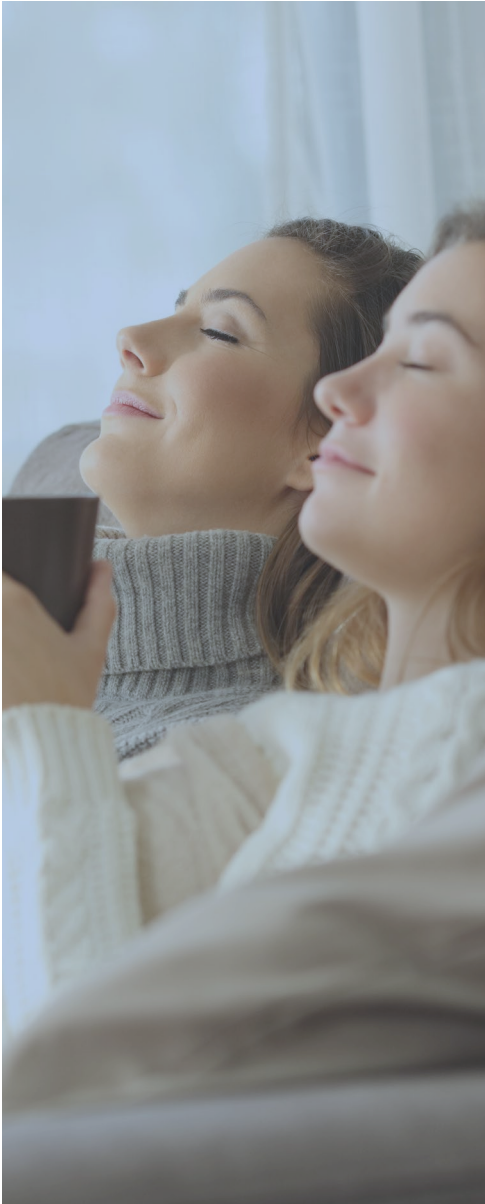


2. Comprehensive coverage

3. MoraSalut, health coverage not tied to the CASS

- Mandatory coverage.
- Maximum age limit for new policyholders: unlimited.
- Benefits: As per the table of benefits*.
- Only available to customers not receiving a wage and with immigration authorisation for residency without employment.
- Only covers medical expenses incurred in Andorra (maximum total payment per year of policy: € 30,000).
- Children over the age of 25 cannot be insured.
- **Complementary coverage included:** Compulsory after-school insurance.

* See the table of health benefits in chapter 3.



2. Comprehensive coverage

4. Second medical opinion

- Optional coverage.
- Maximum age limit for new policyholders: 69 years.
- Maximum age limit for coverage: 70 years.

Access to private medical service with the following advantages:

Second medical opinion report with confirmation of diagnosis and recommended treatment plan issued by a specialist medical centre.

- Linguistic support.
- Illnesses covered:
 - heart attack, cancer, stroke, kidney failure, coronary artery surgery, artery bypass grafting, vital organ transplant, paralysis, paraplegia, Alzheimer's Disease, Parkinson's Disease, coma, total blindness, serious burns, multiple sclerosis and neurosurgical illnesses.

3.1 Table of Benefits

	NATURE OF THE ACTIVITIES*	COVERAGE AMOUNT
	Activities covered by medical prescription	
Medical activities and pharmacy	Consultations, visits	100% of the real cost
	Pharmacy (2)	100% of the real cost
	Diagnostic activities	100% of the real cost
	Radiology	100% of the real cost
	Analysis activities	100% of the real cost
	Physiotherapy	100% of the real cost, maximum of 20 sessions/year per policy and beneficiary
	Speech therapy, orthoptics, podiatry	100% of the real cost
	Homoeopathy	4 sessions or up to 200 euros/year per policy and beneficiary
	Acupuncture	4 sessions or up to 200 euros/year per policy and beneficiary
Dentistry, optometry and prostheses	Activities by dentists and stomatologists	100% of the real cost
	Dental prostheses and orthodontics (1)	100% of the real cost
	Non-dental prostheses and orthopaedics (2)	100% of the real cost
	Optometry: - Frames - Lenses and contact lenses	Up to € 100/year per policy and beneficiary
Hospital admission	Maternity and neonatal care	100% of the hospital costs up to 3,000 euros per baby
	Hospital admission and surgery	100% of the hospital costs
	Chemotherapy and radiotherapy	100% of the hospital costs
	Outpatient care	100% of the hospital costs
	Ambulance and taxi services	100% of the hospital costs

* Only actions taken in Andorra.

3.2 Table of Benefits

	NATURE OF THE ACTIVITIES*	COVERAGE AMOUNT
	Waiting periods	
Waiting period	Orthodontics, dental prostheses and orthopaedics	12 months
	Pregnancy, delivery and maternity costs	10 months
	Other healthcare costs	3 months
	Special limits	
(1)	Maximum amount per year of policy and beneficiary	€ 1,200
(2)	Maximum amount per year of policy and beneficiary	€ 400
	Maximum total payment per year of policy	€ 30,000
	Complementary coverage included	
	Compulsory after-school insurance	

* Only actions taken in Andorra.

Hospital costs: Hospital costs are understood as all the medical and admission costs incurred for treating the pathology of the patient. They do not include such extras as a private room, companion bed, telephone, television, etc.

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