

To: Albanian Encouragement Project (AEP)

Subject: Insurance Offer

Dear Sir/Madam,

We would like to thank you for the opportunity you gave us to quote for the Group Insurance Plan for your employees and for any insurance product you will need in the future.

SECTION I: INDIVIDUAL AND FAMILY HEALTH INSURANCE

Interalbanian, Vienna Insurance Group, is the second company into the Albanian market in the Health and accident products and with more than 1000 clients it is the first one in the Health Group schemes insurance.

Advantages:

- you can build your own package,
- you can choose the hospital or clinic you prefer,
- you get a product with a big value but with a small price
- you will benefit of a bonus (up to 30% discount) for every insurance product you will need in the future

Coverages/Benefits:

I-Hospitalization

It covers:

Room and Board, Emergency transport. Charges for surgeons, doctors, anesthesiologist, specialists. Charges for the surgery theater. Charges for special materials. Diagnostification tests, pre and post surgery, pathological, X ray, Scane CT, Scane MRI, Scane PET. Radiotherapie, Nursery, Prescribed drugs and medicines, Prothesis. **(Waiting period 90 days)**

II-Personal Accidents:

-**Accidental Death.** In case of accidental death of the insured person, an amount equal to 100 % of the insured sum will be paid to his designated beneficiaries

-**Permanent Total Disability due to an accident.** In case the insured person will be permanently and totally disabled due to an accident, he will be entitled to 100 % of the insured sum.

III-Outpatient expenses:

It covers:

Doctor visits, specialist visits, daily surgery, controls and diagnostifications recommended by the doctor, X rays, Scane CT, MRI, Scane PET, Chemiotherapie and Radiotherapie. (Waiting period 90 days)

IV- Chek-up :

Check-up packages:

Check-up I: Blood Test + Formula, Urine, Glycemia, Azotemia, Creatinemia, Cholesterol, Triglyceride, HDL, LDL, SGPt, SGOT, Thorax X ray, Pathologist visit.

Check-up II: Blood Test + Formula, Urine, Glyceamia, Azotemia, Creatinemia, Cholesterol, Triglyceride, HDL, LDL, SGPt, SGOT, HBsAG, Thorax X ray, Pap-Test, Mammography, EKG, ORL visit, Oculist Visit, Pathologist visit.

Check-up III : Blood Test + Formula, Urine, Glyceamia, Azotemia, Creatinemia, Cholesterol, Triglyceride, HDL, LDL, SGPt , SGOT, Total Bilirubine , HBsAG,g-GT, TSH, Echo, Thorax X ray, Pap-Test, Mammography, EKG, ORL visit, Oculist Visit, Audiogram, Pathologist visit.

Insurance Schemes:

Covers	Sch 0	Sch 1	Sch 2	Sch 5	Sch 6	Sch 7	Sch 8	Premium Scheme
In hospital expenses	5.000€	5.000€	5.000€	10.000€	20.000€	20.000€	20.000€	50.000€
Personal Accidents, (Death, Total Disability)	10.000€	10.000€	10.000€	10.000€	10.000€	10.000€	10.000€	50.000€
Outpatient expenses	N/A	N/A	500€	1.000€	1.000€	1.000€	1.000€	3.000€
Check-up 1	N/A	YES	YES	N/A	YES	N/A	N/A	N/A
Check-up 2	N/A	N/A	N/A	YES	N/A	YES	N/A	YES
Check-up 3	N/A	N/A	N/A	N/A	N/A	N/A	YES	N/A
Primi /person	58€	138€	173€	250€	230€	290€	330€	450€
Premium/person as part of a family.		115€	150€	220€	200€	260€	300€	400€
*VAT not included								

Specifications

-Family:

- husband
- wife
- child (it will be considered as a child all persons under 14 years old. They will benefit of a bonus/ 30% discount on the insurance premium).

- Age limit:

Are covered all persons between 0-60 years old. (for the insured between 51 and 60 years old, the insurance premium will increase by 30%)

For Sch. 0 the limit of age will be up to 70 years old.

Bonus: 10% discount on health insurance premium as member of AEP

-Territory:

- This contract covers only claims that happens in Albanian Territory, except accidental cases.

- Persons who will chose premium scheme, will benefit for free the European Travel Health Insurance for a year.

List of hospitals and clinics

- **Spitali Amerikan**
- **Spitali Hygeia**
- **Spitali Gjerman**
- **Spitali Salus**
- **Qendra Ortodokse**
- **Intermedica**
- **Qendra Diagnostikuese IKEDA**
- **Klinika Medicare**
- **Fondacioni shendetesor "ABC"**
- **Klinika "Komuna e Parisit"**
- **Klinika Glob**
- **Blue Medical Center**

SECTION 2: MOTOR THIRD PARTY LIABILITY INSURANCE

Type: Obligated insurance for motor third party liability.

