

Pancyprrian 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 Policy is a combined policy which includes the following types of insurance covers: house insurance, third party liability, personal accident and travel insurance, motor vehicle insurance, employer's liability for domestic employees and health insurance for domestic employees.



### What is insured?

- ✓ House Insurance – Part A
- ✓ Third Party Liability Insurance – Part B
- ✓ Motor Vehicle Insurance – Part C
- ✓ Personal Accident and Travel Insurance – Part D
- ✓ Employers Liability Insurance (for domestic employees) – Part E
- ✓ Health Insurance (for domestic employees) – Part F

**There are separate Product Information Documents for each type of insurance cover included in this combined policy**



### What is not insured?

#### Main exclusions

The Company shall not be liable for:

- ✗ Any claim arising out by the order of the Government (de jure or de facto) or any public, municipal or local authority of the country or area in which the insured property is situated
- ✗ Any liability which arises by a contractual obligation of the Insured
- ✗ Any amount that any person requiring cover would have the right to recover from any other person if there was no agreement between the person requiring the cover and that other person
- ✗ Ionizing radiations or contamination by radioactivity from any nuclear substances
- ✗ Any event for which the person requiring indemnity under this policy is entitled to claim under another policy.
- ✗ Any consequential loss or damage of any kind.
- ✗ War, military or usurped power
- ✗ Environmental Pollution
- ✗ Fraud
- ✗ Any act of terrorism

**The exclusions for each type of insurance cover are outlined in the product information document for that specific insurance**



### Are there restrictions on cover?

! All types of insurance covers are compulsory and cannot be sold separately, with the exception of the Employer's Liability and Health Insurance for domestic employees, which are optional.

**The restrictions for each type of insurance cover are outlined in the product information document for that specific insurance**



### Where am I covered?

**The cover for each type of insurance is outlined in the product information document for that specific insurance**



### What are my obligations?

- You shall use all reasonable diligence and care to keep the insured property in a good state and to take all reasonable preventive measures to maintain and protect the property insured under your policy.
- You must notify the Company during the insurance period of any:
  - Change in ownership, any additions and any change in insured property
  - Illness or physical defect or accident or disability
  - Any other substantial change or event
- You must take reasonable care to give us complete and accurate answers to any questions we ask regarding your policy.
- You must observe and fulfil the terms, provisions and clauses of this policy – failure to do so could affect your cover.
- In case an incident occurs that may give rise to a claim under your policy, you must notify the Company immediately in writing within 14 days.
- If you submit a claim, you must provide us with all the information we need to resolve it as soon as possible and no later than 30 days after the incident of loss or damage has occurred.



### **When and how do I pay?**

You can pay your premium by Direct Debit with up to 12 consecutive instalments (the number of instalments is determined by the nature of the policy). In the case where there is no Direct Debit, 25% of the premium is payable with the inception of cover, and the remaining balance must be settled within a 3-month period following the issuance of the policy. Payment can be made by cash, online payment, via JCC or by debit or credit card.



### **When does the cover start and end?**

- Your cover will start on the date stated in your policy, for 12 months.



### **How can I cancel the contract?**

- You can cancel the Policy at any time by giving a 15-days' written notice to the Company. Provided that no claim has been submitted during the current period of insurance, the Company is entitled to the earned premiums in proportion to the period the policy has been in force.
- The Company reserves the right to cancel this Policy by sending a 15-days' notice at your last known address by registered post. In such event, provided that no claim has been submitted during the current period of insurance, the Company shall return to you the pro rata portion of the premium for the unexpired period of insurance.
- The Company has the right to terminate the policy in the event that a compulsory insurance is cancelled by you at any time during the period of insurance.

# Home Insurance (Part A)

## Insurance Product Information Document



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**Product:** Private Combined Policy

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### What is this type of insurance?

This Policy provides cover against loss or damage to the buildings of a private residence or private apartment/ the parking places, swimming pools and out buildings used solely in connection with these and in the same premises, including fixtures and fittings of the owner and the surrounding walls, gates and fences. It also provides cover for loss or damage to the contents of the building, including furniture, household goods, personal belongings, the property of the Insured or any member of his family permanently residing with him and fixtures and fittings belonging to the insured or for which he is legally liable.



