

Travel Insurance (Bancassurance)

Insurance Product Information Document



Company: Pancyprian Insurance Limited

Product: Travel Contract

Pancyprian Insurance Limited is registered in Cyprus, authorised and regulated by the Cyprus Insurance Companies Control Service, with registration number 51362.

This Insurance Product Information Document provides a summary of the main coverage and exclusions and is not personalised to your specific individual needs. Complete pre-contractual and contractual information on the product is provided in the insurance policy.

What is this type of insurance?

This type of insurance provides cover for personal accidents as well as loss of luggage and passport during the travel period



What is insured?

- ✓ Personal accident: Bodily injury caused by external, violent and visible means and which results within 12 calendar months from the date of the accident to the death, loss of one or both eyes or limbs or to the permanent total disablement for exercising any occupation
- ✓ Medical expenses as a result of an accident
- ✓ Loss of personal luggage
- ✓ Loss of passport

This insurance is also offered for families and coverages/limits are applied individually for each family member

Limits of indemnity

Personal Accident:

Plan A:

Death: €25,000

Loss of one or both eyes or limbs: €15,000

Permanent or total disablement for any occupation: €15,000

Plan B:

Death: €50,000

Loss of one or both eyes or limbs: €30,000

Permanent or total disablement for any occupation: €30,000

Medical Expenses:

Plan A: Cover up to €3,500

Plan B: Cover up to €7,000

Loss of personal luggage

Plan A: Cover up to €1,000

Plan B: Cover up to €2,000

Loss of passport

Plan A&B: Cover up to €100

Travel Insurance as a Passenger on a licensed Aircraft/Ship:

Plan A: Death: €50,000

Loss of one or both eyes or limbs: €30,000

Plan B: Death: €100,000

Loss of one or both eyes or limbs: €60,000



What is not insured?

- ✗ War, military or usurped power
- ✗ Winter sports and motor cycling
- ✗ Loss arising from bodily injury sustained whilst engaged in motor racing or rallies or dangerous sports
- ✗ Suicide or wilfully self-inflicted bodily injury or sickness, alcoholism or the use of non-prescribed drugs
- ✗ Any claim but for the existence of this insurance would have been recoverable under any other insurance
- ✗ Illness or pregnancy pre-existing this policy
- ✗ Consequential loss/damage of whatsoever nature
- ✗ Expenses recovered under a Mutual Agreement of a National Health System abroad
- ✗ Loss or hospitalization caused by or resulting from a medical condition for which (at the time of applying for this insurance) the Insured Person or any other person on whose state or health the holiday or travel plans depend is receiving in-patient treatment or is on waiting list for in-patient treatment, or has received a terminal prognosis
- ✗ Travel overseas for the purpose of obtaining medical treatment
- ✗ Expenses payable by a Tour Operator, Hotel or provider of transportation
- ✗ Loss or damage arising from delay or confiscation or detention by Customs or other Customs officials
- ✗ Loss or damage to household goods, hired property, sunglasses or any other type of glasses or any kind of lenses, contact lenses or cornea lenses, artificial teeth, hearing aids, cameras, photographic equipment, radios, cassettes, digital disks, videos, telescopes and binoculars, mobile phones, chargers, laptops, musical instruments, antiques, jewellery, watches, fur, precious and semiprecious stones and objects made of or containing gold, silver or other precious metals or damage to fragile objects or cash or traveller's cheques
- ✗ Normal wear and tear or mechanical or electrical breakdown or derangement
- ✗ Loss or damage to luggage whilst in the custody of an airline or other carrier unless reported in writing to such an airline or other carrier within three days upon discovery of such loss or damage and, in the case of an airline, from the day the Property Irregularity Report is obtained.
- ✗ Theft or suspected theft of luggage or personal effects not reported to the police



Are there any restrictions on cover?

- ! Insurance is valid for up to 90 days
- ! **Personal Accident:**
Plan A & B: For people over the age of 5 but under the age of 12 and over the age of 70 the coverage is limited to € 5,000 only. People under 5 years old are not covered
- ! **Travel Insurance as a passenger on a licensed Aircraft/ Ship:**
Plan A&B: People under the age of 12 and over the age of 70 are not covered
- ! **Medical Expenses:**
Plan A&B: For people over the age of 70 the maximum limit of liability is €1,500 only
- ! **Loss of personal luggage:**
Loss or damage of cosmetics: €200



Where am I covered?

- ✓ Worldwide



What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask in relation to your policy
- You must observe and fulfil the terms, provisions and clauses of this policy – failure to do so could affect your cover.
- If an event occurs, that may give rise to a claim under your Policy, you must immediately notify us by giving written notice
- If you submit a claim, you must provide us with all the information we may require in order to settle it.



When and how I pay?

- Your premium is prepaid in cash, online, through JCC platform, or by credit / debit cards



When does the cover start and end?

Your cover starts as soon as you leave your home for your trip and ends with:

- Entering your home on the day you arrive in the country from which you departed, or
- The expiration of the cover period as stated in your Policy (whichever occurs earlier)



How do I cancel the contract?

- You can notify the Company of the cancellation of your contract before your cover starts