Coverage: Third party bodily injuries.
Third party material damages.

Limit of liability: up to 20,000,000 ALL for each person

up to 50,000,000 ALL for some persons

up to 5,000,000 ALL for material damages

Insurance premium:

<i>Cat.</i>	<i>Type</i>	<i>Kapaciteti Motorik (cm³)ose peshë bartese (T) ose numri i vendeve</i>	<i>PRIM</i>	<i>TVSH</i>	<i>TOTALI</i>
A 1	Motocycles	Volume of engine			
	A 1/1	Up to 150 cm ³	3,483	697	4,180
	A 1/2	More than 150 cm ³	5,900	1,180	7,080
B 1	Cars	Volume of engine			
		500-4500 cm ³	12,233	2,447	14,680
B 2	Vans	No of places			
	B 2/1	From 5 to 8 places	16,983	3,397	20,380
	B 2/2	From 8 to 15 places	23,317	4,663	27,980

Prices are in lek.

Bonus: 10% discount on insurance premium

SECTION 3: GREEN CARD INSURANCE

Type: International personal insurance that you should have when traveling abroad.

Coverage: This insurance covers the accidents at the countries listed at the policy.

Insurance premium:

	Insurance Period	15	1	3	6	1
		Days	Month	Months	Months	Year
A	Cars	40	60	130	250	400

Prices are in euro

Bonus: 10% discount on insurance premium

SECTION 4: OWN DAMAGE MOTOR INSURANCE (KASKO)

Type: Coverage for the damages caused the vehicle even when the driver is guilty.

- Coverages:**
1. Collision only with another vehicle
 2. Collision, Overturning, Glass Brakage
 3. Fire, explosion, lightning, natural catastrophes
 4. Damage in the parking
 5. Theft

Sum insured: Sum insured will be the same of the value of the vehicle at the moment of insurance.

Tariff of premium: Tariff of premium is variable from the coverage chosen from the client.

Cover 1 : 1.5% of sum insured

Covers 1+2+3+4 : 2.2% of sum insured

Covers 1+2+3+4+5 : 3% of sum insured

Bonuses: **30 % Discount on Kasko tariffs.**

This contract offers an indemnification for the driver at the case that this is involved in the accident.

SECTION 5: HOME INSURANCE

This insurance contract covers the biggest investment for most of us, the **HOME**. interalbanian offers a complex insurance contract for the home which covers:

- Flats and Houses;
- Home appliances;

Insurance Perils:

- Fire, Explosion, aircraft fall and its parts;
- Storm, glass breakage, water damages;
- Earthquake, flood, theft;
- Third Party Liability;

Competitive Advantages

- Offers a complex insurance and a wide range of coverage;
- Quick underwriting procedures;
- Competitive Tariffs

Bonuses: **30 % Discount on home insurance tariffs.**

Special offer: **For an apartment with a value up to 100.000 euro, the premium for a year for fire coverage is 50 euro VAT included.**

SECTION 6: TRAVEL HEALTH INSURANCE

This insurance provides financial coverage in case of accident or illness in case of hospitalization during the travel abroad. This insurance is designed according the requirements of SCHENGEN countries embassies.

Personal Accidents

- Accidental Death **10.000 Euro**
- Anatomical loss of at least two limbs, irrevocable and total loss of the sight in both eyes **10.000 Euro**
- Permanent Total Disability to do any kind of job **20.000 Euro**

Medical treatment and Repatriation Expenses

- Medical Emergency Expenses and hospitalization up to **Euro 30.000**
- Funeral Expenses or return of the ashes up to **30.000 Euro**
- Repatriation Expenses up to **30.000 Euro**
- Travel and accommodation expenses of a close relative or friend if the insured needs assistance.

Competitive Advantages

- The insurance period is same as the travel period, starting from 5 days up to 1 year coverage;
- The tariffs vary according the age of the insured and the travel period;
- The Insurance certificate in four different languages (English, Greek, Italian and Albanian), gives you the possibility to present it to any foreign hospital;
- Assistance from CORIS International that operates in this market for more than 80 years;
- Technical Assistance from an experienced staff;

Tariffs:

Insurance Period	Premium	Territory
Up to 9 days	4 eur	Europe
10-15 days	5 eur	Europe
16-20 days	7 eur	Europe
21-30 days	8 eur	Europe
31-45 days	15 eur	Europe
2 months	17 eur	Europe
3 months	24 eur	Europe
4 months	35 eur	Europe
5 months	40 eur	Europe
6 months	45 eur	Europe
7 - 9 months	60 eur	Europe
1 Year	70 eur	Europe

Bonuses: **30 % Discount on travel health insurance premiums.**

We remain at your disposal for any further information or clarification you might need.

Tonin TROQE

Head of Sales & Marketing Dept.