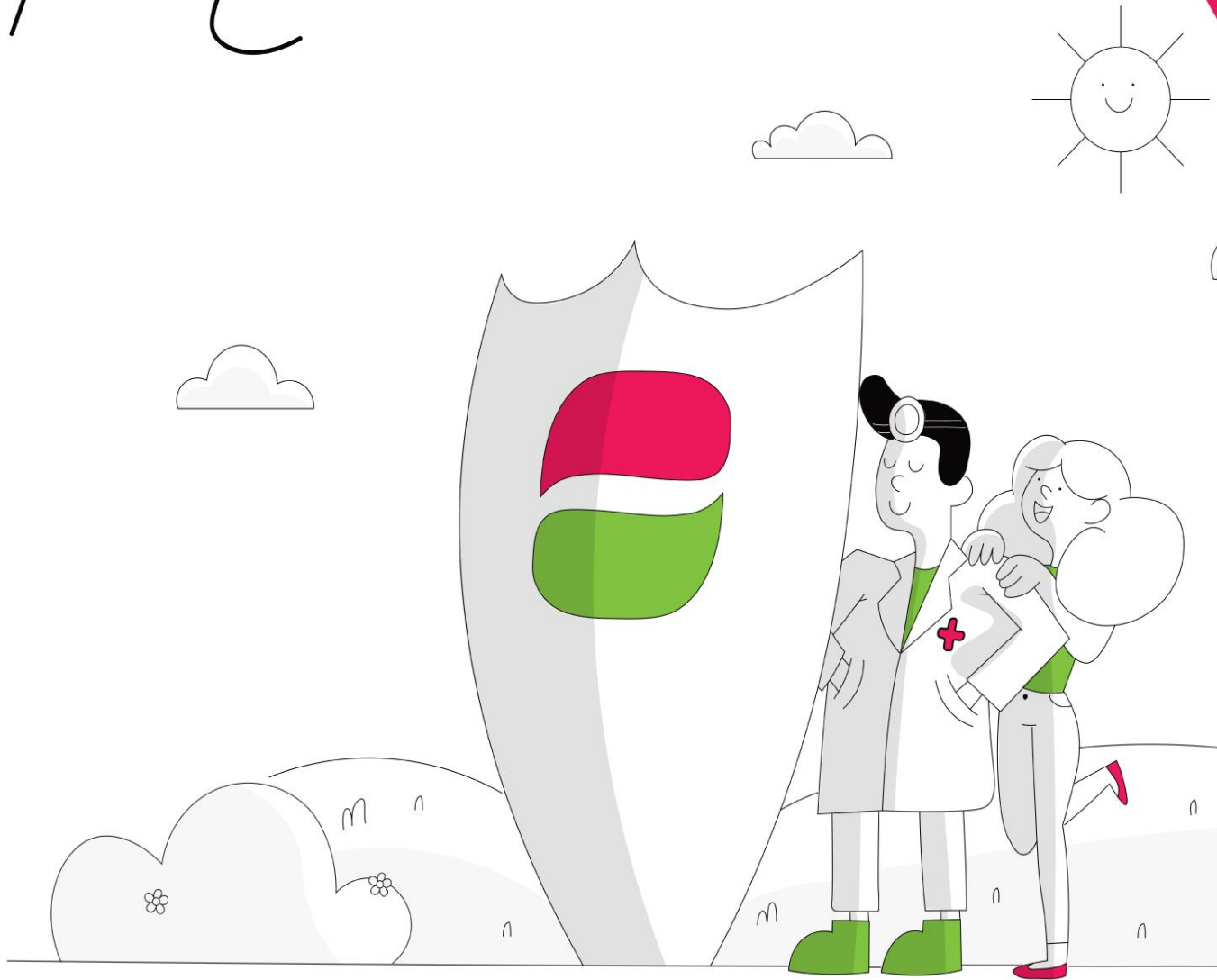


Աղայ հեղա
ապահովող 5



Առողջության Ապահովագրություն

ՀՀ, 0033, ք. Երևան,
Ավետ Ավետիսյան փողոց 116/1 և 116/5

www.imnairi.am

+374 60 50 00 60





GENERAL CONDITIONS

DATE OF SUBMISSION	14.09.2021
VALIDITY PERIOD	14.10.2021
INSURANCE AREA	RA and NKR
INSURANCE PERIOD	One year
PAYMENT CONDITIONS OF ANNUAL INSURANCE PREMIUM	By mutual agreement of the Parties
CONTACT PERSONS	Corporate Sales Director: Gevorg Voskanyan , tel. (+37410) 500060 , ext. 8811 , mob. tel. (+374) 94 277 023, e. mail Gevorg.Voskanyan@imnairi.am
	Senior Specialist of Corporate Clients Outreach Unit : Sirarpi Manukyan, tel. (+374 60) 500060 , ext. 8866 , mob. tel. (+374) 94 277 025 e. mail Sirarpi.Manukyan@ imnairi.am

FINANCIAL OFFER*




COVERAGE PROGRAMS	PERFECT
Annual insurance premium (AMD) per person	130,000
Annual Sum insured (AMD) per person	7,000,000

BRIEF DESCRIPTION OF PROGRAMS

SERVICES	PERFECT
 Hot-line assistance	✓
 Preventive examinations	✓
 In-patient treatment and care	✓
 Treatment of chronic diseases	✓
 Outpatient services	✓
 Ophthalmological services	✓
 Pregnancy and childbirth	✓
 Dental services	✓
 Additional services	✓



COVERAGE PROGRAMS

SERVICES	PERFECT
 HOT-LINE ASSISTANCE	
24-hour telephone assistance with Doctor-Expert	✓
Hot-line assistance	
Professional brigade accompanied hospitalization	
Primary and specialized medical care and examination	
Instant Diagnosis	
 PREVENTIVE EXAMINATIONS	
