



INSURANCE PRODUCT INFORMATION DOCUMENT

MEDICAL INSURANCE FOR FOREIGN PERSONS

PRODUCT : MEDICAL INSURANCE POLICY FOREIGN PERSONS

EUROSURE INSURANCE COMPANY LTD

License No. 106

The complete pre-contractual and contractual information on this product, is provided on the Company's website www.eurosurance.com or by Eurosurance's Intermediaries, as well as at the Company's Headquarters.

What is this type of Insurance:



What is insured?

- ✓ The insurance policy provides reimbursement of medical expenses due to Illness or Accident as well as Maternity Benefit to the Insured Persons, as it is defined in the Insurance Policy Schedule
- ✓ The Maximum Limits are as follows:

BASIC COVER

1. INPATIENT CARE

- | | |
|--|----------|
| (a) Per Illness or Accident | € 8.600 |
| (b) Per Period of Insurance and per Person | € 13.700 |
| (c) Daily Hospitalisation (Room and Food): | |
| (i) Regular Admission | € 75 |
| (ii) In Intensive Care Unit | € 170 |

2. MATERNITY BENEFIT (NATURAL OR BY CAESAREAN) ONCE-OFF AMOUNT

€ 515

3. TRANSPORTATION OF REMAINS COVER UP TO

€ 3.420

EXTENDED COVER

4. OUTPATIENT CARE

- | | |
|--|---------|
| (a) Per Sickness or Accident | € 700 |
| (b) Per Period of Insurance and per Person | € 1.710 |
| (c) Per Medical Visit | € 20 |
| (d) For Medical Diagnostic Tests | € 175 |

Percentage Coverage: 90% (10% will be paid by the Employer)

COVER PROVIDED, IF THE INSURED PERSON IS A BENEFICIARY OF GENERAL HEALTH SYSTEM (G.H.S.)

- | | |
|---|---------|
| 5. (a) Death by Accident | € 5.000 |
| (b) Transportation of Remains Cover Up To | € 3.500 |



What is not insured?

- x War Risks, Terrorist Acts or Nuclear or Ionizing Radiation/Environmental Pollution
- x Naval or military or air-force or police operations
- x Wilfully inflicted self-injury, suicide, attempted suicide, drug use, or alcohol abuse
- x Ectopic pregnancy or pregnancy termination or any physical or other complication thereof
- x Injury from participation in professional sports or any dangerous sport
- x Excess amount as indicated in the Schedule of the Policy
- x Genetic diseases and disorders
- x Sexually transmitted diseases
- x Rest cures, institutionalisation



- x Cosmetic or Plastic Surgery
 - x Dental Treatment/Examinations
 - x Orthoptics or eye disorders
 - x Preventive medical examinations
 - x General Medical Examinations
 - x Enofthalmisms and Inoculations
 - x Contraception and/or application of contraceptive devices
 - x Pre-existing diseases
 - x Expenses for treatment of gynaecological problems
 - x Nervous or mental disorder
 - x Expenses for infertility treatment and / or assisted reproduction
 - x Intentional neglect of the health of the Insured
 - x Medical care costs incurred due to an occupational accident or illness within the scope of Employment Legislation
 - x Sanctions based on resolutions of the United Nations or other Organizations or States
- Other Exceptions referred in the Policy



Are there any restrictions on cover?

- ! The insurance policy does not cover loss or damage caused or assisted by:
- ! ♦ War, invasion, revolution, insurrection and other similar incidents
 - ! ♦ Any terrorist act
 - ! ♦ Any use of nuclear weapons or ionizing radiation or radioactive contamination
 - ! ♦ Any form of Contamination or Pollution



Where am I covered?

- ✓ In the Republic of Cyprus only - Court and Laws of the Republic of Cyprus



What are my obligations?

- You must pay the premium within the payment period, agreed with the Company
- In case of an event that may give rise to a claim based on the insurance policy, the Company must be notified immediately by the Contracting Party, the Insured Person and / or any of their representatives
- You must comply with the terms of the Insurance Policy
- Notification to the Company of any change in the business of the Insured or the profession of the insured persons that may increase the risk



When and how do I pay?

The premium is paid, according to your written agreement with the Company



When does the cover start and end?

The insurance cover starts on the date that the insured risk is accepted by the Company and ends on the date agreed with the Company, and as defined in the Insurance Policy Schedule



How do I cancel the contract?

You may cancel your insurance policy anytime, by providing the Company a written notice and by returning the Insurance Certificate, if any (where applicable)