



# Co-Protect

Be close to your team and protect your employees against Covid-19!

2020 brought a life lesson for all of us.

Each day comes with new challenges for each of us. Every day you fight to accomplish what you desire for, with determination and perseverance. You wish for the best for you and your loved ones.

As leader of your company, your team is your second family.

You want to offer a good salary to your employees, paid on time, a friendly work environment and a united team. Now, more than ever before, you need to be close to them and prove how important for you are their safety and good health in the context of Covid-19 pandemic.

In order to motivate them in these uncertain time, you need a solid partnership, that is relevant for your team.

For all of you, we created **Co-Protect**. A pact for health, a product designed to help them when they most need it.

**Co-Protect is a group insurance dedicated to Romanian companies in case of Covid-19 infection.**



## Co-Protect - premiums and packages:

Cover	Specification	Sum insured by package		
		Light	Basic	Extended
Duration	Termination date as of:	31.12.2023	31.12.2023	31.12.2023
<b>*Hospitalization daily indemnity:</b>	<ul style="list-style-type: none"><li>- If hospitalization exceeds 5 days;</li><li>- Indemnity starting with 6th day of hospitalization;</li><li>- Maximum 14 days indemnified in total.</li></ul>	120 lei / day	120 lei / day	240 lei / day
<b>*Intensive Care Unit treatment daily indemnity:</b>	<ul style="list-style-type: none"><li>- For each day spent in ICU starting with 1st day up to 14th day at ICU;</li><li>- Indemnity for ICU hospitalization is double the hospitalization daily indemnity.</li></ul>	240 lei / day	240 lei / day	480 lei / day
<b>Expenses reimbursement:</b>	<ul style="list-style-type: none"><li>- If hospitalization exceeds 5 days;</li><li>- Reimbursement of invoices for a maximum period of 15 days after hospitalization;</li><li>- Expense examples: medicine, food delivery, patient transport, other Covid-19 illness related expenses.</li></ul>	1.440 lei	2.400 lei	4.800 lei
Fixed premium per person:		38 lei / pers.	53 lei / pers.	106 lei / pers.

*\*Hospitalization daily indemnity and ICU daily indemnity will not be cumulated.*



## Main Terms and Conditions:

**Co-Protect** is a group insurance, **a new product**, 100% dedicated to coverages in case of Covid-19 illness.

You can **conclude this policy** if your team consists of **minimum 10 employees** and the maximum age for the insured is 65 years.

We offer **coverage for hospitalization**, including ICU units, as well as following expenses.

Insurance premiums are fixed, they can not be reimbursed and there are no discounts applied based on the number of insured.

You have **immediate coverage** without waiting periods and there is **no need for your teams medical history**.

*The policy is valid until 31th December 2023, without automatic renewal possibility.*

*\*If you own contracts with one of Generali Romania's partners, please contact your broker.*

**Generali is here for you, ready to deliver on the promise.**