Consultation. <ul style="list-style-type: none"> - Therapist's consultation - Optometrist's consultation - Gynecologist's or Urologist's consultation Instrumental examinations. <ul style="list-style-type: none"> - Ultrasound examination of abdomen - Ultrasound examination of minor pelvis - Thyroid ultrasound examination - Breast ultrasound examination; in case of health problems, by the prescription of a doctor mammography as well - Electrocardiography - Echocardiography / if indicated / Laboratory examinations. <ul style="list-style-type: none"> - General blood test - Urine test - Blood glucose test - Lipedimic index - ALT, AST, Bilirubin - PAP test for women - PSA test for men of age 40 and higher 	✓ Is Reimbursed once annually
 IN-PATIENT TREATMENT AND CARE	
Hospitalization as a result of an accident	✓
Treatment of therapeutic diseases	
Treatment of surgical diseases	
Treatment of infectious diseases	
Treatment of all kinds of injuries (fractures, dislocations, wounds, polytraumas, bruises)	
Treatment of internal and external bleeding	
Treatment of scalds, frostbites and electrical shocks	
Treatment of poisoning	
Treatment of urgent conditions requiring intensive therapy and reanimation measures	
In-patient Instrumental diagnosis <ul style="list-style-type: none"> - X-ray examination - ultrasound examination - radioisotopic examinations - functional examinations (electrocardiography, electromyography, spirometry, doppler, duplex etc.) - endoscopic examinations (esophagogastroduodenoscopy, colonoscopy, cystoscopy, bronchoscopy, etc.) - neurophysiological tests (EEG, Echo EG, audiometry etc) - computer-aided tomography - magnetic resonance tomography - electrophysiological examination - angiography including coronography 	✓





