

Cash Insurance



Prodomou & Makriyiannis

Coverholder at LLOYDS

Insurance Product Information Document

Company: Prodomou & Makriyiannis

Product: Cash Insurance Policy

Designed by Prodomou & Makriyiannis Insurance Underwriting Agencies & Consultants Ltd which is registered in Cyprus, regulated and licensed by the Superintendent of Insurance in Cyprus, Ministry of Finance, Insurance Companies Control Service, License Nos. F.O.E 22 and 555. This policy is underwritten by Lloyd's Insurance Company S.A.

This document is a summary of insurance coverages and restrictions found in the policy. It is not personalised to your individual selections. It is not a complete representation of all the provisions of your policy. Please refer to your policy documentation, including the schedule, for full details of the coverage you have been provided, the sums insured and the terms and conditions of that coverage.

What is this type of insurance?

This is a Cash insurance policy offering financial compensation for loss of Money.



What is insured?

- ✓ Loss of money whilst in transit in the custody of the Assured or his authorized representatives, to and from the Bankers Post Office and the Assured's premises
- ✓ Loss of money during other transits you may specify, and once accepted we will include on your Schedule
- ✓ Loss of money within any of the premises specified in the Schedule during a robbery or a holdup when open for business
- ✓ Loss of money at your premises when closed for business or left unattended whilst in a locked safe or strongroom

- ✓ Loss or damage done by thieves to safes containing money insured herein



What is not insured?

- ✗ loss by dishonesty on the part of any of the Assured's employees
- ✗ consequential loss, loss or shortage due to depreciation or currency fluctuation or clerical or accounting errors or omissions
- ✗ loss from unattended vehicles
- ✗ loss, destruction or damage, directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds



Are there any restrictions on cover?

- ! Any excess payable by you under the policy or schedule.
- ! Endorsements and Warranties may apply to your policy. These will be shown in your policy document.
- ! Certain limitations such as sub-limits for certain items or types of cover.
- ! Depending on the amount of cash in transit there are limitations as to how many employees are required to accompany the sending.



Where am I covered?

- ✓ The geographical limits are restricted to Cyprus only.
- ✓ Cover for your loss is restricted to the address(es) specified on your policy schedule and the transits described thereon.



What are my obligations?

- **Disclosure of Information:** You must give complete and accurate answers to any information related to your policy. You must tell us immediately about any changes to the information you have already provided. If you are not sure please disclose them.
- You must tell us straight away about any changes which may affect the insurance including if you change address
- **Claim:** If an incident takes place that may result into a claim, you must report it to us as soon as possible. You must also take all reasonable steps to minimise loss or damage and Immediately inform the police.



When and how do I pay?

The premium for this policy is shown in your schedule. You must pay the any premium due for this policy within the time frame specified in the policy. To avoid cancellation, we urge you to settle the required amounts before the due date.

- You may settle payments by internet transfer using JCC Smart,
- by making deposit to one of our bank accounts,
- by sending us a cheque, or
- by contacting our Credit Control Department by telephone during office hours to make a payment using your debit/credit card.



When does the cover start and end?

Your policy will start and end on the dates specified as the Period of Insurance in your Schedule, unless it is cancelled by you or by us before it ends.



How do I cancel the contract?

Provided there was no claim made during the period of insurance you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered. This will be calculated on a proportional basis. If we pay any claim, in whole or part, then no refund of premium will be allowed.

This insurance may be cancelled at any time by you in writing by notifying "Prodromou & Makriyiannis":

E-mail: info@pminsuracebrokers.com

Address: P.O.Box 25045, 1306, Nicosia, Cyprus

Fax: +357 22 35 35 16