#### What is insured?

##### Loss or damage from the following perils:

- ✓ Fire, lighting, thunder or subterranean fire
- ✓ Explosion
- ✓ Aircraft crash or any other aerial device as well as objects falling of an aircraft
- ✓ Bursting or overflowing of a water tank, apparatus or pipe other than drainage hole or septic tank
- ✓ Tracing/Repair of pipes
- ✓ Accidental water leakage from a water meter or of oil gas used for heating
- ✓ Theft accompanied by actual, forcible and violent breaking into or out of a Building or any attempt thereat
- ✓ Impact on the building by any vehicle or animal that does not belong to or is not under the control of the Insured or any member of his family, who usually resides with him
- ✓ Earthquake or volcanic eruption and subterranean fire
- ✓ Storm or tempest or tornado or cyclone or typhoon
- ✓ Flooding, Overflowing of sea or river
- ✓ Strikes, lockouts, riots and civil commotion
- ✓ Loss or damage caused directly to the Building by malicious act of any person (which is not an act that is the result of or is related to a "terrorist act").
- ✓ Smoke
- ✓ Bush Fire
- ✓ The reasonable expenses that will have to be paid in the form of professional fees to restore the Insured Property
- ✓ Deterioration of products in refrigerators or freezers caused by accidental damage to the freezer and / or refrigerator, refrigerant or gas leakage, or accidental power failure
- ✓ The necessary expenses incurred for the removal of debris, cleaning the drainage pipes and cleaning the septic tank from the insured property which was damaged by an insured risk
- ✓ In respect of buildings and machineries, the additional cost of restoring an Insured Property which was damaged is covered in order to comply with building or other regulations issued under a Law or regulations of any town hall or local authority.

- ✓ The insured amounts defined under this insurance will automatically be reinstated after damage by an Insured Event provided that the Insured pays the appropriate additional premium.
- ✓ Loss or damage to personal effects of domestic employees
- ✓ Expenses for alternative residence or loss of rent
- ✓ Accidental damage to the building and / or contents
- ✓

#### Sum Insured

- a) Buildings: The Sum Insured should reflect the cost of rebuilding or reinstating the Insured property to its original condition or its equivalent at the time of the loss without taking into consideration any depreciation
- b) Contents: The Sum Insured should reflect the cost of reinstating the Insured property to its original condition or its equivalent at the time of the loss without taking into consideration any depreciation



#### What is not insured?

##### Main exclusions

The Company shall not be responsible for:

- ✗ Damage to any electrical machine, appliance or any part of the electrical installation resulting from or caused by over speed, excessive pressure, short circuit, self-heating, arc formation, or electricity leakage of any reason. It is understood that this exemption will apply only to the particular machine, apparatus or part of the affected electrical installation, and not to any other machinery, apparatus or appliance destroyed or damaged by a fire caused by that particular machine, apparatus or other electrical device.
- ✗ Damage caused by physical wear, depreciation, dust, parasites, physiological atmospheric or climatic conditions, gradual causes, cleaning process, paint, repair or renovation, mechanical or electrical damage, delay and any consequential damage.



## Are there any restrictions on cover?

The maximum limits of liability of the Company are as follows:

- ! Up to 5% of any amount payable for a claim in accordance to your policy and expenses for removal, demolition, restructuring or support, which occur from loss or damage covered by your policy.
- ! Up to 5% of any amount payable for a claim in accordance to your policy for expenses that will have to be paid in the form of professional fees to restore the Insured Property that has been damaged by an insured peril.
- ! Up to 5% of the insured amount for the additional cost of restoration of the Insured Property due to the need to comply with Building or other regulations.
- ! Up to €1,000 for accidental loss of water from a water meter, or loss of oil or gas used for heating purposes.
- ! Up to €2,000 for tracing/repairing the pipes.
- ! Compensation for loss or damage to the contents of the building is limited to:
  - In relation to any object - the amount of € 3,000 unless stated separately (excluding: electrical appliances and furniture)
  - In relation to valuable items – up to 1/3 of the amount of the content unless specifically insured.
  - In relation to all objects or other property in the open limited cover is provided for of up to €5,000 for each claim caused by storm, tempest, tornado, hurricane, flooding, overflowing of the sea or a river.
  - In relation to product deterioration in a refrigerator or freezer - €250.
  - In relation to the theft of cash or credit cards - €300.
- ! Compensation for loss or damage to personal belongings of domestic servants is limited to 15% of the total amount insured for the contents.
- ! Compensation for temporary accommodation and rental loss is limited to 10% of the total sum insured amount of the building and/or the contents.
- ! **The deductible amounts are:**
  - Earthquake: 1.5% of the total Sum Insured amount with a minimum amount of €425.
  - Other perils including storm, tempest, tornado, hurricane, flood, bursting of pipes, overflowing of a water tank or pipe is limited to €250.



