

Medical Insurance

Insurance Product Information Document: Foreigners Insurance Policy (Plan II)

Company: Ethniki General Insurance (Cyprus) Ltd

This document provides only a summary of the key features of the Insurance product Foreigners Insurance Policy (Plan II). Full pre-contractual and contractual information for this product is described in the terms 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, will indemnify the legal representatives of the estate of the Insured, for the expenses of the transportation of the Insured's corpse to the country of burial and for the Accidental Death of the Insured.



What is insured?

Main Covers:

- ✓ Corpse Transport Expenses up to €3.500.
- ✓ Accidental Death up to €5.000.



What is not insured?

The Company will not pay the "Accidental Death", if the death occurs due to any of the following causes:

- ✗ Suicide.
- ✗ As a result of the consumption of alcohol or drugs or medicines.
- ✗ From bodily injury which occurred:
 - a. 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.
 - b. As a result of flight in or descent from any aircraft, except if the Insured is a passenger in a scheduled flight of an airplane of a company operating legally and executing regular air traffic routes or chartered routes.
 - c. During the use of a motorcycle /motorbike with power over 125cc.
 - d. While the Insured commits, attempts or provokes an assault or criminal offense.
 - e. As a result of intentional exposure to unnecessary risks, excluding the attempt to rescue a human life.
- ✗ The 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, palsy, frostbites, unless there is a correlation between these three cases and an Accident.
- ✗ Claims of any nature caused directly or indirectly by:
 - a. Ionic radiation or radioactive contamination from any nuclear fuel or any nuclear residues from the combustion of a nuclear fuel.
 - b. Radioactive, toxic, explosive or other dangerous attributes of any explosive nuclear collision or any nuclear component of such collision.



Are there any restrictions on cover?

The death which occurs solely and regardless of any other cause, as a result of an Accident, within twelve months from the date of the Accident.



Where am I covered?

- ✓ Individual insurance for foreigners is valid in Cyprus.



What are my obligations?

The insured should be responsible:

- **Before the conclusion of the contract:**
 - To describe with honesty in the proposal 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 the event of any claim:**
 - The Beneficiary is obliged to notify Ethniki General Insurance (Cyprus) Ltd in writing of the Insured's death [but in any case within two (2) calendar months from the time death occurred].



Where and how do I pay?

The premium is payable in advance and 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.