

# Medical Insurance

Insurance Product Information Document: Smart Safety Plus

Company: Ethniki General Insurance (Cyprus) Ltd

This document provides only a summary of the key features of the Insurance product Smart Safety Plus. Full pre-contractual and contractual information for this product is described in the terms and conditions of the contract which can be provided through the central offices of Ethniki General Insurance (Cyprus) Ltd and its insurance intermediaries.

## What is this type of insurance?

This type of Insurance pays 100% of the sum assured in the event of the diagnosis of one of the defined illnesses and offers PA cover to the Insured Persons.



### What is insured;

#### Main Covers

##### Personal Accident

- ✓ Loss of life, due to Accident, up to €100.000, due to Road-Traffic Accident up to €200.000.
- ✓ Permanent Total Disability due to Accident, up to €100.000, due to Road-Traffic Accident up to €200.000.
- ✓ Partial Disability due to Accident, up to €100.000, due to Road-Traffic Accident up to €200.000.

##### Critical Illness

- ✓ Lump Sum in case of diagnosis of one or more of the following 7 critical illnesses for an amount of up to €40.000:
  - ✓ Major Cancer
  - ✓ Coronary Artery Bypass Graft Surgery - including minimally invasive procedures.
  - ✓ Acute Heart Attack / Acute Myocardial Infarction (of specific severity).
  - ✓ Chronic end stage Kidney Failure (requiring permanent dialysis).
  - ✓ Major Organ or Composite Tissue Transplantation.
  - ✓ Profound Vision Loss – Irreversible Blindness.
  - ✓ Stroke (resulting in permanent neurological deficit with persisting clinical symptoms).



### What is not insured;

#### Personal Accident Exclusions

The Company will not pay any benefit relating to this Policy in case the loss of life or disability of the Insured is totally or partially, directly or indirectly, due to any of the following causes:

- ✗ Intentional, self-inflicted, injuries, regardless of the Insured's mental condition, or suicide attempt or suicide.
- ✗ As a result of the consumption of alcohol or drugs or medicines.
- ✗ Bodily injury as a result of war, invasion, acts of foreign enemies, hostilities, or warlike operations (whether war was declared or not), civil war, riot, popular rising, rebellion, mutiny, revolution, military or usurped power.
- ✗ Bodily injury as a result of traveling or flying with any aircraft, except if the Insured is a passenger in a scheduled flight of a company operating legally and executing regular air traffic routes or chartered routes.
- ✗ Bodily injury while the Insured participates or is involved in professional or amateurish sport events (games or trainings) or activities including but not limited to, aviation, parachuting, horse riding with obstacles, polo, horse racing, scuba diving, scuba fishing, sea boats races, mountaineering, rock climbing, cave explorations, diving in caves, winter sports (ski etc), shooting, hunting, and all forms of car and motorcycle / motorbike sports, including trials as driver or passenger, boxing, wrestling, judo, karate fights or any martial arts.
- ✗ Bodily injury while the Insured commits, attempts or provokes an assault or criminal offense.
- ✗ Bodily injury as a result of intentional exposure to unnecessary risks (excluding the attempt to rescue a human life).
- ✗ Poisoning, rheumatic degeneration of bones and joints, numbness, muscular ruptures without objective evidence of accident, as well as consequences of violent bodily attempt.
- ✗ Pre-existing conditions that appear or are deteriorated/worsened as a result of the accident or disability or bodily injury existing prior to the accident as well as their consequences and implications.
- ✗ Accidents while the Insured is carrying out his/her military service in the armed forces of any country or organization.
- ✗ Consequences of a medical treatment or a surgical operation that was not the result of an accident.
- ✗ Consequences of pharmaceutical, poison or gas fumes even if absorbed, inhaled, given or taken involuntarily.
- ✗ Sunstroke, cooling, frostbites, unless there is a causal link between these three cases and an Accident or Traffic Accident.
- ✗ Claims of any nature caused directly or indirectly by:
  - Ionic radiation or radioactive contamination from any nuclear fuel or any nuclear residues from the combustion of a nuclear fuel.
  - Radioactive, toxic, explosive or other dangerous attributes of any explosive nuclear collision or any nuclear component of such collision.