## Where am I covered?

- ✓ Anywhere in Cyprus including the British military bases. Any area in Cyprus where the government of the Republic of Cyprus does not exercise effective control is exempted.



## What are my obligations?

- Please refer to the main/introductory document.



## When and how do I pay?

- Please refer to the main/introductory document.



## When does the cover start and end?

- Please refer to the main/introductory document.



## How do I cancel the contract?

- Please refer to the main/introductory document.

# Third Party Liability Insurance (Part B)

## Insurance Product Information Document



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### What is this type of insurance?

This type of insurance provides cover to the insured person against all liabilities to third parties in the circumstances outlined below.



#### What is insured?

- ✓ The Company will indemnify the Insured against all sums he will be legally liable to pay as the owner of the Building and / or as a tenant who resides in the Building for the purposes of private residency and / or any personal liability as compensation to third parties for:
  - a. accidental bodily injury or illness to any person (whether fatal or not), and / or
  - b. accidental loss or damage to third party property

With respect to any event covered by this Insurance, the Company will also pay:

- a. The legal cost for expenses likely to be recovered by any claimant from the Insured subject to the Limits of Liability
- b. Costs and expenses incurred with the written consent of the Company.

#### Limits of liability

The limit is €200,000 per event and in the aggregate



#### What is not insured?

##### Main exclusions

The Company shall not be liable for:

- ✗ Bodily injury, illness, or property damage
  - To any person who is contractually employed or apprenticed to the Insured, if such injury or illness is caused by and as a result of such employment,
  - To any person who he or his dependents are claiming on his behalf, a compensation under any Workmen's compensation scheme.
- ✗ Bodily injury, illness, loss or damage caused or resulting from the ownership, possession or use by or on behalf of the Insured of any vehicle towed by animals or motor vehicle or any trolley or any aircraft or seaplane. This exclusion shall not apply in respect of bodily injury, illness, loss or damage caused by or in connection with the loading or unloading of any vehicle or trolley, excluding the cover provided for such loading or unloading by a Motor policy.

- ✗ Bodily injury, illness, loss or damage caused:

- From flooding, smoke, contamination or pollution of any kind, landslides or subsidence or underground damage of any kind
- From the nature or physical condition or operation or use or trade of any objects or materials or goods marketed or stored by the Insured including any form of contamination or poisoning, as well as any form of product liability as provided by law



#### Are there restrictions on cover?

Compensation for material damage or/and personal injury within the Republic of Cyprus - €10,000.



#### Where am I covered?

- ✓ Anywhere in Cyprus including the British military bases. Any area in Cyprus where the government of the Republic of Cyprus does not exercise effective control is excluded.



#### What are my obligations?

- Please refer to the main/introductory document



#### When and how do I pay?

- Please refer to the main/introductory document



#### When does the cover start and end?

- Please refer to the main/introductory document



#### How can I cancel the contract?

- Please refer to the main/introductory document

# Motor Insurance (Part C)

Insurance Product Information Document



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## What is this type of insurance?

This motor insurance policy provides cover against damage to your car or damage caused by its use.