In-patient Laboratory diagnosis <ul style="list-style-type: none"> - biochemical - histological - hormonal - immunological - microbiological - general clinical examination - cytological (virological) examination 	✓
Reimbursement of expenses for medicines prescribed by the physician in in-patient conditions	✓
Medical supplies (including syringe, cotton, bandage, corset, elastic socks, venous catheter, venous infusion system, fixing means, plastic mesh of hernia)	✓ Is Reimbursed up to AMD 30,000 annually
Conservative Cardiology	✓
Invasive studies. <ul style="list-style-type: none"> - coronarography* - myocardial biopsy - computer-aided tomography - angiography Invasive treatments. <ul style="list-style-type: none"> - placement of intracoronary stent * - balloon angioplasty * Cardiosurgery. <ul style="list-style-type: none"> - aorto-coronary bypass surgery * - Prosthetic Heart Valves ** 	✓ Is Reimbursed up to AMD 1,000,000 annually
<p>* The symbol indicates that only those cases are being covered by the Insurer when the examination and / or treatment have been held within 12 hours. So only the examinations and interventions performed at the initial stage of acute myocardial infarction (first 12 hours) are subject to compensation.</p> <p>** The symbol indicates that only the cases when the valves damage results from cardiac infarction within the Contact period are reimbursed by the Insurer.</p>	
Angiosurgery <ul style="list-style-type: none"> - Conservative (therapeutic) treatment - Aorta surgery - Carotid artery surgery - Artery diseases surgery - Surgery at venous thrombosis - Operations during venous pathology, including surgical treatment of lower limb varicose disease at stages of CEAP 3 and CEAP4 	✓
Neurosurgical surgery and interventions	✓
Surgical treatment of oncological diseases	✓
Radiotherapy or chemotherapy	✓ Is Reimbursed twice a year
Provision of paid hospital wards	✓ Is Reimbursed UPDATED up to AMD 15,000 daily
<div style="display: flex; align-items: center;"> <h2 style="margin: 0;">TREATMENT OF CHRONIC DISEASES</h2> </div>	
Elective treatment of diseases by surgery and/or intervention*	✓ Is Reimbursed up to AMD 250,000 annually
Inpatient treatment of chronic diseases exacerbation	✓ Is Reimbursed twice a year
Outpatient treatment of chronic diseases exacerbation	✓ Is Reimbursed twice a year
Dynamic control of chronic diseases new	✓ Is Reimbursed up to AMD 20,000 annually
<p>* is applied waiting period¹ for 3 month.</p> <p>¹The waiting period starts when the contract enters into force or when the new person is included. Any reimbursement related to the illnesses or medical interventions which have been diagnosed within the specified period are not subject to reimbursement during the whole period of the contract, including reinsurance.</p>	
<div style="display: flex; align-items: center;"> <h2 style="margin: 0;">OUTPATIENT SERVICES</h2> </div>	
Consultations by physicians, including narrow specialists	✓



<p>Primary consultation of diseases and conditions included in exception</p> <p>Outpatient treatment of therapeutic diseases (including gynecological, urological, ENT system, ophthalmological, skin diseases, endocrine diseases, cardiology, neurology)</p> <p>Treatment of surgical diseases</p> <p>Treatment of injuries (fractures, dislocations, soft tissue bruises, wounds or their combination)</p> <p>Treatment of scalds, frostbites and electrical shocks</p> <p>Treatment of infectious diseases</p> <p>Treatment of light forms of poisoning</p> <p>All kinds of outpatient laboratory and diagnostic tests:</p> <ul style="list-style-type: none"> - biochemical - histological - hormonal - immunological - microbiological - general clinical examination - cytology (virology) examination <p>All kinds of outpatient instrumental diagnostic tests:</p> <ul style="list-style-type: none"> - rentgenological - ultrasonic - endoscopic - mammography - angiography - duplex - electromyography - neurophysiological test - computer-aided tomography - holter monitoring - electrophysiological testing - magnetic resonance tomography 	
<p>Reimbursement of expenses for medicines prescribed by the physician in outpatient conditions</p>	✓
<p>Medical supplies (including syringe, cotton, bandage, corset, elastic socks, venous catheter, venous infusion system, fixing means, plastic mesh of hernia)</p>	<p>✓ Is Reimbursed up to AMD 50,000 annually</p>
<p>Second Opinion. new</p> <p>If the Insured person does not agree with the doctor's medical conclusion, he may apply for 2nd opinion of another specialist at his own expense. If, as a result, the conclusions essentially differ from each other, the Insurer is authorized to require to pass the 3rd examination (at the leading specialist in that sphere), which is carried out at the expense of the Insurer. If the 3rd opinion is significantly different from the 1st one, the Insurer reimburses the charges connected with the 2nd opinion; otherwise, it is not subject to reimbursement.</p>	<p>✓ Is Reimbursed</p>
<p>Home visit of doctor therapist</p> <ul style="list-style-type: none"> - Home visit of a doctor-therapist in case of impossibility to go to a medical Institution - Doctor's preliminary examination - Diagnosis and assignment of treatment course 	<p>✓</p>
<p> OPHTHALMOLOGICAL SERVICES</p>	
<p>Optometrist's consultations, examination and diagnostics</p>	<p>✓</p>
<p>Therapeutic and surgical treatment of all kinds of eye injuries and diseases (including surgical treatment of cataracts)</p>	<p>✓</p>
<p>Optometry</p>	<p>✓</p>
<p>Reimbursement of optical glass (lenses) and frames</p>	<p>✓ Is Reimbursed UPDATED without the change of dioptria up to AMD 20,000 annually</p>
<p>Compensation for pre-surgical examinations and surgery up to AMD 100.000 through eye lazer (FEMTO LASIK) surgery at the Medical Center provided by the Insurer</p>	<p>✓</p>
<p> PREGNANCY AND CHILDBIRTH</p>	
<p>Pregnancy care</p>	<p>✓ Is Reimbursed with a waiting period*, up to AMD 100,000 annually</p>
<p>Childbirth (including Caesarian operation)</p>	
<p>Pathological pregnancy preservation in in-patient conditions (including injection of anti-lung</p>	








