

# Personal Accident Insurance Policy



Prodomou & Makriyiannis

Coverholder at LLOYDS

## Insurance Product Information Document

Company: Prodomou & Makriyiannis

Product: Personal Accident 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 Personal Accident and Medical Expenses policy. It will provide the benefits you select and are listed on the table of benefits of the policy schedule following an accident and if selected in the case of sickness too.



#### What is insured?

Unless otherwise stated in your policy schedule, the following benefits are insured following an accident:

- ✓ Death
- ✓ Temporary total disablement which entirely prevents you from attending to a substantial part of your business or occupation
- ✓ Temporary partial disablement which entirely prevents you from attending to a substantial part of your business or occupation
- ✓ Permanent total disablement which prevents you from attending to your usual business or occupation and which lasts for 12 consecutive months and at the end of that period is beyond hope of improvement

Optional Medical Expenses cover:

- ✓ The cost of medical, surgical or other remedial attention.
- ✓ The cost of treatment given or prescribed by a qualified member of the medical profession together with hospital, nursing home and ambulance charges (as may be incurred).



#### 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 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).

Unless declared and accepted by Underwriters there will be no cover for accidents relating to

- ✗ Dangerous activities, as these are listed in the policy



### Are there any restrictions on cover?

- ! Any excess noted in the schedule payable by you.
- ! If you engage in any occupation, sport, pastime or activity, which is more dangerous than any of the disclosed activities, without first notifying the Underwriters and obtaining their written agreement to the amendment of the policy (additional premium may apply, then no claim may be payable in respect of any Accident arising therefrom.
- ! Any fraud, concealment or deliberate mis-statement whether in the proposal on which the Insurance is based or in relation to any other matter affecting the policy or in connection with the making of any claim hereunder shall render the policy null and void and all claims hereunder shall be forfeited. If the consequences of an accident shall be aggravated by any condition or physical disability which existed before the Accident occurred, the amount of any compensation payable under this Insurance in respect of the consequences of the Accident shall be the amount which is reasonable considered would have been payable if such consequences had not been so aggravated.
- ! No compensation shall be payable for more than one insured item in respect of an accident, except for compensation payable in respect of temporary partial disablement preceding or following temporary total disablement, and no weekly compensation shall become payable until the total amount has been agreed.
- ! The total sum payable under the policy in respect of any one or more accidents shall not exceed in all the largest sum insured under any one of the items contained in the schedule, except for medical expenses.



### Where am I covered?

- ✓ The geographical limits are noted on the Policy schedule.
- ✓ Standard cover is limited to anywhere in Cyprus but can be extended to operate anywhere in the World.



### 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 give complete and accurate answers to any information related to your policy.
- ! You must tell us immediately of any changes to the information you have already provided.
- ! You must report any claim or event that might give rise to a claim as soon as possible, and follow the claims procedure set out in the policy
- ! In the event of an accident or illness, you must seek the attention of a duly qualified medical practitioner.
- ! All medical records, notes and correspondence referring to the subject of a claim or a related pre-existing condition shall be made available upon request to any medical adviser appointed by or on behalf of the underwriters in order to carry out an examination.
- ! You must notify us, and obtain our written agreement, if you shall regularly engage in any occupation, sport, pastime or activity which materially increases the risk



### 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.