

With your medical insurance policy, you can:

Receive a certificate for studying (you can acquire this type of certificate once during the validity period of your policy).

After beginning of the validity period of your policy, you need to:

1. To attend the City Clinica medical centre at 11D Kulibin street, Nizhny Novgorod (tel. 8 (831) 428-82-42).

Work hours: Monday-Friday: 08:00-13:00, Saturday: 09:00-13:00, Sunday: day-off

2. To notify that you are a student of Lobachevsky University and came to receive a certificate for

Receive medical assistance in case of significant deterioration of health that requires emergency care.

To call a doctor at the place of your temporary residence.

1. To call +7 (495) 775 0 999.
2. To state:
 - Your surname, name and the validity period of your insurance policy;
 - Your place of residence and telephone number ;
 - To give a short description of your problem.
3. To wait for answer from our control booth worker (you will receive a call or SMS with further directions).
4. It is required to have a medical policy when receiving medical treatment.

To book an appointment with a doctor.

1. To call +7 (495) 775 0 999.
2. To state:
 - Your surname, name and the validity period of your insurance policy;
 - Your place of residence and telephone number ;
 - To give a short description of your problem.
3. To wait for answer from our control booth worker (you will receive a call or SMS with further directions).
4. It is required to have a medical policy when receiving medical treatment.

In case of real life threat with a need to call an emergency

To call +7 (495) 775 0 999 or 112 (to the unified rescue service).

When calling +7 (495) 775 0 999:

1. State:
 - Your surname, name and the validity period of your insurance policy;
 - Your place of residence and telephone number ;
 - To give a short description of your problem.
3. To wait for answer from our control booth worker (you will receive a call or SMS with further directions).
4. It is required to have a medical policy when receiving medical treatment.

When calling 112:

1. State:
 - Your surname and name;
 - Your place of residence and telephone number ;
 - To give a short description of your problem.
2. To wait for answer from the service and arrival of the ambulance.

Upon arrival of the ambulance and need of hospitalization:

1. To inform the ambulance workers that you have a medical insurance policy from AlfaStrakhovanie PLC.

2. To call +7 (495) 775 0 999 and describe the current situation.

Medical Insurance “Alfa Strakhovanie”

Risks insured	Insurance coverage (full definitions are specified in the Insurance Rules)	Liability limit, RUR.
Medical transportation costs (except for p.p. 4.1.3.2.)	<ul style="list-style-type: none"> • Transportation to a clinic in host country (p.4.1.3.1.) • Emergency transportation to a country of permanent residence to a place of residence or to a clinic, including accompanying person costs if it is impossible to provide on-site assistance (p.4.1.3.3.) • Transportation to a country of permanent residence to a place of residence or to a clinic if a limit of sum insured exceeds (p.4.1.3.4.) 	510 000,00
Repatriation of a deceased body costs (except for p.p. 4.1.4.2., 4.1.4.3.)	<ul style="list-style-type: none"> • Repatriation of a deceased body to a country of permanent residence to a place of residence (p.4.1.4.1.) 	300 000,00
Medical expenses (except for p.p. 4.1.1.8. – 4.1.1.14.)	<ul style="list-style-type: none"> • Surgical costs (p.4.1.1.1.) • Diagnostic manipulations costs (p.4.1.1.2.) • Doctor's fee costs (p.4.1.1.3.) • Local ambulance services costs (p.4.1.1.4.) • Medicine costs (p.4.1.1.5.) • Aids and appliances costs (p.4.1.1.6.) • Inpatient costs (p.4.1.1.7.) 	510 000,00
Emergency dental care costs	<ul style="list-style-type: none"> • Dental treatment upon trauma arising out of accident (p.4.1.2.1.) • Tooth filling upon acute inflammation (p.4.1.2.2.) 	5 000,00

If there is a need in an emergency medical care, before any action, you should:

- 1) Contact **GLOBAL VOYAGER ASSISTANCE (GVA)** assistance company at

+7 (495) 775 0 999.

- 2) **When approaching the Assistance company, please provide:**

- your last name, first name, number and expiration date of the insurance policy;
- where you are situated and your contact telephone number;
- a brief description of your problem.

- 3) The Insurer reserves the right to require additional documents to verify the event insured. Any expenses not agreed with the Insurer shall not be reimbursed.