immunoglobulin)	
Termination of pregnancy by medical indication	
Postpartum expenses, including	✓ Is Reimbursed up to AMD 20,000 daily
* Symbol defines the term "waiting period". It presents 9 month time period corresponding the duration of pregnancy. In this case those expenses are reimbursed for pregnancy that occurred only within insurance period. Pregnancy before insurance is not considered an insurance event.	
 DENTAL SERVICES	
Diagnosis and Therapy - X-ray - Orthopantomography - computer-aided tomography - treatment of caries and/or its complications - Canal treatment - Tooth light filling	✓ Is Reimbursed 2 teeth treatment annually
Surgery (without teeth limitation) - Simple tooth extraction - Compound tooth extraction - Wisdom tooth extraction	✓
Prophylactic treatment - Tartar cleaning	✓ Is Reimbursed once annually
Note. Dental coverage is valid only if you apply in 2 Dental Clinic directed by the Insurer. UPDATED	
 CORONAVIRUS INSURANCE	
Therapist consultation with treatment prescription	✓
X-ray examination	
General blood examination	
C-reactive protein (CRP) test	

The symbols that are used in the offer: (✓, X)

✓ the symbol indicates that the mentioned service is provided and compensated.

X the symbol indicates that the mentioned service is not subject to reimbursement

ATTENTION

-  The age of the insured person or his / her family members (spouse, children, siblings) at the time of signing the Contract should not exceed 70 years.
-  If the treatment is carried out by a physician invited from abroad, insurance compensation is made within the average price of the service available in the Republic of Armenia.
-  If 3 or more people from the same family are insured, additional coefficient of 0.70 UPDATED is applied to each insured family member.
-  The contract can be concluded at any time and for one year.
-  In case of need of diagnosis Covid-19, is available a discount in a medical institution directed by Insurer.



LIST OF EXCEPTIONS

Below mentioned diseases, pathological conditions and all kind of related medical expenses are not subject to reimbursement.

