

# Travel Insurance Policy



Prodomou & Makriyiannis

Coverholder at LLOYDS

## Insurance Product Information Document

Company: Prodomou & Makriyiannis

Product: Travel Insurance Policy

Designed by Prodomou & Makriyiannis Insurance Underwriting Agencies & Consultants Ltd which is registered in Cyprus, regulated and licensed by the Superintendent of Insurance in Cyprus, Ministry of Finance, Insurance Companies Control Service, License Nos. F.O.E 22 and 555. This policy is underwritten by Lloyd's Insurance Company S.A.

This document is a summary of insurance coverages and restrictions found in the policy. It is not personalised to your individual selections. It is not a complete representation of all the provisions of your policy. Please refer to your policy documentation, including the schedule, for full details of the coverage you have been provided, the sums insured and the terms and conditions of that coverage.

### What is this type of insurance?

This is a travel insurance designed to provide financial reimbursement and emergency medical assistance for events relating to a trip away from home.



#### What is insured?

- ✓ Loss of deposit/ cancellation
- ✓ Emergency medical & associated expenses
- ✓ Hospital inconvenience expenses
- ✓ Abandonment of journey/trip
- ✓ Personal accident
- ✓ Baggage / delayed luggage
- ✓ Travel documents
- ✓ Personal money
- ✓ Personal liability
- ✓ Delayed departure/ abandonment
- ✓ Missed departure



#### What is not insured?

This is not an exhaustive list. Please refer to the policy for the full terms, conditions and exclusions. General exclusions:

- ✗ War, terrorism and radiation risks, ionizing radiations
- ✗ Any expenses resulting from venereal disease or AIDS
- ✗ Deliberate exposure to exceptional danger except in an attempt to save human life.
- ✗ Intentional self-injury, suicide or attempted suicide, alcohol or drug abuse.
- ✗ Your carrier refusal to allow you to travel for whatever reason.
- ✗ Mountaineering, rock climbing or riding or driving in any kind of race.
- ✗ Engaging in or taking part in naval, military or air force service operations.
- ✗ Wear and tear or property already insured elsewhere
- ✗ Valuables, property confiscated by customs
- ✗ Costs in respect of treatment which could have been delayed until return to home country
- ✗ Medical expenses incurred in or after return to your home country.
- ✗ Any Expenses resulting from an infectious or contagious disease, an outbreak of which has been declared a Public Health Emergency of International Concern (PHEIC) by the World Health Organization (WHO).



### Are there any restrictions on cover?

- ! Any deductible payable by you under the policy.
- ! The policy is not valid for persons aged 75 and over at date of departure on the journey or who are not normally resident in the European Union
- ! The total amount payable in respect of each insured is up to the amount stated in the Schedule.
- ! Costs of in-patient hospitalization or repatriation will need to be pre-authorized by insurers.
- ! Pre-existing medical conditions – coverage for these conditions will only be provided following our acceptance, unless reported and agreed by the medical helpline in writing the conditions will be excluded.



### Where am I covered?

- ✓ The geographical limits are shown on your policy schedule.
- ✓ Area 1: The Continent of Europe including all countries west of the Ural Mountains, Mediterranean islands, Morocco, Algeria, Tunisia, Turkey, Canary Islands, Madeira and the Azores (but excluding your home country)
- ✓ Area 2: Worldwide including USA/Canada.



### What are my obligations?

- You must notify any changes in the information you provided at the start of the policy, and which occurs during the period of insurance, as soon as possible.
- - You must take reasonable care to provide complete and accurate answers to the questions you are asked when you take out the insurance and not to knowingly misrepresent anything.
- - If you are in hospital during a trip, you must notify the Medical Assistance Helpline quoting Fogg-sure Cyprus travel scheme on +441623635958 as soon as possible
- - You must notify us, giving full details of any occurrence, which is likely to give rise to a claim, as soon as possible after it happens.
- - You must provide us with all documentary evidence they may require in support of your claim, including medical information if required.



### When and how do I pay?

The premium for this policy is shown in your schedule. You must pay the any premium due for this policy within the time frames specified in the policy. To avoid cancellation, we urge you to settle the required amounts before the due date.

- You may settle payments by internet transfer using JCC Smart,
- by making deposit to one of our bank accounts,
- by sending us a cheque, or
- by contacting our Credit Control Department by telephone during office hours to make a payment using your debit/credit card.



### When does the cover start and end?

Your policy will start and end on the dates specified as the Period of Insurance in your Schedule, unless it is cancelled by you or by us before it ends. Our right to cancel is limited as set out in the policy.



### How do I cancel the contract?

For single trip policies this Insurance can be cancelled provided it was never used and no claim has been submitted.

For Multi-trip policies, these may be cancelled by or on behalf of the Underwriters by 14 days' notice given in writing to you at your last known address, and the premium shall be adjusted on the basis of the underwriters receiving or retaining pro-rata premium.

This insurance may also be cancelled at any time by you in writing by notifying "Prodromou & Makriyiannis":

E-mail: [info@pminsurancebrokers.com](mailto:info@pminsurancebrokers.com)

Address: P.O.Box 25045, 1306, Nicosia, Cyprus

Fax: +357 22 35 35 16

Provided there was no claim made during the period of insurance you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered. This will be calculated on a proportional basis. If we pay any claim, in whole or part, then no refund of premium will be allowed.

The policy can be cancelled within 14 days of the purchase, calculated from the date the cover starts, or the day the policy is received, by using the contact details above and, provided no claim was made in the 14 days, the premium will be refunded in full.