

Travel Policy Insurance

Insurance Product Information Document

Company: Ethniki General Insurance – Cyprus

Product: Travel Policy

This document provides a summary of key information about the Travel Policy product including the description of the main coverages, exclusions, restrictions and other information related to the insurance contract. Full pre-contractual and contractual information is provided in the Terms and Conditions which are available through its insurance intermediaries.

What is this type of insurance?

This type of insurance provides cover to each insured person travelling .



What is insured?

Main covers

- ✓ Personal Accident
- ✓ Medical and other expenses
- ✓ Hospital inconvenience benefit
- ✓ Baggage and personal effects



What is not insured?

- ✗ For travel holidays exceeding 31 days
- ✗ For holidays / trips not commencing in Cyprus
- ✗ For one-way trips
- ✗ Loss directly or indirectly occasioned by, happening though or in consequence of winter sports , safari trips in Asia, Africa or South America, war, invasion, acts of foreign enemies, hostilities (whether war be declared or not) civil war, rebellion, revolution, military or usurped power or confiscation or nationalisation or requisition of or destruction of or damage to property by or under the order of any government or local authority, accidents whilst engaged in racing, motor rallies and competitions, hang gliding, mountaineering, rafting, underwater or aerial activities, suicide, willfully self-inflicted injury or illness, mental disorder, anxiety, self-exposure to needless peril, nuclear fission or radioactive contamination, engaging in any illegal or criminal act, any injury, illness, death, loss, expense or other liability attributable to HIV and/or any HIV-related illness including AIDS
- ✗ Loss in respect of any property more specifically insured or any claim which but for the existence of this insurance would be recoverable under any other insurance
- ✗ Incidents which may give rise to a claim not notified in writing direct to the insurers or their appointed Loss Adjusters within 31 days of the expiry of this insurance
- ✗ Claims increased by the insured person's own act or omission
- ✗ Claims arising as a result of the insured person engaging in professional sports and/or a rugby league or union
- ✗ Consequential loss of any kind
- ✗ The cost of treatment or aid obtained in Cyprus
- ✗ The cost of surgical or medical treatment which in the opinion of the medical practitioner treating the insured person can be reasonably delayed until the insured person's return to Cyprus
- ✗ The additional cost of single or private room accommodation at the hospital, clinic or nursing home except where the medical practitioner treating the insured person deems it necessary
- ✗ Loss, damage to or provision of false dentures false limbs, hearing aids, contact or corneal lenses or spectacles
- ✗ Claims where at the time this insurance is effected the insured person whose condition gives rise to the claim is either expected to give birth or receiving or on waiting list for in-patient treatment in a hospital or clinic
- ✗ Bodily injury sustained by any insured person while engaging in manual labour outside Cyprus for remuneration in connection with any business or profession
- ✗ Claims arising from any pre-existing illness or condition of the insured person
- ✗ Loss or damage due to delay or confiscation by customs or other officials
- ✗ Loss or damage to stamps, documents, travellers cheques, money, foreign currency, contract or corneal lenses, dentures or hearing aids or damage to fragile articles
- ✗ Loss or damage to valuables however occasioned
- ✗ Business goods or samples
- ✗ Sporting equipment whilst in use
- ✗ Loss or damage due to normal wear and tear, moth or vermin, gradual deterioration or mechanical or electrical breakdown
- ✗ Loss or damage whilst in the custody of an airline or other carrier



Are there any restrictions on cover?

- ! Limit of indemnity / benefits per insured person for Personal Accident
- ! Limit of indemnity / benefits per insured person for Medical Expenses
- ! Limit of indemnity / benefits per insured person for Hospital Benefits
- ! Limit of indemnity / benefits per insured person for Baggage and personal effects
- ! The insured person at the commencement of any holiday or trip covered by this insurance is not travelling against medical advice or for the purpose of obtaining medical treatment
- ! The insured person is a permanent resident of and domiciled in Cyprus

- ✗ Loss not reported to the police within 24 hours of discovery
- ✗ Loss of personal effects or baggage left unattended by the insured person, unless in a locked hotel room
- ✗ Loss of personal effects or baggage from a motor vehicle other than while contained in a locked boot or in the case of hatchbacks a locked covered luggage compartment provided that there is visible evidence of forcible and/or violent entry into the motor vehicle
- ✗ Loss of personal effects or baggage from a motor vehicle when parked overnight
- ✗ Any person who has attained the age of 70 years



Where am I covered?

- ✓ The Travel Policy covers the insured persons for travelling to the declared area stated in the policy schedule.



What are my obligations?

The Insured must:

- **Insured's Duty:**
 - The Insured person must exercise all reasonable care to prevent illness, accident, injury, loss or damage and exercise all reasonable care for the safety and supervision of his/her property as if uninsured
 - The due observance and fulfillment of all the terms and conditions of this insurance, in so far as they relate to anything to be done or complied with by the insured person or anyone acting on his/her behalf shall be a condition precedent to any liability on the part of the insurers
- **In the event of a claim:**
 - Written notice shall be given to the Insurers or their appointed Loss Adjusters immediately. All certificates, information and evidence required by the insurers or their appointed Loss Adjusters shall be furnished at the expense of the insured person



When and how do I pay?

Premiums can be paid via the following ways:

- Credit/Debit card
- Internet Banking
- Cash
- Remittance in the bank account of Ethniki General Insurance (Cyprus) Ltd
- Automatic charge order (Direct Debit)



When does the cover start and end?

The cover is in force for the period indicated in the insurance policy schedule.



How do I cancel the contract?

The insurance policy can be terminated at any time by giving written notice to the Insurer.