### What is insured?

#### Third party liability

- ✓ Damage to other people's property, and compensation for other people's death or injury, due to the Insured's negligence
- ✓ Emergency Medical Expenses of any person
- ✓ Off-road use
- ✓ Driving other vehicles of the same type as the insured in Cyprus (only for individual policy holders)
- ✓ Personal accident cover for the driver
- ✓ Roadside Assistance and Accident Care
- ✓ Towing of other vehicle
- ✓ Passenger's liability
- ✓ Windscreen and windows
- ✓ Premium protection for no claim

The limits applicable are those required by the local and European legislation

### Loss of or Damage to the Motor Vehicle (Comprehensive Cover)

#### All of the above, plus:

- ✓ Accidental and unforeseen loss or damage including malicious damage to the vehicle
- ✓ Loss of use with a maximum amount of €30 per day for up to 15 days.
- ✓ Loss or damage to personal belongings of the Insured
- ✓ Safekeeping and Transportation of Motor Vehicle
- ✓ Replacement of vehicle in the 1<sup>st</sup> year of insurance
- ✓ Cover against Natural Perils

The Sun Insured of the vehicle should be based on its replacement cost with another vehicle of the same type, model, specifications and condition



### What is not insured?

The Company shall not be liable:

- ✗ War, military or usurped power
- ✗ Nuclear radiation or contamination by chemical or biological substances
- ✗ Any liability which arises by a contractual obligation of the Insured
- ✗ Ionizing radiation and/or chemical contamination and/or biological substances, terrorism
- ✗ An act or omission, that constitutes a felony according to the Criminal Code Cap. 154



### What is not insured? (continued)

- ✗ Damage to property of any person who at the time of the use of the Motor Vehicle, at his own free will was transported in it and such person knew that the Motor Vehicle was stolen or possessed illegally
- ✗ In respect of any damage to any property being loaded, unloaded or transported in or upon the motor vehicle
- ✗ In respect of any damage to any property belonging to or under the custody or control of:
  - i. Any person claiming to be indemnified under the Policy; or
  - ii. A member of the same household as that of the person claiming to be indemnified under this Policy;
- ✗ In respect of any damage to any bridge, weighbridge, flyover viaduct road
- ✗ Motor vehicle being used for purposes other than those described on your motor insurance certificate
- ✗ No cover is provided to the driver, the policyholder or the passenger for accident, injury, loss or damage caused while driving under the influence of drugs or alcohol or other addictive substances



### Are there any restrictions on cover?

- ! There are liability limits and deductible amounts specified in your Policy for each claim.
- ! In the event of an accident, if the Motor Vehicle carries a larger number of passengers in violation of any law or regulation, then the Insured and / or the driver will return to the Company part of the total amount paid by the Company in respect of Motor Vehicle Passenger Claims, equal to the ratio of the number of extra passengers to the total number of passengers allowed to be carried
- ! In relation to the personal belongings of the insured the Company provides cover up to € 1,000



### Where am I covered?

Anywhere in Cyprus, including the British military bases of Akrotiri and Dekelia, and the countries that have signed the Unified Agreement.

Claims arising from events occurring in any area of the Republic of Cyprus where the Government of the Republic of Cyprus does not exercise effective control are excluded.



### **What are my obligations?**

- Please refer to the main/introductory document



### **When and how do I pay?**

- Please refer to the main/introductory document



### **When does the cover start and end?**

- Please refer to the main/introductory document



### **How do I cancel the contract?**

- Please refer to the main/introductory document



# Personal Accident and Travel Insurance (Part D)

## Insurance Product Information Pack



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### What is this type of insurance?

This policy covers injuries as a result of an accident (not illness) anywhere in Cyprus and loss or damage that may arise during a trip of the insured



#### What is insured?

- ✓ Death as a result of an accident
- ✓ Permanent Total Disability of the Insured as a result of an accident
- ✓ Loss or damage to luggage and / or personal belongings of the Insured and his children
- ✓ Loss or Damage to official documents of the Republic during any trip

#### Limits of indemnity

- ✓ Death as a result of an accident - € 50,000
- ✓ Permanent Total Disability of the Insured as a result of an accident - € 50,000
- ✓ Loss or damage to luggage and / or personal belongings of the Insured and his children - € 200 per person
- ✓ Loss or Damage to official documents of the Republic during any trip - € 200 per person



#### What is not insured?

##### Main exclusions

The Company will not be liable to pay any amount for personal injury that is:

