

Official Translation from Persian

Head Office Address:

Tel: Fax:

**Group Complementary Treatment Insurance Contract**

Economic Code:

Economic Code of Insurer:

based on the written offer dated of the policyholder has concluded this contract based on the rules and regulations of insurance in and private conditions mentioned in the text and general conditions attached hereto which is integral part thereof and the insured persons mentioned in the list send by the policyholder and persons under their guardianship are covered for diseases and accidents against receiving insurance premium.

Specifications of Contract:

Contract No.:

Date of issue:

Insurance Policy Computer Code:

Issuing Unit:

Insurance/brokerage agency:

Prior year contract No.:

Specifications of the policyholder:

Name:

National/Economic Code:

Address:

Economic Code of Policyholder:

Term of insurance policy: days commencing from and ending on

Insurance premium:

Number of insured persons: persons

Monthly insurance premium of each person:

Annual on account insurance premium:

Other conditions:

1. Method of payment of insurance premium: On monthly basis through equal installments taking into account the additional or returned insurance premiums at the beginning of each month.
2. The insured persons between the age of to with additional insurance premium and insured persons between the age of to years old by additional insurance premium shall be covered.
3. Hospital damages will be paid to the order of main insured person and other paraclinical damages will be paid to the main insured person.

Obligations of the insurer

Description of the obligations of the insurer	Maximum annual obligations		Franchise percentage	Maximum franchise
	Each person in IRR	Family in IRR		
Compensation of costs of hospitalization, surgery, day care in hospitals or surgery centers				
Compensation of costs related to fixing eye problems for both eyes determined by the physician				
Compensation of costs of ambulance and other medical emergencies conditioned to hospitalization of the insured person in treatment centers (inside city)				
Compensation of costs of ambulance and other medical emergencies conditioned to hospitalization of the insured person in treatment centers (outside city)				
Compensation of costs of natural and cesarean delivery				
Compensation of surgeries related to chemotherapy, radiotherapy, surgeries related to cancer, brain, et.				
Compensation of paraclinical costs like radiography, sonography, mammography, different types of MRI, etc.				

This contract was drawn up in    copies and signed by the parties including the above mentioned private conditions and general conditions attached hereto.

Signed by the Insurer and Policyholder

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Certified to be a true translation from original Persian text  
 Official English Language Translator to the Judiciary