1. Hereditary and/or genetic diseases: Familial Mediterranean fever, epilepsy etc. Congenital anomalies, specifics of anatomical development (and its exacerbations), intervertebral disk lesions and dystrophic degenerations (e.g. osteochondrosis).
2. Chronic diseases and/or age related pathologic changes that require permanent and/or conservative medical treatment and dynamic observation (e.g. essential hypertension, Ischemic heart disease, conditions after coronary artery bypass and coronary stent, atherosclerosis, dyscirculatory encephalopathy, etc). Expenses concerning problems that occur in a case of disruption, discontinuation or rejection of prescribed treatment. Any expense concerning medical service without medical prescription.
3. Diseases and pathological conditions those are present by the time of contract conclusion.
4. Mental disorders and diseases; consultations, examinations (including differential diagnosis) and treatment expenses concerning neurosis, (astheno-neurotic syndrome, vegeto-vascular dystonia), counseling psychotherapy.
5. All expenses concerning treatment, diagnostics and consultation of predominantly sexually-transmitted infectious diseases e.g. gonorrhoea, syphilis, chlamydiosis, mycoplasmosis, trichomoniasis, cytomegaloviral infection, ureaplasma and gardnerella infections (bacterial vaginosis), anal and genital herpes etc.
6. HIV/AIDS and other immunodeficiency states. All types of viral hepatitis.
7. Infections of special danger: Carriage of Bacilli, Virus, Helminthes, Tuberculosis, Mycosis.
8. Autoimmune disease consultations, examinations and treatment expenses. Consultations, examinations and treatment expenses concerning systemic diseases of connective tissue (lupus, rheumatoid arthritis, dermatomyositis etc.), systemic angiitis (periarteritis nodosa, acute vascular (Schonlein-Henoch) purpura etc.), arthroses. Psoriasis, eczema.
9. Consultations, examinations (including differential diagnosis) and treatment expenses concerning demyelinating diseases of the central nervous system, epidemics and their consequences.
10. Endovascular Neurosurgery.
11. Marked endocrinopathy consultations, examinations (including laboratory tests and differential diagnosis) and treatment expenses. Diabetes mellitus (Type I and Type II) and its exacerbations.
12. Diagnostics and treatment of diseases and conditions included in state health program (e.g. hemodialysis etc.).
13. Treatment and diagnostics methods which have not any scientific basis and exact prolonged results evaluations (phytotherapy, homeopathy, hirudotherapy, auriculodiagnostics, iridodiagnostics, acupuncurodiagnostics, and pulsodiagnostics etc).
14. Routine angiographic studies. Re-coronarography, intracoronary re-stent. Installation of artificial defibrillator of heart rhythm, except the cases when the heart rhythm violation is consequence of the combined complications of acute myocardial infarction emerged within the effective period of insurance policy. Laser therapy, ozone therapy, plasmapheresis, hemosorption, hyperbaric oxygen therapy, alpha-capsule.
15. Plastic and reconstructive surgery and/or conservative treatment, prosthetics, septoplasty, nasal septum deformities, surgical correction and/or conservative treatment of presurgical and postoperative complications' and/or exacerbations' (except those cases, which are the result of accident, occurred during Policy period, stipulated by insurance contract and functional recovery of the damaged organ is required). Moreover accident should occur during the Policy period and the relevant documentary evidence issued by the authorized body (police, etc) has to be presented. Hence accident means a sudden, external, unexpected by the Insured Person, short term (within some hours) event which resulted by bodily injury.
16. Manipulations, treatments and intervention expenses concerning cosmetic problems and psychological discomfort (e.g. papilloma, polypus, atheroma, verruga and nevus excision). Vision medical and surgical (excimer) correction, weight medical and surgical correction.
17. Reproductive system dysfunction consultation, diagnostics and treatment (e.g. all diagnostic and treatment manipulations concerning sexual hormonal dysfunction, dysmenorrhea, etc.). All kind of contraceptive methods; abortion without medical indications. In vitro treatments.
18. Sanatorium-and-spa treatment and/or rehabilitation treatment, physiotherapy home visit of doctor therapist.
19. Alcohol, drugs, toxic compounds abuse. Diseases and traumas that are result of drug and/or alcohol and/or toxic compounds abuse directly or as a complication. Diseases and traumas that are result of illegal activity.
20. Traumas and diseases that are result of suicide and self-injury, except the enforcement of doing that by others.
21. Medical certificate acquisition expenses for submission at job or educational institution, gun registration, leaving abroad and at embassies and other institutions; implementation of necessary vaccinations for leaving abroad.
22. Orthopedic shoes, pillows, artificial lenses, wheelchairs, metal constructions used in traumatic surgeries for strollers, prosthesis and/or prosthetics, endoprosthesis and/or its replacement, hearing aid, reinstallation of artificial defibrillator of heart rhythm (pacemaker, cardioverter defibrillator) and other medical accessories. (Except for the cases mentioned in the Coverage)
23. Dental coverage exclusions: Reconstruction of teeth under any orthopedic constructions is not subject to insurance; Aesthetic restoration of intact teeth; orthodontics; Extraction of retained tooth; Dental bleaching; Implantation.
24. The Insurer shall not be liable to pay compensation if the insurance event is the result of the following cases:
 - Nuclear explosion, radiation, radioactive or chemical infection.
 - Military operations.
 - The Civil War, all kinds of social unrest or strikes.
 - Other cases prescribed by Republic of Armenia legislation.



