

Europesure Insurance

Travel Insurance – Annual Multi-Trip

Insurance Product Information Document



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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 schedule. It is important that you read all these documents carefully.

What is this type of insurance?

This is an annual multi-trip travel insurance designed to provide financial reimbursement and emergency medical assistance for events relating to a trip away from home.



What is insured?

Limits apply as shown in the Table of Benefits of your Schedule of Insurance.

- ✓ **Cancellation, Curtailment or Disruption of a Trip** - reimbursement of irrecoverable or unused travel and accommodation expenses paid in advance or contracted to pay OR additional travel and accommodation expenses to get you to your destination if your travel arrangements are disrupted OR in certain circumstances, alternative accommodation at your destination.
- ✓ **Missed Departure and Transport Diversion** - additional travel and accommodation costs if you miss your pre-booked travel connection because your journey to the departure point is disrupted or the conveyance in which you are travelling is diverted.
- ✓ **Travel Delay Inconvenience Benefit** – cash benefit for each complete 12-hour delay.
- ✓ **Alteration of Itinerary** - additional travel and accommodation expenses if arrangements for a trip have to be altered following you being the victim of kidnap, hijack, terrorist activity or criminal act.
- ✓ **Emergency Medical and Repatriation Expenses** - costs relating to medical or dental treatment. Repatriation expenses including accompanying medical personnel and travel and accommodation for a relative.
- ✓ **Hospital Inconvenience Benefit** - cash benefit for each complete 24 hours in hospital.
- ✓ **Funeral Expenses** - the cost of transporting your remains home, or the cost of a funeral/ cremation in the country where you die outside your country of residence.
- ✓ **Pet Care** - additional kennel/ cattery costs if you are delayed due to death, bodily injury or illness. Not available on Bronze cover.
- ✓ **Personal Accident** - accidental death, loss of one limb or one eye, loss of two limbs or both eyes or one limb and one eye OR permanent total disablement



What is not insured?

- ✗ Medical expenses in your country of residence.
- ✗ Claims directly or indirectly caused by or contributed to by any Pre-Existing Medical Condition. Certain Pre-Existing Medical Conditions may be covered as standard. Full details can be found in the policy wording.
- ✗ Any Activity or Sport not specifically listed in the policy wording with the exception of Winter Sports, where the Winter Sports option has been selected.
- ✗ Under Sections 4 and 5 – Valuables, Money, Credit/Debit Cards and Documents from Baggage which have been checked-in or left in a left-baggage facility or left unattended in a public place.
- ✗ Under Section 4 – the full replacement value of any property which was in poor condition or is not reasonably new.
- ✗ Medical treatment in the destination country after you are medically fit to be transported home for continuing treatment.
- ✗ Claims arising directly or indirectly from your drug addiction, solvent abuse or alcohol intake or being under the influence of drugs.
- ✗ Claims as a result of any criminal or illegal act.
- ✗ Normal pregnancy and birth.
- ✗ Terrorist activity apart from cover under Section 1.4 - Alteration of Itinerary and Section 2, or if you have purchased Terrorism Disruption cover.
- ✗ Insolvency of the tour operator, airline or any other company with whom you have made arrangements for your trip.
- ✗ Any circumstance or event you knew about before you purchased the insurance or the start of the trip, whichever is later.

- ✓ **Baggage and Personal Effects** - loss or damage to property and valuables OR if your baggage is delayed for more than 12 hours, the cost of buying immediate necessities.
- ✓ **Money, Documents and Credit / Debit Cards** - loss of money or documents and fraudulent use of credit/ debit/ charge card.
- ✓ **Legal Expenses and Personal Liability** - expenses of pursuing a claim against a third party who had caused your death, bodily injury or illness.
- ✓ **Hijack and Kidnap Benefit** - cash benefit for each complete 24-hour period that you are hijacked or kidnapped.

Cover reduction options:

- Remove cover for Cancellation/Curtailment/Missed Departure/Travel Delay/Alteration of Itinerary.
- Remove cover for Baggage and Personal Effects/Delayed Baggage.

