

Personal Accident and Illness Insurance

Insurance Product Information Document

EEA (European Economic Area) resident policies are provided by Strategic Insurance Brokers (Cyprus) Ltd (SIBC). Company Number: HE394431. SIBC is authorised and regulated by the Cypriot Insurance Superintendent, per Authorization Number: 7255. Address: Androkleous 19a, 1061 Nicosia, Cyprus.

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This document does not contain the full terms and conditions of the cover which can be found in the policy wording and insurance certificate. It is important that you read all of these documents carefully.

What is this type of insurance?

This insurance provides you a lump sum payment following bodily injury as a result of an accident or illness.



What is insured?

Death, Accident, and Illness:

- ✓ Accidental Death (where noted)
- ✓ Permanent Total Disability (where noted)
- ✓ Permanent Partial Disability (where noted)
- ✓ Temporary Total Disability (where noted)

'Accident only' contracts will be noted accordingly



What is not insured?

- ✗ Pre-existing and associated conditions
- ✗ Mental illness / emotional / behavioural conditions
- ✗ Extreme sports & exposure to danger
- ✗ Drugs and alcohol
- ✗ Maternity
- ✗ Death which is not the result of an accident
- ✗ War and terrorism
- ✗ Suicide or attempted suicide
- ✗ Self-inflicted injury
- ✗ Committing or attempting to commit a criminal act
- ✗ Military service or operations



Are there any restrictions on cover?

- ! Illness cover after age 65
- ! Certain countries of residence
- ! Certain benefits cannot be paid concurrently, could cease upon the accidental death of the insured person, and may not add up to more than the largest benefit under listed under the Schedule of Compensation. Please see your policy wording for full details.



Where am I covered?

- Your area of cover will be stated in your certificate of insurance



What are my obligations?

- You must pay your premium.
- You must provide any information we require to assess your claim.
- You must let us know if you have other insurance which also covers your covered benefits.
- You must prove your identification and address.



When and how do I pay?

- You can pay for your insurance in full using a debit or credit card before the start of your policy.
- You will not be covered for any claim if you have not paid the premium due.



When does the cover start and end?

- You can find your policy start and end date in your Schedule of Insurance.



How do I cancel the contract?

- You may cancel your cover up to 14 days after purchase of this policy, subject to no claim having been made under this cover, and we will refund your premium (cooling off period).
- You may cancel this insurance at any other time, outside of the cooling off period, by giving 7 days' written notice or surrender of the policy.