LIST OF PARTNER MEDICAL INSTITUTIONS

N	Medical institution	Address: Yerevan
1	"Erebouni" medical center CJSC	14 Titogradyan St.
2	"Elitmed" LLC	Hakob Hakobyan St., 3/15 Building
3	"Nairi medical center" CJSC	21 Paronyan St.
4	"Astghik" medical center	28a D. Varujan St.
5	"SIRMED" medical center	7 Pavstos Buzandi St.,
6	"Kanakaner-Zeytun medical center" CJSC	7 Hrachya Nersisyan St.
7	"Shengavit" medical center" CJSC	9 Manandyan St.
8	"Surb Astvatsamayr medical center" CJSC	46a Artashisyan St.
9	"Institute of Perinatology, Obstetrics And Gynaecology" OJSC	6/2 Margaryan St.
10	"National Oncological Center Named After V.A.Fanarjyan" CJSC	76 Fanarjyan St.,
11	"Yerevan State Medical University Named After Mkhitar Heratsi" NCSO	60 Abovyan St.
12	"Diagnostica medical corporation" OJSC	6/1 Margaryan St.
13	"Research Center Of Maternal And Child Health Protection" ("RCMCHP")	22 Mashtots Avenue
14	"Arabkir" joint medical center & institute of child and adolescent health	30 Mamikonyants St.
15	"Center Of Medical Genetics And Primary Health Care" LLC	34/3 Abovyan St.
16	"Armenian-American Wellness Center" (Mammography Center) foundation	5 Mkhitar Heratsu St.
17	"Nork-Marash" medical center CJSC	13 A. Armenakyan St.
18	"Prom test" laboratory	28 Yeznik Koghbatsi 1, bld. 4/3 Dzorap 58/12 Komitas ave.
19	"Scientific-Medical Center of Dermatology and Sexually Transmitted Diseases" CJSC	32 Fuchik str.
20	"Grigor Narekatsi" Med. Center CJSC	63/1, 22 str., Nor Aresh
21	"Scientific Research Institute of Cardiology" CJSC	5 Paruyr Sevak str.
22	"Maple Leafs" Armenian-Canadian Medical Clinic	129 Armenak Armenakyan str
23	"Clinic of Modern Surgery"	13/4 Davit Anhaght str.
24	"Medlinec Clinic" LLC	17/1 Rostovyan str.
25	"Medline" Med. Center	N 104, 43 Pushkin str.
26	"Dialab" Clinical Diagnostic Laboratory	41 Mamikonyants str.
27	"Helios" MC / "Tarerk Twine" LLC	11/2 Sayat-Nova
28	"Slav Med Med. Center" LLC	4/2 bld., 3rd lane M. Baghramyan
29	"Izmirlyan Med. Center" CJSC	6 Aharonyan str.
30	"Cryogen clinic" medical center	Babayan St., 36 Building
31	"Cito" medical center	Hrachya Nersisyan St., 14/1 Building
32	"LYMPH" rehabilitation center	Nikoghayos Tigranyan St., 6 Building, Area 65
33	"Ajapnyak" medical center	Abelyan St., 8/1 Building
34	"Endovision" medical center	Derenik Demirchyan St., 12/14 Building
35	"ECOSENCE" network of medical centers	Mkhitar Heratsi St., Building 5
36	"SCIENTIFIC RESEARCH INSTITUTE OF SPA TREATMENT AND PHYSICAL MEDICINE"	Orbeli Brothers Street, 41 Building
37	"VALIDUS" LLC	24/2 Azatutyun
38	"BIOMED" Med. Center	Yerevan, 5 Eghishe Tadevosyan, 8 Gay Ave.
N	Pharmacy	Address: Yerevan
39	"Alfa Pharm" CJSC	http://www.alfapharm.am
40	"Gedeon Richter" pharmacy joint venture	https://www.rg-pharm.am
41	"NATALI PHARM" LLC	http://www.natalipharm.am
42	"Med911.am"	http://www.med911.am
43	"GRAND PHARM"	Paronyan St., 21 Building / Nairi Medical Center
N	Dental Clinic	Address: Yerevan
44	"Intelekt" DC	26 Sayat-Nova
45	"MEDESY" DENTAL CLINIC	Davtashen, 3rd District, 5/1 Bld.
N	Optics	Address: Yerevan
46	"Mayr optics"	3/76 G. Lusavorich
47	"L-optics"	4 Zakyan
48	"Linz optics"	7 Mashtots
N	Medical institution	RA regions, Address
50	"Nairi Medical Center" CJSC	196 Charents St., Yegvard
51	"Abovyan Medical Center" CJSC	6 Hatis, Abovyan
52	"Hrazdan Medical Center" CJSC	Micro district, Hrazdan
53	"Ashtarak Medical Center" CJSC	61 Narekaci, Ashtarak
54	"Sevan Hospital" State CJSC	31 Ltchap
55	"Sevan Polyclinic" CJSC	169 Nairyan, Sevan



