

Medical Insurance

Insurance Product Information Document



Company: **Cosmos Insurance Company Public Ltd** Product: **visitorsCARE**

This document is a summary for information purposes of the AccidentCARE insurance policy. All terms and conditions of cover are included in our policy wording, specimen of which you may request by your insurance intermediary or at our offices. The Company has the right to accept, amend or reject the standard terms of cover.

What is this type of Insurance?

This insurance policy is offered to foreigners who reside or will reside in Cyprus a visitor (they have received or will receive residence permit in Cyprus). This policy provides cover to the insured in respect of medical expenses occur following an accident or illness.



What is covered?

- ✓ Annual Maximum Limit of €14,000 and Maximum Limit per accident or illness €9,000.

In-patient Treatment

- ✓ Daily Hospitalisation (Room and Board) up to €70,00
- ✓ Daily Hospitalisation in Intensive Care Unit (Room and Board) up to €175,00
- ✓ Operating Theatre, drugs and dressings & internal appliances
- ✓ Surgery costs, surgeons' and anaesthetists' fees and diagnostic tests
- ✓ Physician and nurse fees
- ✓ Repatriation of mortal remains up to €3.450,00
- ✓ Child Birth allowance (Natural or Caesarean section) up to €515,00

Out-Patient Plan (optional) with an Annual maximum limit of €900,00 per insurance period

- ✓ Out-patient consultations with a maximum limit of €20,00 for each consultation
- ✓ Diagnostic Tests up to €175,00
- ✓ Drugs up to €175,00



What is not covered?

Any medical expense related to the below are excluded unless it is otherwise specified to the Table of Benefits and Certification of Insurance.

- ✗ Suicide or self-inflicted injury
- ✗ Invasion, hostile raid, war, warfare activity or civil war, revolution
- ✗ Conflict/acts of terrorism
- ✗ Criminal acts
- ✗ Preventative medical examinations
- ✗ Mental, neurological or neuropsychological disorders, epileptic crises, depression
- ✗ Pregnancy, ectopic pregnancy, curettage
- ✗ Geriatric treatment, cosmetic or plastic surgery
- ✗ Treatment for rheumatism, arthritis, lumbago, sciatica, myalgia and cervical pain, unless there is a hospitalization
- ✗ Physiotherapy unless there is a bodily injury caused by an accident
- ✗ Hazardous activities
- ✗ Allergies
- ✗ Fertility Treatment/birth control
- ✗ HIV/AIDS
- ✗ Alcohol and substance abuse
- ✗ Chemical contamination and exposure
- ✗ Dental and vision treatment
- ✗ Pre-existing conditions
- ✗ Cosmetics, antiseptic products and dermatological products for cosmetic purposes
- ✗ All exclusions are defined to the policy wording, certification of insurance and any other special terms and/or endorsements.



Are there any restrictions on cover?

- ! Expenses that exceed the annual maximum limits stated to the Table of Benefits
- ! Any Expenses incurred outside Cyprus
- ! Benefits that are not provided under the chosen plan
- ! The annual deductible amount of €15,00 insured must pay per period of cover before the policy will pay for eligible claims under the Out-patient plan
- ! 10% Co-insurance for In-patient treatment and 20% co-insurance for Out-patient treatment for each incident
- ! Pre-existing conditions and any other condition which is personally excluded
- ! Expenses that are not medically necessary or reasonable and customary.
- ! 10 months waiting period for child birth allowance
- ! 6 months waiting period for gynecological problems
- ! 30 days waiting period for illness
- ! All restrictions are defined to the policy wording, certification of insurance and any other special terms and/or endorsements.

Medical Insurance

Insurance Product Information Document



Company: **Cosmos Insurance Company Public Ltd** Product: **visitorsCARE**



Where am I covered?

- ✓ You are covered within the geographical area of Cyprus Republic.



What are my responsibilities?

Throughout the period of insurance:

- To ensure that the information, details and descriptions provided are accurate and truthful and that you have not withheld or misrepresented any event
- To pay the premium on due date
- In the event of any claim to provide accurate and truthful information and submit all relevant documentations and any further information requested which are necessary for the evaluation of the claim
- In-patient claims must be submitted within 14 days from the date when expenses occurred and 7 days for Out-patient treatment.
- To follow the terms and conditions of your policy



When and how do I pay?

The premium is payable annually to the Company in advance as shown on the Policy Schedule.

The method of payment can be:

- Cash
- Wire Transfer
- Credit/debit card



When does my insurance cover start and end?

Cover is provided within the period of insurance stated to your policy (Certification of Insurance, Policy Schedule). The policy has a duration of 12 months and renewable.



How can I cancel my insurance contract?

Policyholder has the right to terminate the policy at any time by sending a written notice to the Company.