- ✗ Caused while you are under the influence of alcohol, drugs or other addictive substances or suffer from venereal disease, mental illness or other illness originating from or attributed to herniation, diskopathy, sciatica or any other permanent disability.
- ✗ Originated, attributed or caused directly or indirectly because:
  - a) You have been deliberately exposed to danger (other than in an attempt to save a human life) or have committed/attempted a criminal act or suicide or any form of deliberate self-harm.
  - b) Your participation in mountaineering which requires the use of ropes or guides, winter sports, speed races of any kind, horse riding with physical obstacles, football game, hunting, or other dangerous activity or sport.
- ✗ Caused during air travel of any kind unless you are a paid passenger on an aircraft used by a recognised airline on scheduled air services or a fully licenced aircraft type (other than a single aircraft) used by an airline charter during an established or scheduled air route.
- ✗ Any pre-existing disability or condition.
- ✗ Terror, mental or nervous shock, depression or mental disorder.
- ✗ Use of motorcycle that exceeds 125cc.



#### Are there restrictions on cover?

If during the Insurance period the Insured is physically harmed as a result of violent accidental external visible means, which results directly and regardless of any other cause within twelve months of the date of the injury, death or Permanent Total Disability of the Insured, as stated below:

- Loss of both hands by or above the wrist
- Loss of both legs from or above the ankle
- Loss of a hand from or above the wrist and a foot from or above the ankle
- Loss of all fingers of both hands or both feet
- Total and untreated loss of vision in both eyes
- Total and untreated paralysis throughout the body

! Cover provided is up to the limit defined in the limits of liability section of the policy for Loss or damage to the baggage or personal belongings of the Insured that he carries with him or has bought during his holidays or his trip within the period of insurance. The Company will pay the actual value of lost or damaged items or the cost of repairing whichever is the lower



#### Where am I covered?

- ✓ Worldwide



#### What are my obligations?

- Please refer to the main/introductory document



#### When and how do I pay?

- Please refer to the main/introductory document



#### When does the cover start and end?

- Please refer to the main/introductory document



#### How can I cancel the contract?

- Please refer to the main/introductory document



# Employer's Liability Insurance (Part E)

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### What is this type of insurance?

This type of insurance provides cover to the Employer for his legal responsibility to his employees (domestic staff) during their employment in the cases listed below.



#### What is insured?

- ✓ Bodily injury
- ✓ Occupational disease as defined in the Social Insurance (Diseases) Regulations of 1980

#### Limits of liability

- ✓ For each employee: €160,000
- ✓ For each event: €3,500,000
- ✓ Total annual limit: €5,150,000



#### What is not insured?

##### Main exclusions

The Company shall not be liable for:

- ✗ The liability of the Insured Person to employees of contractors or sub-contractors of the Insured Person
- ✗ Exemplary or punitive damages, fines and penalties
- ✗ Any liability of the Insured Person to pay under any Workmen's compensation scheme to an employee or his legal representatives or dependents of the employee under any legislation that provides for workers



#### Are there restrictions on cover?

The employee must be domestic i.e.:

- ! Domestic helpers
- ! Gardeners
- ! Drivers



#### Where am I covered?

- ✓ Cyprus and any other country for employees who are permanent residents in Cyprus



#### What are my obligations?

- Please refer to the main/introductory document



#### When and how do I pay?

- Please refer to the main/introductory document



#### When does the cover start and end?

- Please refer to the main/introductory document



#### How can I cancel the contract?

- Please refer to the main/introductory document

# Health Insurance (Part F)

## Insurance Product Information Document



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### What is this type of insurance?

This type of insurance offers medical insurance to domestic employees.