56	"Armavir Medical Center After Zarishat/Aram/Martin Mkrtyan" CJSC	3 Shahumyan, Armavir
57	"Metsamor Hospital"	Metsamor, Armavir region
58	"Ashtarak Polyclinic"	61 Narekatci, Ashtarak
59	"Artashat Medical Center" CJSC	7 Aram Khachatryan, Artashat
60	"Masis Medical Center" CJSC	Mkhitar 1 Heraci, Masis
61	"Talin Medical Center" CJSC	1 Kotanyan, Talin
62	"Ararat Hospital" medical center CJSC	59 Khanjyan, Ararat
63	"Gavar Medical Center" CJSC	21 Azatutyan, Gavar
64	"Gavar Polyclinic" State CJSC	14 Shahumyan, Gavar
65	"Martuni Medical Center" CJSC	2/17 Getapnya, Martuni
66	"Vardenis Hospital" State CJSC	V. 34 Hambardzumyan, Vardenis
67	"Gyumri Medical Center" CJSC	3/3 Garegin Nzhdehi, Gyumri
68	"International Red Cross Polyclinic" CJSC	8 Building. 5 St., Ani block, Gyumri
69	"Alaverdi Medical Center" CJSC	20 Sayat-Nova, Alaverdi
70	"Vanadzor Medical Center" CJSC	8 Karmir banak, Vanadzor
71	"Vanadzor N4 Polyclinic" CJSC	10 Amiryany, Vanadzor
72	"Aparan Medical Center" CJSC	30 Gargin Njeh, Aparan
73	"Berd Medical Center" CJSC	25 Alek Manukyan, Berd
74	"Noyemberyan Medical Center" CJSC	1, 26 Komisarneri, Noyemberyan
75	"Ijevan Medical Center" CJSC	1 Nalbandyan, Ijevan
76	"Ijevan Primary Healthcare Center" CJSC	2a Yeritasardakan, Ijevan
77	"Dilijan Medical Center" CJSC	7 Sayat-Nova, Dilijan
78	"Eghegnadzor Medical Center" CJSC	Vayk 1, Eghegnadzor
79	"Vayk Medical Association" CJSC	96 Shahumyan, Eghegnadzor
80	"Sisian Medical Center" CJSC	14 Charentsi, Sisian
81	"Goris Medical Center" CJSC	31 Tatevaci, Goris
82	"Kapan Medical Center" CJSC	13 Melik Stepanyan, Kapan
83	"Kajaran Medical Center" CJSC	1 Bakunts, Kajaran
84	"Lorimed" Medical Center"	Vanadzor Taterakan St., 6/1 Building
85	"Saghatelyan Medical Center"	Vayk Shahumyan St., 91 building
86	"Liamed" Medical Center	Etchmiadzin, Z. Andranik street, 2 building

