

Personal Accident Insurance

Insurance Product Information Document



Company: CROMAR LTD. – Coverholder at LLOYD'S

Product: Secure Medical – Immigrants

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 the medical needs of foreign residents in Greece who do not have national health insurance and need to comply with Immigration Law statute 4251/2014, as regards a private health insurance policy, which is required to apply for and obtain a residence permit.



What is insured?

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

- ✓ Loss of life.
- ✓ Permanent total disablement.
- ✓ Permanent partial disablement.
- ✓ Medical – pharmaceutical expenses due to accident or illness only in Public hospitals.
- ✓ Hospitalization as a result of an accident or illness only in Public hospitals.



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.
- ✗ Direct or/ and consequential damages/losses, as a result of pandemics, epidemics and communicable diseases 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.
- ✗ 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, speleology, 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.

Coverholder at

LLOYD'S



Are there any restrictions on cover?

- ! This cover is provided only for foreign residents/immigrants who require it to renew their residence permit.
- ! This 24hr cover is only valid within Greece.
- ! Cover is provided for persons from the age of 3 months old up to 75 years old. Persons cannot be over the age of 74 when beginning this policy.
- ! Persons older than 74 years old will be examined on a case-by-case basis, provided they were insured before their 74th year.



Where am I covered?

- ✓ Only within Greece.



What are my obligations?

- 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 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. in full, 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. Cover always starts and ends at 12:00 Noon.



How do I cancel the contract?

- This specific cover cannot be cancelled because it is required for the renewal of your residence permit.
- Cancelling this cover is only possible in coordination with the Ministry of Foreign Affairs and provided there are no claims.

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