#### What is insured?

The cost and expenses incurred by the employees of the Insured for:

- ✓ Inpatient care:
  - Limit for each illness or accident €8,750
  - Total annual amount for each illness or accident €13,750
  - Limit for hospital room and daily food €70
  - Limit for stay in intensive care unit €175
- ✓ Birth Delivery benefit €525
- ✓ Limit of liability for costs of repatriation of remains €3,500
- ✓ Outpatient care:
  - Limit for each medical visit €20
  - Total annual amount limit €1,725
  - Limit for illness or accident €700



#### What is not insured?

##### Main exclusions

The Company shall not be liable to pay for:

- ✗ Genetic abnormalities
- ✗ Acquired Immune Deficiency Syndrome (AIDS).
- ✗ Rest cures, sanatorium care or periods of plague cleansing or isolation
- ✗ Cosmetic or plastic surgery, unless such treatment is necessary due to physical injury resulting from an accident occurring during the insurance period.
- ✗ Dental examinations, teeth X-rays, removal of teeth, dentifrices, or seals unless these are the result of an accidental injury to healthy natural teeth, which can be proven beyond any reasonable doubt by X-rays or external examination or other clinical findings, prosthetic or corrective means and artificial teeth, crowns, inserts, bridges, orthodontics, endodontics, periodontics or general dental care.
- ✗ Orthoptics (refractive diseases), or eye disorders, visual therapy and the supply or fitting of visual or hearing aids
- ✗ Preventive medical examinations, routine treatments, routine medical examinations that are unrelated or unnecessary for the diagnosis of illness or bodily injury after an accident.
- ✗ General medical examinations.
- ✗ Inoculations and vaccinations.
- ✗ Contraceptives and/or application of contraceptive means.

- ✗ Costs of treating rheumatism, arthritis, backache, neck and sciatica, except for admission and hospital stay as an inpatient for these diseases, whereby Hospital costs are covered
- ✗ Any expenses related to infertility and/or assisted reproduction
- ✗ Physiotherapy, unless deemed necessary for the rehabilitation of injury caused by accident provided that is administered during In-patient Treatment
- ✗ Pre-existing illnesses or conditions and any complications or consequences arising therefrom.
- ✗ Costs of treatment of gynaecological problems that occur either before or within 6 months of the commence of the Policy or additional action to include the Insured Person to the Policy
- ✗ Mental disorder or epileptic seizures or mental illnesses or disorders or treatment in psychiatric hospitals or institutions.
- ✗ Expenses in relation to any treatment which are not provided by a legally licenced and qualified medical practitioner or are offered in a physiotherapy or hydrotherapy clinic or similar institution or in the course of quarantine.
- ✗ Inpatient care expenses arising from an accident at work as defined in the Labour legislation and covered by the Social Insurance Fund.
- ✗ Any claim that falls under any exception as defined in the schedule in your Policy or any subsequent amendment or additional act.



## What is not insured? (continued)

In addition, the Company will not be liable under this Insurance for expenses incurred for a disease or accident that is caused or is occurring directly or indirectly from the following events:

- \* Deliberate self-harm, suicide, attempted suicide, drug use, drink abuse, venereal diseases, intoxication or diseases attributable to chronic alcoholism
- \* Pregnancy, childbirth, ectopic pregnancy or termination of pregnancy or any physical or other complication arising therefrom:  
It is understood that, regardless of the provisions of this exception, in the event of childbirth (normal or caesarean section), "birth benefit" is offered.
- \* Injury from participation in professional sports or any dangerous sport such as a balloon, glider, paraglider or Bungee or any form of air flight (except where the Insured Person is a passenger or crew member in a fully licensed normal aircraft type, which belongs to a recognized airline and performs a scheduled route), ice hockey, speedboat racing, water ski jumping or underwater swimming, where the Insured Person uses a breathing device, horse hunting, pole or horse shows, cave exploration, rock climbing or mountaineering where regular ropes or guides are used, driving or participating in any kind of race rallies or judo or other martial art competitions, competitive winter sports, off-piste skiing, ski jumping, heli-ski, bobsleigh or lugging, dealing with the Insured Person with, or participating in, racing or any kind of racing



## Are there restrictions on cover?

! The employee must be domestic i.e.:

- Domestic helpers
- Gardeners
- Drivers

! The percentage of cover is up to 90%. The remaining 10% is borne by the employer



## Where am I covered?

- ✓ Anywhere in Cyprus and any other country with regard to employers when accompanying their employers



## What are my obligations?

- Please refer to the main/introductory document



## When and how do I pay?

- Please refer to the main/introductory document



## When does the cover start and end?

- Please refer to the main/introductory document



## How can I cancel the contract?

- Please refer to the main/introductory document