AKD Immigration Cover – Medical Insurance & Employer's Liability

Insurance Product Information Document

Company: SI Insurance (Europe), SA

SI Insurance (Europe), SA part of Sompo International Group, ("the Insurer") which is authorised by the Luxembourg Ministry of Finance from which it received its authorisation and license number 549300OOBOGTBRMWN512. SI Insurance (Europe), SA is a Luxembourg based insurance company with company registration number B221096, and is supervised by the Luxembourg insurance regulator Commissariat aux Assurances.

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

What is this type of insurance?

This is a medical insurance policy designed for foreign nationals visiting, relocating to, or working in Cyprus. Subject to the terms, conditions, limits and exclusions of the policy, it provides financial protection for emergency medical expenses, hospitalisation and related medical assistance during the insured person's stay, as well as cover for the repatriation of mortal remains where applicable. The policy also provides Employer's Liability cover, protecting the employer against certain legal liabilities arising from an employee's injury, illness or death in connection with their employment, subject to the policy terms and conditions. The period of insurance is the period shown on your insurance certificate, subject to the terms and conditions of the policy. Cover is provided in Cyprus only, subject to the terms and conditions of the policy.

What is insured?

This insurance provides cover for medical expenses arising from illness or accident during the period of insurance, subject to the terms, conditions, limits and exclusions of the Policy. Additional benefits may apply where the insured person is registered with the Cyprus General Healthcare System (GHS).

✓ **Inpatient medical expenses.**
Cover for hospitalisation, including accommodation, treatment and related medical costs arising from illness or accident.
- Up to €8,600 per illness or accident
- Up to €13,700 per insured person per period of insurance
- Daily hospital benefit: €75 (standard room), €170 (ICU)

✓ **Maternity benefit (normal delivery or caesarean section)**
- Lump sum benefit of €515

✓ **Transportation of remains:**
- Cover for repatriation of remains up to €3,420

✓ **Outpatient medical expenses**
Cover for consultations, diagnostic tests and treatment not requiring hospitalisation.
- Up to €700 per illness or accident
- Up to €1,710 per insured person per period of insurance
- Medical consultation: up to €20 per visit
- Diagnostic tests: up to €175
- 90% of eligible expenses covered (10% to be covered by Employer where applicable)

Optional Cover (if selected):

Employer's Liability Insurance
Provides cover for the employer's legal liability for injury or illness of an insured employee arising out of and in the course of employment, subject to policy terms and limits.
- For Each Employee Up to €160 000
- For each claim or series of claims arising from the same originating or original cause Up to €3 500 000
- Total Limit of Liability for any one Period of Insurance Up to €5 200 000.

What is not covered?

The following are some examples of what is not covered.

- ✗ Pre-existing diseases or medical conditions and any related complications
- ✗ Genetic diseases and disorders
- ✗ Sexually transmitted diseases
- ✗ Nervous or mental disorders
- ✗ Expenses for infertility treatment and/or assisted reproduction
- ✗ Pregnancy, childbirth or related complications, except for the maternity benefit explicitly stated in the Policy.
- ✗ Ectopic pregnancy, pregnancy termination or any related complications
- ✗ Expenses for treatment of gynaecological conditions (unless otherwise specified in the Policy)
- ✗ Cosmetic or plastic surgery
- ✗ Dental treatment or examinations
- ✗ Orthoptics or eye disorders
- ✗ Preventive or routine medical examinations
- ✗ General medical examinations
- ✗ Vaccinations and inoculations
- ✗ Contraception and/or application of contraceptive devices
- ✗ Rest cures or institutionalisation
- ✗ Wilfully self-inflicted injury, suicide or attempted suicide
- ✗ Drug use or alcohol abuse
- ✗ Intentional neglect of the health of the insured
- ✗ Injury arising from participation in professional or hazardous sports
- ✗ Medical care costs incurred due to occupational accidents or illnesses covered under applicable employment legislation
- ✗ War, invasion, terrorist acts, or military, naval, air-force or police operations
- ✗ Nuclear risks, ionising radiation or radioactive contamination
- ✗ Environmental pollution
- ✗ Any excess/deductible amount as indicated in the Policy Schedule
- ✗ Sanctions based on resolutions of the United Nations or other organisations or states
- ✗ Any other exclusions specified in the Policy Wording

Are there any restrictions on cover?

The following restrictions apply:

- ! Cover is limited to the amounts specified in the Policy Schedule
- ! An excess/deductible may apply to certain claims, as specified in the Policy Schedule.
- ! Outpatient treatment may be subject to co-payment by the insured person
- ! Certain benefits are only available if the insured person is registered with the Cyprus General Healthcare System (GHS)
- ! The policy provides cover within the Republic of Cyprus only
- ! Cover applies only during the period of insurance as stated in the Policy Schedule

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.
- You must notify the Company immediately of any event that may give rise to a claim under the insurance policy.
- You must comply with the terms and conditions of the Insurance Policy.
- You must notify 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 the policy by giving the Company 15 days' written notice. Where applicable, the premium refund will be calculated in accordance with the Policy's cancellation terms, provided no claim has arisen and the required insurance documents have been returned. The Company may also cancel the policy by giving 15 days' notice in accordance with the Policy terms.
- To cancel the policy, please contact AKD Insurance by email at info@akdinsurance.eu or by post at 5, Rafael Santi, 1st Floor, 6052, Larnaca, Cyprus. Tel.: +357 24 822622.