

Complete pre-contractual and contractual information for the product is provided in the full Policy Documentation

What is this type of Insurance?

This Medical Insurance for Non-European Employees & Visitors covers the Medical Expenses of the Insured Person as they are defined in Policy Schedule in case of Illness or Accident.



What is Insured?

- ◆ Inpatient Cover up to €8,600
- ◆ Total Aggregate for the Period of Insurance €13,750
- ◆ Daily Room and Board in the Intensive Care Unit €175 per day
- ◆ Daily Room and Board €70 per day
- ◆ Maximum Limit for Outpatient Expenses €700 (only if selected)
- ◆ Total Aggregate for Outpatient Expenses €1,750 (only if selected)
- ◆ Maximum Amount per Doctor's Visit €17,50 (only if selected)
- ◆ Maximum Amount for Medicine €180 (only if selected)
- ◆ Maximum Amount for Diagnostic Examinations €180 (only if selected)
- ◆ Childbirth Benefit €525
- ◆ Repatriation of the corpse up to €3,500
- ◆ Accidental Death (only if selected)
- ◆ Replacement Costs Benefit (only if selected)



What is not Insured?

- ◆ Congenital diseases
- ◆ Pre-existing Conditions
- ◆ Sexually transmitted diseases
- ◆ Aesthetic and Plastic Surgery
- ◆ Dental and Ophthalmological Expenses
- ◆ General and Preventive Examinations
- ◆ Vaccinations, rheumatism, arthritis, lumbar spine ailments, hernia, hemorrhoids, tonsillitis, infertility treatment
- ◆ Nervous and Mental Disorders
- ◆ Acne, dry skin, nail therapy, allergies
- ◆ Removal of moles and non malignant skin tumors
- ◆ War and similar acts, Military and Police activities, acts of Terrorism
- ◆ Ionizing, Radiation, Contamination etc.
- ◆ Participation in dangerous sports and activities
- ◆ Self inflicted injury, use of drugs or alcohol
- ◆ All exclusions can be found in the Policy.



Are there any restrictions on cover?

- ◆ Deductible Amount as indicated on the Policy Schedule
- ◆ Covered: 90% of Medical Expenses
- ◆ Expenses for gynecological problems occurring within 6 months from the date of commencement
- ◆ The occurrence of any disease during the first 30 days from the date of commencement
- ◆ Childbirth within the first 10 months from the date of commencement
- ◆ Expenses incurring outside the Geographical Area



Where am I covered?

- ◆ Cover is valid within the territory of Cyprus excluding the areas under the Turkish military



What are my obligations?

- ◆ The full compliance to all terms and conditions of the policy
- ◆ The company must be notified immediately upon the happening of an event which may give rise to a claim
- ◆ Written notification within 14 days from the date of occurrence of any disease/accident
- ◆ The company must be notified within 10 day from any change concerning the duties, occupation, status or habits of the insured person



When and how do I pay?

As agreed and stated on the Policy Schedule



When does the cover start and end?

As stated on the Policy Schedule



How do I cancel the contract?

You can cancel the policy at any time by giving written notice to the company.