

# Emergency Medical Expenses Insurance Policy



Prodomou & Makriyiannis

Coverholder at LLOYDS

## Insurance Product Information Document

Company: Prodomou & Makriyiannis

Product: Emergency Medical Insurance

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 an Emergency Medical & Personal Accident policy, provided such cover is not offered by ΓΕΣΥ and meeting the minimum requirements for the issuing of a Residency permit/Visa for Cyprus. Please be aware that this does not provide a comprehensive medical cover. This policy will work to the extent described in this policy and Schedule as your Emergency Medical. Should you wish to have full medical cover we recommend that you make separate arrangements



#### What is insured?

- ✓ Emergency Medical Expenses necessarily incurred within twelve months of the event giving rise to them as a direct result of an Insured Person failing ill, or Sustaining accidental bodily injury
- ✓ In the event of the death of the Insured Person the costs of transporting the body of the Insured Person to their country of origin up to the limit stated in the Schedule



#### What is not insured?

- Whilst full terms and exclusions are set out in the policy wording please be advised that Underwriters will not accept claims for Emergency Medical Expenses incurred relating to:
- ✗ Dental and optical charges incurred by an Insured Person except as may be occasioned by accidental means.
  - ✗ Any disorder of the reproductive system.
  - ✗ Any illness which pre-exists this policy or in the case of the renewal of a previous contract of insurance for which this policy is the immediate renewal replacement, the first date of the issue of the said original policy, or in respect of any congenital defect.
  - ✗ Cosmetic or plastic surgery.
  - ✗ Any refractive disorder or defect of the eyes, and application or fitting of any eyeglasses or ear aids.
  - ✗ Normal medical examinations.
  - ✗ Check-ups, Vaccinations
  - ✗ Birth control pills and or the application of birth control means
  - ✗ Rheumatism, arthritis or any other disorder of the spinal cord
  - ✗ Treatment of infertility or/and childbearing
  - ✗ Physiotherapy except for the treatment of a damage caused by accident
  - ✗ Any form of mental or nervous disorder
  - ✗ An insured person being under the influence of alcohol or drugs.
  - ✗ War, invasion, hostilities
  - ✗ The insured person engaging in, or taking part in: army, winter sports, rock climbing, sky diving, hunting, horseback, driving motorcycles
  - ✗ Venereal disease, suicide or attempted suicide or intentional self-injury or being in a state of insanity
  - ✗ Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex ( ARC).
  - ✗ Any Expenses resulting from an infectious or contagious disease, an outbreak of which has been declared a Public Health Emergency of International Concern (PHEIC) by the World Health Organization (WHO).



### Are there any restrictions on cover?

- ! This policy will insure persons under the age of 75 who at the time of applying for this policy are in a good state of health and have not suffered from any recurring condition.
- ! Any excess payable by you under the policy or schedule.
- ! If there is any other insurance covering the same event we need to know. Underwriters will not pay more than their ratable proportion of any claim.
- ! Endorsements and Warranties may apply to your policy. These will be shown in your policy documents.
- ! Certain limitations such as excess, sub-limits for certain items or types of cover.
- ! Level of cover is quite low, complying with the minimum requirements for third country Nationals in obtaining a Visa for Cyprus; should there be a serious medical condition the level of cover under this insurance may not be adequate to cover the Medical Expenses incurred.



### Where am I covered?

- ✓ The geographical limits are restricted to Cyprus only.



### 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 it.
- ! You must pay the premium
- ! You must tell us straight away about any changes which may affect the insurance including if you change address or if you change your job.
- ! **Claim:** If a claim or possible claim occurs, you must report it to us as soon as possible. In case of a claim you have the following obligations:
  - Notify us as soon as possible and within 30 days deliver a written claim.
  - If you are in hospital please let us know so that we can speak with the hospital.



### 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 frames 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. Our right to cancel is limited as set out in the policy.



### How do I cancel the contract?

This insurance may be cancelled by or on behalf of the Underwriters by 14 days' notice given in writing to you at your last known address, and the premium shall be adjusted on the basis of the underwriters receiving or retaining pro-rata premium.

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

E-mail: [info@pminsurancebrokers.com](mailto:info@pminsurancebrokers.com)

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

Fax: +357 22 35 35 16

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.

The policy can be cancelled within 14 days of the purchase, calculated from the date the cover starts, or the day the policy is received, by using the contact details above and, provided no claim was made in the 14 days, the premium will be refunded in full.