

# Travel Insurance for Bank of Cyprus Cardholders



## Insurance Product Information Document

This insurance is provided by General Insurance of Cyprus (ΓΕΝΙΚΕΣ ΑΣΦΑΛΕΙΕΣ ΚΥΠΡΟΥ ΛΙΜΙΤΕΔ) who are registered in Cyprus. General Insurance of Cyprus (ΓΕΝΙΚΕΣ ΑΣΦΑΛΕΙΕΣ ΚΥΠΡΟΥ ΛΙΜΙΤΕΔ) are regulated by the Insurance Companies Control Service of the republic of Cyprus. Licence number: 53.

This document provides basic information regarding cover, exclusions and restrictions of this insurance. The full terms and conditions of this insurance can be found in the policy document. The agreed sums insured are specified in the schedule of benefits for the level of cover applicable for the insured person.

### What is this type of insurance?

This is a travel insurance policy that protects the insured person when travelling on an insured journey against financial loss as a result of cancellation, personal accident, loss of baggage or personal effects, personal liability and other similar benefits as detailed in the policy document.

 <b>What is insured?</b>	 <b>What is not insured?</b>
<p><b>You are covered up to the limit shown in the schedule of benefits applicable to your card for:</b></p> <ul style="list-style-type: none"> <li>✓ Cancellation and Curtailment</li> <li>✓ Personal Accident <i>including Death, Loss of Sight or Limb and Permanent Total Disablement</i></li> <li>✓ Medical Expenses and Other Expenses <i>including Emergency Evacuation and Repatriation expenses</i></li> <li>✓ Daily Hospital Benefit (other than Students) <i>including Emergency Dental Expenses</i></li> <li>✓ Baggage &amp; Personal Effects <i>including Jewellery, Valuables, Mobile Phones (no coverage for Students) and temporary deprivation of baggage</i></li> <li>✓ Money (no coverage for Students)</li> <li>✓ Travel Departure &amp; Delay, Abandonment (other than Students) and Missed Connection</li> <li>✓ Personal Liability</li> <li>✓ Legal Expense</li> <li>✓ Hi-jack &amp; Kidnap</li> <li>✓ Document Replacement (no coverage for Students)</li> <li>✓ Catastrophe (no coverage for Students)</li> <li>✓ Mugging (no coverage for Students)</li> <li>✓ Lost or Stolen Domestic Keys (no coverage for Students)</li> </ul>	<ul style="list-style-type: none"> <li>✗ Any excess applicable to the section of coverage</li> <li>✗ War &amp; terrorist acts</li> <li>✗ Pre-existing conditions</li> <li>✗ Any claims that are not covered under the terms &amp; conditions of the policy or outside the period of insurance</li> <li>✗ The criminal or illegal act of an insured person</li> <li>✗ A claim as a result of an insured person travelling to a destination where the Ministry of Foreign Affairs of the Republic of Cyprus advised against all or all but essential travel</li> <li>✗ Claims arising in an excluded territory including Belarus, Cuba, Iran, North Korea, Russia, Syria &amp; Ukraine</li> <li>✗ Costs recoverable for other parties or any cost the insured person would have expected or required to pay</li> <li>✗ The insured person being under the influence of alcohol, drugs or narcotics, including substance abuse</li> <li>✗ Normal pregnancy without an accompanying accident or illness</li> <li>✗ The insured person taking part in hazardous activities</li> <li>✗ Psychiatric disorders, infirmities or conditions for which treatment has previously been received</li> <li>✗ Any cardiovascular or circulatory condition</li> <li>✗ Insolvency of a tour operator or similar or their inability to fulfil their obligations</li> <li>✗ Unattended items (baggage, personal effects, etc.)</li> <li>✗ Cyber risk, please refer to general exclusion 39</li> <li>✗ An infectious or contagious disease</li> </ul>



## Are there any restrictions on cover?

- ! You must be a cardholder of the Bank of Cyprus Public Company Limited (“Policyholder”). Cover is provided in respect of the cardholder and immediate family or close business colleague travelling with the cardholder
- ! The insured journey must have been paid for in full or more than 50% if prepaid in part, before the insured journey commences and by way of the card
- ! The insured journey must not be longer than 90 days, or 14 days for immediate family travelling without the insured person
- ! There is no coverage under Sections 1, 2, 3 & 12 for an insured person who has attained the age of 80, or the age of 40 for student customers.
- ! There is no cover for any claims which would expose us to any sanctions, prohibitions or restrictions under the UN resolutions or trade or economic sanctions, laws or regulations of the EU, UK or USA



## Where am I covered?

- ✓ You will be covered for travel worldwide, with the exception of excluded territories (excluded territories includes Belarus, Cuba, Iran, North Korea, Russia, Syria & Ukraine). This is subject to there being no restrictive travel advice from the Ministry of Foreign Affairs of the Republic of Cyprus.



## What are my obligations?

- The insured journey must be pre-paid, either in full or more than 50% (fifty per cent) if pre-paid in part, before the Insured Journey commences by means of the card
- In the event of an emergency assistance claim the insured person must contact HealthWatch S.A. as reasonably possible after the loss or event. Failure to contact Healthwatch S.A. and obtain authorisation may prejudice the claim and could mean that some or all of the costs involved may not be paid
- In the event of all other claims the insured person must contact HealthWatch S.A. and request a claims form within 25 (twenty five) days after the loss or event
- The insured person is responsible for proving any loss. Therefore, the insured person is advised to keep receipts, photographs and relevant documents to help with any claim
- The insured person must observe and oblige by the terms, conditions and exclusions of this policy, failure to do so could affect the claim
- The insured persons must take all reasonable precautions to avoid an accident, injury or illness, or loss, destruction or damage to their property and must always act as if they are uninsured and must comply with all legal requirements and safety regulations.



## When and how do I pay?

- The premium is paid by the Policyholder.



## When does the cover start and end?

- This insurance cover is for a twelve (12) month period, the start date and end date of the cover are specified in your policy. The insured person is covered for departures during the unexpired period of the eligible card
- Under Section 1 (cancellation only), cover starts from the date of booking or reserving a journey, by means of the card, and terminates on commencement of the journey
- For all other Sections, insurance commences when the insured person leaves their place of residence or business in Cyprus to start their journey, and ends at the time of return to their place of residence or business in Cyprus on completion of the journey



## How do I cancel the contract?

- This insurance can only be cancelled by the Policyholder