LIST OF PARTNER MEDICAL INSTITUTIONS
For annual preventive examinations

N	Medical institution	Address: Yerevan
1	"Elit-Med" Medical center	Hakob Hakobyan St., 3/15 Building
2	"Nairi" Medical center CJSC	Paronyan St., 21 Building
3	"Diagnostica" medical corporation OJSC	Margaryan St., 6/1 Building
4	"Dialab" Medical Centre and Clinical DiagnostiC Laboratory	Mamikonyants St., 41 Building
5	"Maple Leafs" Armenian-Canadian Medical center	Armenak Armenakyan St., 129 Building
6	"YEREVAN STATE MEDICAL UNIVERSITY NAMED AFTER MKHITAR HERATS"	Abovyan 60
7	"IZMIRLIAN" MEDICAL CENTER CJSC	Aharonyan St., 6 Building
8	"SHENGAVIT" MEDICAL CENTER CJSC	Manandyan St., 9 Building
9	"MEDLINE CLINIC" MEDICAL CENTER LLC	Rostovyan St., 17/1 Building
10	"Vardanants" Medical Center	Vardanants 18
11	"CRYOGEN CLINIC" Medical center	Babayan St., 36 Building
12	"Cito" medical center	Hrachya Nersisyan St., 14/1 Building
13	"Ajapnyak" medical center	Abelyan St., 8/1 Building
14	"Kanakaner-Zeytun medical center" CJSC	7 Hrachya Nersisyan St.
15	"Slav Med Med. Center" LLC	4/2 bld., 3rd lane M. Baghramyan
16	"Liamed" Medical Center	Etchmiadzin, Z. Andranik street, 2 building

Note: The list of partner medical institutions may vary during the validity period of the Contract. You can find periodically updated list [in this link](#):



The insured person can:

OPTION 1: apply to the partner institutions of «NAIRI INSURANCE» ILLC. In this case the reimbursement is paid directly to Medical Institution and all financial payments are made without Insured Person involvement.

OPTION 2: apply to the non-partner medical institutions of «NAIRI INSURANCE» ILLC. In this case the reimbursement is paid to the Insured Person. Insurance reimbursement is transferred to the personal banking account of Insured person or to the transit account of «NAIRI INSURANCE» ILLC. The insurance compensation is transferred to the personal account of the Insured person, or the Insured person can send the needed documents by WhatsApp or Viber mobile apps, the phone number is 098 277 283.

Insurer settles the Insurance Claim of the Insured Person within 10 (ten) working days after getting the last required document.

Insurance reimbursement is transferred to the personal account of the Insured person or to the transit account of «NAIRI INSURANCE» ILLC, within 5 (five) working days after the settlement of Insurance Claim.

GENERAL INFORMATION

"NAIRI INSURANCE" ILLC operates in insurance market since 1996 December 3 after the the Law of the Republic of Armenia "On Insurance" came into force.

"NAIRI INSURANCE" ILLC mission implies not only the implementation of appropriate actions in case of accidents on the normal course of life and compensation of the financial losses suffered by the customer under the insurance contract, but also ongoing support, providing the necessary consultation, controlling volume and quality of treatment.

As a result of the clear implementation of its mission in the insurance market, the Company has grown its popularity, has become a reliable partner, as the rating is more important to us

Health insurance is one of the strategic directions of NAIRI INSURANCE ILLC activity.

"NAIRI INSURANCE" ILLC's health insurance services currently presume more than 45,000 people who are employees and / or their family members of organizations, such as :

- ✓ ZANGEZUR COPPER-MOLYBDENUM COMBINE CJSC
- ✓ "COCA-COLA HELLENIC BOTTLING COMPANY ARMENIA" CJSC
- ✓ AMERICAN UNIVERSITY OF ARMENIA
- ✓ "JTI ARMENIA " CJSC
- ✓ "ZEPPELIN ARMENIA" LLC