

Status Europesure Insurance Cyprus Annual Multi Trip Travel Insurance 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?

Item 1.1 - 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.

Item 1.2- 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.

Item 1.3- Travel Delay Inconvenience Benefit

✓ Cash benefit for each complete 12-hour delay.

Item 1.4- Alteration of Itinerary

✓ Additional travel and accommodation expenses if arrangements for a trip have to be altered following you being the victim of kidnap, hi-jack, terrorist activity or criminal act.

Item 2.1- Emergency Medical and Repatriation Expenses

✓ Costs relating to medical treatment or dental treatment for immediate relief of pain.
✓ Repatriation expenses including accompanying medical personnel and travel and accommodation for a relative.

Item 2.2- Hospital Inconvenience Benefit

✓ Cash benefit for each complete 24 hours in hospital

Item 2.3- Funeral Expenses

✓ If you die, 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.

Item 2.4- Pet Care.

✓ Additional kennel/cattery costs if you are delayed due to death, bodily injury or illness

Item 3- Personal Accident

✓ Accidental Death
✓ Loss of one limb or one eye
✓ Loss of two limbs or both eyes or one limb and one eye
✓ Permanent Total Disablement

Item 4- 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.

Item 5- Money, Documents and Credit/Debit cards

✓ Loss of money or documents and fraudulent use of credit/debit/charge card.

Item 6- Legal Expenses and Personal Liability

✓ Expenses of pursuing a claim against a third party who had caused your death, bodily injury or illness.

✓ Your legal liability to pay damages to a third party for bodily injury or property damage and defence costs.

Item 7- Hijack and Kidnap Benefit

✓ Cash benefit for each complete 24 hour period that you are hijacked or kidnapped

Optional Cover extensions available

- Winter Sports Cover
- Golf Cover
- Sports/Cycle Equipment
- Wedding Cover
- Car Hir Excess Waiver Cover
- Business Cover
- Terrorism Disruption
- Gadget Cover
- COVID-19 Cover

Please Note: Your premium and benefits are payable in € Euros



What is not insured?

- ✗ Section 2, Medical and related expenses incurred in your country of residence.
- ✗ Claims directly or indirectly caused by or contributed to by any pre-existing medical condition known about at the inception date of travel. 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 Item 4 – Valuables, Money, Credit/Debit Cards and Documents from Baggage which has been checked-in or left in a left-baggage facility or left unattended in a public place.
- ✗ Under Item 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
- ✗ Terrorist activity apart from cover under **Item 2** – Medical Expenses, unless 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.
- ✗ The excess shown on your policy schedule.
- ✗ Normal pregnancy and birth.
- ✗ Claims where you are under the influence of or affected by alcohol or drugs.
- ✗ Any criminal or illegal act.
- ✗ Any circumstance or event you knew about before you purchased the insurance or the start of the trip, whichever is later.
- ✗ COVID-19 cover unless the optional COVID-19 policy extension has been purchased.
- ✗ Section 16, COVID-19 extension – Claims for the cancellation of a Trip before departure, unless all insured persons have been fully vaccinated in accordance with the regulations in their country of residence at least 42 days before the Trip is due to start.



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 named on the policy, who are under 18 are insured when travelling with one or both of the 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.
- ! Under Item 6 – Legal expenses claims can only be pursued if Underwriters legal counsel considers there is a likely prospect of success.
- ! Car Hire Excess Waiver cover is only available to persons aged between 21 and 65.
- ! Gadget Cover extension – cover is restricted to 4 gadgets per policy regardless of the number of Insured persons.



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. There is no cover in Cuba, Iran or North Korea
- The chosen area of cover is shown on the policy schedule.



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 will remain 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 was chosen when the policy was purchased and is shown on the policy schedule.



How do I cancel the contract?

The policy can be cancelled by notifying Status Agents, Sub Agents and Consultants CY Limited:

Email: cyprus@statusglobalinsurance.com

Address: Suite 9 Chalkwell Lawns, 648-656 London Road, Westcliff on Sea, SS0 9HR United Kingdom

The policy can be cancelled within 14 days of the purchase, or the day the policy is received, whichever is later, 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.

Travel Insurance

Additional pre-contractual information document for non-life insurance products (Additional Product Information Document (APID))

Insurance company: Lloyd's Insurance Company S.A.
Insurance intermediary that manufactured the product: Status Agents Sub-Agents and Consultants CY Ltd
Product: Status Europesure Insurance Cyprus – Travel Insurance
APID Version No: V1 Annual Multi-Trip
APID Version date: October 2024
This version of the Additional Non-Life Insurance PID is the latest available.⁵

This document contains additional and complementary information compared to the information set out in the pre-contractual information document for non-life insurance products (Non-Life Insurance PID), to help the potential policyholder gain a more detailed understanding of the features of the product, the contractual obligations and the economic and financial position of the company.