### Critical Illness Exclusions

- ✗ Pre-existing conditions are excluded.
- ✗ Alcohol or solvent abuse, or the taking of drugs except under the direction of a registered medical practitioner.
- ✗ Unreasonable failure to seek or follow medical advice.
- ✗ Infection with Human Immunodeficiency Virus (HIV) or conditions due to any Acquired Immune Deficiency Syndrome (AIDS).
- ✗ Radiations, nuclear reactions, or nuclear contaminations.
- ✗ Living outside of the European Union for more than thirteen (13) consecutive weeks in a twelve (12) month period.
- ✗ Any event arising from biological or related chemical contamination due to terrorism and/or war acts.
- ✗ Any event arising from taking part in criminal act, war, invasion, hostilities (whether war is declared or not), civil war, rebellion, revolution or taking part in riot or civil commotion.
- ✗ Any event arising from performing one of the following professional activities: diving activities in general, speleology, workers in quarries, shafts, miner and similar, paratrooper, activities implying the contact/use of noxious, poisonous, explosive and/or radioactive material, staff in circuses (acrobat, trapeze artist without safeguarding grid and animal tamer), life guards and similar, militaries, journalists, reporter, photographers, cameraman in war, civil war, revolution and similar areas, professional race drivers, members of military forces, stuntman, workers of oil companies on platforms etc.
- ✗ Any event resulting from performing any professional or amateur sport or any sport involving a motor engine (including rallies), boxing, underwater diving with autonomous apparatus, potholing, bobsleigh, tobogganing, ski or trampoline jumping, acrobatic snowboard, rock climbing, ski alpinism, mountaineering, paragliding parachute jumping, sky diving, hang gliding, flying micro-light aircraft, bungee jumping, canoeing, rafting, kite surfing, record attempts etc. as well as all extreme sports in general.



## Are there any restrictions on cover?

### Personal Accident

- ! The loss of the life of the Insured which occurs solely and regardless of any other cause, as a result of an Accident or Traffic Accident, within twelve (12) months from the date of the Accident or the Traffic Accident.
- ! This Policy does not cover any occupational disease which does not represent an Accident as defined in this Policy, even if it is considered as an occupational disease according to labour law.
- ! If the consequences of an accident become more severe because of a pre-existing removal or amputation of an organ or part of the body or a natural or acquired defect, then, for the calculation of the compensation, only the injury caused directly by the accident is taken into consideration; not the severe injury resulting by the pre-existing condition.
- ! A disability that partially prevents the Insured from performing his/her occupation, profession or any other profession for which the Insured is deemed suitable based on his/her training, education and experience, and which continues for fifty-two (52) weeks and at the end of this period there is no perspective of improvement and it is expected that this will last for the rest of the Insured's life. The period of fifty-two (52) weeks will not apply in case the Company confirms the permanence of partial disability based on independent medical evidence.

### Critical Illness

- ! The Company pays 100% of the sum assured in the event of the diagnosis of one of the conditions defined above, provided that the condition is diagnosed after the period of ninety (90) days from the start of the cover and the insured has survived for thirty (30) days after diagnosis of the condition.
- ! In case that more than one covered event occurs either simultaneously or sequentially, only one claim can be accepted.



## Where am I covered?

- ✓ The Smart Safety Plus is valid worldwide.



## What are my obligations;

### The insured should be responsible:

- **Before the conclusion of the contract:**
  - To describe with clarity and honesty in the Insurance Application the condition of his health, the conditions of his work and in general to declare all incidents that are necessary for the Company to correctly assess the risk it undertakes.
  - In case of rejection of the application, the Company is obliged to return to the Applicant the amount collected after the deduction of any expenses occurred due to the conduct of any medical or other tests to the Applicant.
- **In the event of any claim:**
  - In case of the diagnosis of one of the critical illnesses must submit to Ethniki General Insurance (Cyprus) all the necessary documents within period time of sixty (60) days. the Insured Person
  - In case of death, must notify Ethniki General Insurance (Cyprus) Ltd immediately.
  - In all other cases, to notify Ethniki General Insurance (Cyprus) Ltd in writing within thirty (30) days.



## Where and how do I pay?

The premium is payable in advance and can be made on annual basis or in half-yearly, or quarterly or monthly instalments. It can be paid by:

- Credit/ Debit Card
- Internet Banking
- Cash
- Remittance into the bank account of Ethniki General Insurance (Cyprus) Ltd
- Direct Debit



## When does the cover start and end?

The cover is in force for the period indicated in the insurance contract.



## How do I cancel the contract?

The Policyholder can terminate the Policy by giving Ethniki General Insurance (Cyprus) Ltd, notice in writing.