



INGOARMENIA

INJURIES

PERSONAL ACCIDENT INSURANCE

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Injuries insurance is a type of insurance that allows us to protect the **health of our family members** and our health from **life-threatening events**.



Individuals aged **0-75** can be insured.



Insurance coverage is **WORLDWIDE**.



The contract is valid for **1 year**.



The insurance premium can be paid in **lump sum** or through a **monthly subscription**.



Insured risks include **medical expenses in case of injury, temporary loss of ability to work, disability and death**.



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ACTIVE PACKAGES



INDIVIDUAL

For 1 insured person.



FAMILY

For family members of insured persons with an **individual package**.



EXTREME

Accidents resulting from engaging in **dangerous hobbies** and **amateur sports** are compensable.



MEDICAL EXAMINATION

The package allows to undergo a medical examination once a year in **Vardanants CIM**, including:



Consultation

Consultation of therapist (pediatrician), gynecologist, urologist



Laboratory Tests

General blood test with leukocyte formula, general urine test, blood glucose test, lipid panel (cholesterol) test, PAP smear test (for women), PSA test (for 45+ men)



Instrumental Examination

Electrocardiography, sonography of abdominal and pelvic organs.



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The sum insured for one insured person is ₺ 3,000,000, of which:



Medical expenses

In the amount of actual expenses incurred, but not more than ₺ 2,000,000



Temporary loss of ability to work

₺ 10,000 for each day of incapacity, but no more than ₺ 300,000 for a single event



Disability

I group, child with disability	- ₺ 3,000,000
II group	- ₺ 2,250,000
III group	- ₺ 1,500,000



Death - ₺ 3,000,000










Non conditional deductible is ₺ 0:



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		 Lump-sum	 Monthly
 INDIVIDUAL		₹ 15,000	₹ 1,875
 FAMILY		+₹ 7,500	+₹ 999
 EXTREME		+₹ 15,000 +₹ 7,500	+₹ 1,875 +₹ 999
 MEDICAL EXAMINATION		+₹ 15,000	not applicable

EXAMPLE OF INSURANCE PAYMENT CALCULATION



- Insured Person 1 — David, 45 years old
- Family members — woman, 2 minor children
- Lump-sum
- + Extreme for David & Medical Examination for children

$$\text{₹ } 87,500 = 30,000 + 3 * 7,500 + 2 * 15,000$$

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IN THE EVENT OF AN ACCIDENT!

- 1 In case of an accident immediately contact INGO ARMENIA by calling **010 59 21 21**,
- 2 Follow Insurer's instructions,
- 3 According to the instructions, there may be a need to involve traffic police or MES employees.

TO RECEIVE AN INSURANCE COMPENSATION:



AT PARTNER MEDICAL CENTER

- 1) Choose the medical center
- 2) Contact INGO
- 3) Attend the medical center

↔ INGO reimburses the medical center



AT ANOTHER MEDICAL CENTER

- 1) Choose the medical center
- 2) Attend and make the payment
- 3) Send payment receipts to INGO

↔ INGO reimburses You



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OPTIONS FOR FILLING INSURANCE COMPENSATION APPLICATION:



ONLINE at online.ingoarmenia.am



MANUALLY

Download the application form from www.ingoarmenia.am, choose the compensation option and send it with the attached required documents to personalcontact@ingoarmenia.am or to WHATSAPP/VIBER of **+374 41 41 07 03**

REQUIRED DOCUMENTS FOR THE CONCLUSION OF THE CONTRACT:



- Identification document of insured person(s)
- Insured's contact details

THE CONTRACT CAN BE SIGNED:

- At one of the branches or selling point
- By calling 010 59 21 21 and inviting the specialist to a place of your convenience
- By ordering it through **our social platforms**
- By writing a message to our website's chat
- By sending an email to info@ingoarmenia.am





INGOARMENIA

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