



SPECIAL CONDITIONS SECOND MEDICAL OPINION

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ARTICLE 1 | DEFINITION

Second Medical Opinion

A Second Medical Opinion is an independent medical opinion or advice from a medical specialist other than the treating physician regarding a diagnosis and treatment plan of the insured.

ARTICLE 2 | WHAT IS INSURED

Reimbursement for Second Medical Opinion by internationally specialized healthcare providers.

Treatments or examinations resulting from the Second Medical Opinion are reimbursed if they are covered by the current AZPAS insurance of the insured.

ARTICLE 3 | WHAT IS EXCLUDED

The Second Medical Opinion is excluded when:

- 3.1 the insured is hospitalized, being treated in the emergency department (ED) or has to undergo a planned operation at the moment of request for a second medical opinion;
- 3.2 the insured has not received a previous diagnosis and/or treatment plan, "First Medical Opinion", in relation to the current application for a second medical opinion;
- 3.3 a treating physician has not evaluated the insured in the last 12 months in relation to the current application for a second medical opinion;
- 3.4 the insured needs immediate medical assistance;
- 3.5 the insured needs a physical medical evaluation at the time a second medical opinion is requested.

ARTICLE 4 | END OF COVERAGE

The Second Medical Opinion is additional coverage to the AZPAS insurance. The coverage expires upon cancellation of the AZPAS insurance.