

Personal Accident Insurance

Insurance Product Information Document

Company: CROMAR LTD. – Coverholder at LLOYD'S

Product: Personal Accident

Registered in Greece. Authorised and regulated by the Bank of Greece: register number 207659



This Insurance Product Information Document provides a summary of the main coverage and exclusions and is not personalized to your specific individual needs. Complete pre-contractual and contractual information is provided in the full policy documentation.

What is this type of insurance?

This product is designed to cover persons residing in Greece who could also travel abroad, from the consequences of a personal accident.



What is insured?

24hrs worldwide coverage is provided for the following if caused by accident:

- ✓ Loss of life.
- ✓ Permanent total disablement.
- ✓ Permanent partial disablement.
- ✓ Medical – pharmaceutical expenses.
- ✓ Surgical allowance.
- ✓ Daily Hospitalization allowance.
- ✓ Urgent healthcare transportation for hospitalization.

OPTIONAL COVERS WITH ADDITIONAL COST

- ✓ Temporary total disablement (loss of income)



What is not insured;

- ✗ Participation of the insured in illegal, treacherous, criminal or terrorist acts.
- ✗ Suicide, attempted suicide or self-inflicted injuries.
- ✗ Health damages caused by therapeutic procedures carried out either by the insured himself, or by another, provided that these therapeutic procedures are not necessary for the accident covered by the policy.
- ✗ Flying or using airplanes or other airborne means unless the insured is an airline passenger of a legally operating airline or, operating scheduled air services or charters.
- ✗ Driving any means of transport without a valid license.
- ✗ Pre-existing conditions, disabilities, physical or mental conditions, illnesses as well as their complications, known to the insured before the beginning of the insurance policy.
- ✗ Accidents which occur when the insured is intoxicated and/or under the influence of drugs of any kind.
- ✗ AIDS or complications thereof, Bird-flu (influenza) and other pandemics and epidemics in general.
- ✗ Cosmetic or plastic surgeries.
- ✗ Preventive medical examinations (check-up).
- ✗ Use of explosives and weapons by the insured.
- ✗ Driving a motorcycle or moped (cover is provided if you are a passenger)
- ✗ Professional drivers
- ✗ Freelancers engaged in manual labor with or without the use of machinery.
- ✗ Participating in any speed racing event with or without mechanized means, as well as in practices and trials as a driver or co-driver/passenger.
- ✗ Participation in the armed forces, whether being permanently employed in the military or having applied voluntarily or during national military service, or during national mobilization as well as participating in military training and drills, except for civil aviation or military pilots.
- ✗ Participating in training or competition in professional or amateur clubs.
- ✗ Participating in diving with the use of breathing apparatus, climbing of any nature, descending with ropes, paragliding/parasailing, hot-air balloon flights, parachuting, caving, hiking, horse riding, boxing, wrestling, football and other dangerous sports, as well as exposing oneself voluntarily to danger (except in the case of attempting to save a human life).
- ✗ Work-related incidents which are not classified as accidents by Labour law and Insurance Companies.
- ✗ Large scale disasters (e.g. earthquake, flooding) as a result of natural phenomena.



Are there any restrictions on cover?

- ! Cover is provided to persons between the ages of 18 and 70. Persons cannot be over the age of 69 when beginning this policy.
- ! Cover is provided to children from the age of 3 months up to 18 years old, excluding covers for Loss of Life, Permanent Total Disablement and Permanent Partial Disablement.
- ! Persons older than 70 years old will be examined on a case-by-case basis, provided they were insured before their 69th year.



Where am I covered?

- ✓ Worldwide subject to being a permanent resident of Greece and having a Greek tax number.



What are my obligations?

- You will have to pay the first part of some claims (the deductible). Refer to your schedule and policy for details
- You must take reasonable care to make sure all information provided by you or on your behalf is honest and accurate
- You must check your policy documentation when you receive it to make sure you have the cover you need and expect
- You must pay the premium when required
- You must tell us about any incidents connected to this insurance as soon as possible, whether or not related to a claim
- You must give us the information we need and tell us if any of your information is wrong or changes that may change / increase the risk



When and how do I pay?

- Payment must be made directly to Cromar Ltd. either in full or in instalments (if premium amount allows for payment in instalments), on the date agreed at the beginning of your insurance policy or for each instalment.



When does the cover start and end?

- Cover starts after you have accepted our terms and agreed to pay the premium. As shown in the Schedule, it will last for 12 months from your policy start or renewal date, unless it is cancelled by you or us before it ends. Cover always starts and ends at 12:00 Noon.



How do I cancel the contract?

- You can cancel cover at any time by contacting us and pro-rata premium will be calculated.
- There will be no refund if a covered incident has occurred.
- Refer to the Insurance Policy for full details of cancellation terms.

Policy underwritten 100% by Lloyd's Insurance Company S.A.