The policyholder should read the insurance conditions before signing the contract.

Lloyd's Insurance Company S.A. is a Belgian limited liability company with its registered office at Bastion Tower, Marsveldplein 5, 1050 Brussels, Belgium. It is subject to the supervision of the National Bank of Belgium with Firm Reference Number 3094.
Website address: www.lloydseurope.com
E-mail: lloydseurope.info@lloyds.com
Telephone: +32 (0)2 227 39 39

Lloyd's Insurance Company S.A. is authorised to carry on business in Italy under the right of establishment (registration number in the IVASS register no. I.00151) and the freedom to provide services (registration number in the IVASS register no. II.01526). The registered office of Lloyd's Insurance Company S.A. in Italy, with which the contract will be concluded, is Corso Garibaldi 86, Milan 20121.
Website address: www.lloyds.com/it-it/lloyds-around-the-world/home
E-mail: informazioni@lloyds.com
Telephone: +39 02 6378 8870

As at 2022 year-end, the ordinary share capital of Lloyd's Insurance Company S.A. is EUR 558m all of which is share capital. In addition, EUR 200m in ancillary own funds has been made available through a letter of credit facility. The company's Solvency Capital Requirement (SCR) is EUR 295m and the amount of its own funds that is eligible to cover the SCR is EUR 618m. The company's ratio of own funds to its SCR is therefore 209%. Its Minimum Capital Requirement (MCR) is EUR 74m and the amount of its own funds that is eligible to cover the MCR is EUR 470m. The 2022 Solvency and Financial Condition Report of Lloyd's Insurance Company S.A. is available on www.lloydseurope.com/about/lloyds-brussels-hub/.

The contract is governed by Italian law.



What is insured?

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

This insurance also provides cover for:

Item 1.1 - 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.

Item 1.2- 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.

Item 1.3- Travel Delay Inconvenience Benefit

- ✓ Cash benefit for each complete 12-hour delay.

Item 1.4- Alteration of Itinerary

- ✓ Additional travel and accommodation expenses if arrangements for a trip have to be altered following you being the victim of kidnap, hi-jack, terrorist activity or criminal act.

Item 2.1- Emergency Medical and Repatriation Expenses

- ✓ Costs relating to medical treatment or dental treatment for immediate relief of pain.
- ✓ Repatriation expenses including accompanying medical personnel and travel and accommodation for a relative.

Item 2.2- Hospital Inconvenience Benefit

- ✓ Cash benefit for each complete 24 hours in hospital

Item 2.3- Funeral Expenses

- ✓ If you die, 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.

Item 2.4- Pet Care.

- ✓ Additional kennel/cattery costs if you are delayed due to death, bodily injury or illness

Item 3- Personal Accident

- ✓ Accidental Death
- ✓ Loss of one limb or one eye
- ✓ Loss of two limbs or both eyes or one limb and one eye
- ✓ Permanent Total Disablement

Item 4- 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.

What options/customised conditions can be activated?

- Winter Sports Cover
- Golf Cover
- Sports/Cycle equipment
- Wedding Cover
- Car Hire Excess Waiver
- Business Cover
- Terrorism Disruption
- Gadget Cover
- COVID-19 Cover
- Reduced excess

Premium reduction options

You may notify your agent who is selling you the policy, or select the options online if you are purchasing the policy from our website, if you require the following reduced covers or conditions.

- Remove Cancellation cover
- Remove Baggage cover

If you do not tell the agent who sells you the policy or choose the appropriate option when purchasing the policy online, you may pay a higher premium than required to.

Remove Cancellation cover	20% premium reduction
Remove Baggage Cover	20% premium reduction

Additional premium options

You may tell the agent who sells you the policy or select the option when purchasing the policy online if you require the following additional covers, at an additional premium cost;

- Reduce Excess from €100 to €50
- Winter sports cover – maximum 17 days in any one year
- Golf cover
- Business Cover
- Terrorism Disruption cover
- Sport/Cycle Equipment cover
- Gadget cover
- Wedding cover
- COVID-19 cover
- Car Hire Excess Waiver cover

If you do not request the above additional covers to be added to your policy, then any losses resulting from the above events will not be covered under your policy.

Excess Reduction	40% charge on premium
Winter Sports cover	Additional €50 per person
Golf cover	Additional €10 per person
Business cover	Additional €20 per person
Terrorism Disruption cover	Additional €10 per person
Sports/Cycle Equipment cover	Additional €25 per person
Gadget cover	17 days or 32 days trip length – Additional €40 per person 45 days cover – Additional €45 per person 90 days cover – Additional €50 per person
Wedding cover	Additional €50 per person
COVID-19 cover	10% charge on policy
Car Hire Excess Waiver cover	17 days trip length – Additional €18 per policy 32 days trip length – Additional €31.50 per policy 45 days trip length – Additional €55.13 per policy 90 days trip length – Additional €96.71 per policy