Optional Cover Extensions – Available on Silver, Gold and Platinum cover:

- **Winter Sports Cover** –cover for emergency medical and repatriation expenses, theft or damage to owned or hired ski equipment and additional travel costs incurred due to piste closure or avalanche.
- **Business Cover** –cover for business equipment, documents and records, business money, additional personal accident cover and replacement staff.
- **Golf Cover** –cover for loss or damage to owned or hired golf equipment and unused green fees due to accident or illness.
- **Terrorism Disruption** –cover for irrecoverable costs if your trip is cancelled or curtailed due to regulatory guidance.
- **Sports/ Cycle Extension** –cover for loss, theft or damage to owned and hired sports and cycle equipment.
- **Gadget Cover** – extended cover for loss, theft or damage to gadgets, including the cost of unauthorised calls, texts or data use.
- **Wedding Cover** – cover for loss or theft of wedding attire, rings and gifts taken on, bought during or sent in advance of the wedding trip. Cover for wedding photographs and video recordings if the booked photographer is unable to fulfil their duties, or if the photographs or videos are lost, damaged or destroyed within 14 days at the wedding location.
- **Car Hire Excess Waiver** – Cover for the accidental damage excess if your hire vehicle is damaged, plus towing costs incurred following an accident. Cover for the costs incurred due to misfuelling. Available for Annual multi-trip policies only.
- **Reduced excess** – option to reduce the excess per person.

- ✗ Some sections will be subject to an excess unless otherwise specified. The excess is the amount you must pay towards a claim.
- ✗ Claims under any Section not listed in Your Schedule of Insurance for which you have not paid premium



Are there any restrictions on cover?

- ! Customers must be aged 79 or under at the start of cover (certain travel restrictions may apply).
- ! Adults named on the policy may travel separately and children on the policy, who are 17 or under at the date of purchase of the insurance are insured when travelling with one or both insured adults, or when accompanied by another responsible adult who is over 25 years of age.
- ! There is only cover for medical expenses relating to an accident or sudden illness that requires treatment whilst abroad.
- ! The maximum amount of any claim can be no more than the sum insured shown on the policy schedule.
- ! Legal expenses claims can only be pursued if there is a likely prospect of success.
- ! Gadget Cover Extension - cover is restricted to 4 gadgets per policy regardless of the number of Insured persons.
- ! Car Hire Excess Waiver cover is only available to persons aged between 21 and 65.



Where am I covered?

- ✓ Policies allow a choice of the areas where the cover is valid – Choices Are: 1) Within Europe; 2) Anywhere in the world excluding the USA and Canada; 3) Anywhere in the world including the USA and Canada. However, there is no cover in Cuba, Iran, North Korea, Russia or Ukraine or any country where the advice from the Government of your Country of Residence is against all travel.
- ✓ The chosen area of cover is shown on the Schedule of Insurance.



What are my obligations?

- You must notify any changes in the information you provided at the start of the policy, and which occurs during the period of insurance, as soon as possible.
- You must take reasonable care to provide complete and accurate answers to the questions you are asked when you take out the insurance and not to knowingly misrepresent anything.
- If you are in hospital during a trip, or you wish to return home early for any reason, you must notify the Medical Assistance company immediately before returning home.
- You must notify the claims company, giving full details of any occurrence, which is likely to give rise to a claim, as soon as possible after it happens and, in any case, within 90 days of the occurrence.
- You must provide to the claims company all documentary evidence they may require in support of your claim, including medical information if required.



When and how do I pay?

Premiums are payable when the policy is purchased from the website, using a valid credit or debit card.



When does the cover start and end?

Subject to payment of the required premium, the cover starts on the date shown as the first day of the Period of Cover on the policy schedule and remains in force for one year. Individual trips must fall, in their entirety within the validity period of the policy. Cover for individual trips starts at the departure from home in the country of residence and ends on the return to home in the country of residence. Individual trips must be completed within the maximum duration of any one trip which is shown on the policy schedule.



How do I cancel the contract?

The policy can be cancelled by notifying Europesure:

Email cyprus@statusglobalinsurance.com

Address: 5 Rafael Santi, 1st Floor, Office 101, Larnaca 6052, Cyprus

The policy can be cancelled within 14 days of the purchase calculated from the date the cover starts, or the day the policy is received. by using the contact details above and, provided no trip has been taken, nor any claim made in the 14 days, the premium will be refunded in full.

After the first 14 days the policy can be cancelled at any time by giving 30 days' notice in writing using the above contact information. At the end of the 30 days, provided there is confirmation that no claims and no incidents that might lead to a claim have occurred, the premium for the exact number of days left on the policy will be refunded. When calculating the premium refund there will be an additional charge to cover the administration cost of providing the policy of one half of the portion of the premium to be returned or €50 whichever is the lesser.