

Q. What is a travel insurance policy?

A travel insurance policy provides financial protection and medical assistance for unexpected situations that may occur during a trip. This may include coverage for trip cancellations, medical emergencies, personal accidents, baggage loss, trip delays, and personal liability. The specific terms, conditions, and exclusions are detailed in the policy documents.

Q. Who is covered?

Any person holding a personal or a Company Business (corporate) Card, whose complete round Journey must be pre-paid, either in full or more than 50% (fifty per cent), with an insured card type as defined within the insurance contract. Cover is extended to include travel by a cardholder's spouse and/or fiancé(e) and/or Immediate Family travelling without the cardholder for a journey that shall not exceed more than 14 (fourteen) days per year in all. Cover excludes children under the age of 16 (sixteen) years if travelling unaccompanied.

Q. Who is classified as Immediate Family by this policy?

The relatives of the Insured Person (all such Immediate Family having the same Country of Domicile as the Insured Person), namely a spouse (wife or husband), fiscally dependent children 18 (eighteen) years of age and under (including legally adopted children or step-children) and of 23 (twenty-three) years of age and under (provided such children are unmarried and in full-time education); parents(s); step-parents(s); parent(s)-in-law; grandparent(s); grandchildren; brother(s); sister(s); son(s); daughter(s); a son-in-law; a daughter-in-law and/or fiancé(e) provided that this betrothal can be evidenced by means of publication in the local press and/or media, or by the Church or local or other appropriate public authority. Spouse includes a common-law/civil partner cohabiting at the same address for a continuous period of at least one year, prior to the journey.

Q. How can I submit a claim? Where can I find a claims form?

You can submit a claim by:

- Visiting the claims page on the Bank of Cyprus website.
- Emailing the claims department at starrclaims@healthwatch.gr.
- Contacting the Health Watch call centre.

Claims forms are available on the Bank of Cyprus website, where you can download them and follow the instructions

Q. What documents do I need to support my claim?

The required documents vary based on the type of claim but are specified on the claims form. All claims should be supported with Claim, Consent/Declaration forms, copies of flight tickets both ways, last four digits of your card.

Typical documents include:

- For Trip Cancellation/Curtailment: Reason of Cancellation or Curtailment. Cancellation invoices and reimbursement reports from the tour operator or airline. If unavailable, provide a no-show document.
- For Trip Delay/Missed Departure: Original and new tickets, airline confirmations of delays, refunds and receipts for new ticket costs.
- For Baggage Delay/Loss/Damage: Ticket details, airline confirmation of delay or loss, refunds and a property irregularity report. A police report is required for theft cases.
- For Medical Expenses: Medical report, Recovery form, prescription, receipts for incurred costs.

Q. Once I submit my claim, how long will this take to process?

- Insured member has 25 days from the date of incident to submit the claim.
- Once the claim is notified and registered, the Insured member has 3 months timeline from the registration date to submit all the required documents in support of their claim.
- Once Healthwatch receives the last pending document, the claim will be processed within 5 working days and a decision on cover will be sent to the Insured member.
- Once coverage has been confirmed and the Insured member accepts the settlement amount, the settlement will be processed in 5 working days.

Q. How do I get cancellation invoices and reimbursement reports?

These will be provided by your tour operator or airline etc., at the time of booking the trip and then at the time of cancellation, these are mandatory for your claim so please obtain them asap. If you cannot provide these, please provide a no-show document.

Q. Why do you need confirmation of the time my baggage was delivered?

Most policies only cover your expenses if your baggage was delayed for a period in excess of certain hours.

Q. Why do I need receipts? - What if I don't have purchase receipts?

Receipts are needed to substantiate the claim, proving the costs incurred. If receipts are not available, you should still attempt to provide other evidence or explanations to support your claim. For example, you may provide credit card/bank statements showing purchase, transaction date and value.

Q. What is an excess? When do I pay it?

An excess is the first amount of the claim that you are responsible for (it can also be known as a deductible) and may apply to more than one section of the policy and more than one incident as well as per person claiming on the insurance. In most cases the applicable excess (s) is/are deducted from any payment made to you.

Q. Why do you need to know about other insurance policies I might have?

Insurance providers inquire about other policies to coordinate benefits, ensuring you receive proportional compensation. Insurers share the cost of the claim if more than one policy covers the same incident. This is known as dual insurance and a standard procedure in insurance claims.

Q. What is a Property Irregularity report and why is it necessary?

A Property Irregularity Report (PIR) is a document provided by the airline that details any issues related to your baggage, such as delay, loss, or damage. It is essential for baggage claims as it serves as official documentation of the incident.

Q. How will I know my claim has been received and settled?

You will receive an acknowledgment within five working days of submitting your claim. Settlement will be made via bank transfer to your nominated account, typically processed within 5 working days as mentioned above.

[Q. How are my bank details and personal data protected?](#)

Your account number and sort code are stored within two fields that are encrypted with 128-bit master keys and use the AES (Advanced Encryption Standard) algorithm. Once saved, these two fields are masked and can only be viewed by select members of the Claims administrators Accounts Team responsible for making claim payments.

[Q - What evidence do I need to provide to verify my identity?](#)

If you are unable to provide proof of identity, then insurers will require a signed declaration to be completed. This document can be found within the claim form as per relevant question above.