

Pregnancy Insurance

Insurance Product Information Document

Sjóvá-Almennar tryggingar hf.

SJÓVÁ

Policy Terms nr. 304 and General Terms nr. 001

This document summarises what is covered by the insurance policy and what is not. This is not an exhaustive list. Additional information about the insurance, including insurance amounts and deductibles, can be found under its Insurance Policy Terms, Sjóvá's General Terms, and in the insurance policy.

What is this type of insurance?

Pregnancy Insurance is a combined insurance for a mother during pregnancy and her unborn child, during birth, and the first thirty days from birth, until the child becomes eligible for Child Insurance.



What is insured?

Death benefits are paid:

- ✓ In the event of the mother's death during the insurance period.
- ✓ In the event of the child's death during birth or within the first 30 days after birth.
- ✓ In the event of miscarriage, stillbirth, and medically justified termination of pregnancy.

Hospitalization benefits are paid:

- ✓ If the insured is admitted to the hospital due to illness or accident related to pregnancy or childbirth.

Coverage for congenital diseases pays benefits:

- ✓ If the child is diagnosed with one of the specified congenital diseases.

Coverage for pregnancy or childbirth complications in the mother pays benefits:

- ✓ If the mother is diagnosed with preeclampsia.
- ✓ If the mother undergoes emergency cesarean section.

Trauma support pays benefits for:

- ✓ Costs for treatment by a psychologist or psychiatrist resulting from a compensable event under the insurance.



What is not insured?

Death benefits are not paid:

- ✗ If the mother dies before the insurance becomes effective.
- ✗ If the child dies after 30 days from birth.
- ✗ Due to termination of pregnancy for reasons other than medical.

Hospitalization benefits are not paid:

- ✗ For hospital stays not related to pregnancy and childbirth.

Coverage for congenital diseases does not pay benefits:

- ✗ If a congenital disease is diagnosed after one year has passed since the child's birth.

Coverage for pregnancy or childbirth complications in the mother does not pay:

- ✗ For other diseases or incidents than those listed in the terms.

Trauma support does not compensate:

- ✗ Costs incurred due to causes other than compensable events under Pregnancy Insurance.



Are there any restrictions on cover?

- ! The insurance does not cover diseases or conditions of the mother or fetus diagnosed before the insurance became effective, e.g., during medical examinations, ultrasounds, or other prenatal diagnostics.



Where am I covered?

- The insurance is valid anywhere in the world.



What are my obligations?

- You must report any damage as soon as possible and no later than one year from the date of the damage.
- You must ensure that all the information in the insurance policy is accurate.
- You must inform us of any changes in your address, telephone number, and email address.



When and how do I pay?

The premium shall be paid upon the purchase of the insurance. It is payable with a debit- or a creditcard.



When does the cover start and end?

The cover starts at 17. week of pregnancy and is valid until 30 days from the childbirth.



How do I cancel the contract?

- The pregnancy insurance is a short term policy which means that it is valid for limited time and is not terminable.