

# «Alpha Personal Accident»

## Insurance Product Information Document

**Company: ALTIUS INSURANCE LTD**

**Product: Alpha Personal Accident**

ALTIUS INSURANCE LTD, is a registered Insurance Company with registration number HE55144 and licensed Insurance Company with licence number 117 regulated and supervised by the Insurance Companies Control Service of the Ministry of Finance.

This document does not specify all the terms and conditions of the Personal Accident Insurance. Detailed pre-contractual and contractual information is provided in the Insurance Policy.

### What is this type of insurance?

Personal Accident insurance provides the insured person with coverage in case he / she suffers bodily injury as a result of a violent, external and visible cause which within 24 months causes death, loss or disability or the payment of expenses.



#### What is insured?

It provides coverage to the Insured in case of bodily injury from an accident which results in the following:

- ✓ Death
- ✓ Permanent Total Disability
- ✓ Temporary Partial Disablement
- ✓ Medical Expenses



#### What is not insured?

Bodily injury due to an accident which originates from or is a result of:

- ✗ Intentional self-injury or suicide or criminal act.
- ✗ The taking of any drug unless taken in accordance with the directions and prescription of a registered practitioner.
- ✗ An Insured Person is under the influence of alcohol or drugs.
- ✗ Use of explosive material.
- ✗ Flying or other aerial activity other than flying as a passenger in a fully licensed passenger carrying aircraft.
- ✗ Climbing
- ✗ War, invasion, hostilities.
- ✗ Diving to a depth greater than 30 meters without using breathing apparatus.
- ✗ Any act of terrorism.
- ✗ Your employment as member of the security forces (Military, Police, Fire Fighting Forces).
- ✗ Pregnancy or childbirth.
- ✗ Sexually Transmitted Diseases (STD's)
- ✗ Hernia, discopathy, lumbago or any other back pain.
- ✗ Any claim which is directly or indirectly related to communicable diseases.
- ✗ Compensation to the extent that the provision of coverage will expose the Company to a sanction, prohibition or restriction imposed by UN decisions or by commercial sanctions, laws or regulations of European Union, UK and United States of America.



## Are there any restrictions on cover?

- ! The Deductible Amount specified in the Schedule.
- ! Any benefit that becomes payable as a result of the activities mentioned below will be reduced by:
  - (a) 25% in the case of deep-sea diving with the use of a breathing apparatus at a depth less than 50 meters, participation in football, indoor soccer, boxing or water skiing.
  - (b) 50% for winter sports and ice rinks, water polo, horse riding and craftsmanship with obstacles, parachuting, lifting or falling by parachute, use of a motorcycle with more than 100 cc capacity.



## Where am I covered?

- ✓ Globally



## What are my obligations?

The Insured must:

- Pay the premium as described in the Schedule.
- Inform of any change made in relation to any important event that affects the provided coverage.
- Complies and adheres to the terms of the Policy to the extent that they refer to anything he must do or not do, as well as the truthiness of the answers and statements in this Insurance Proposal.
- To notify the Company immediately of any incident that may lead to a claim.



## When and how do I pay?

One instalment in advance.



## When does the cover start and end?

The start and end date of the insurance cover is indicated in your Insurance Policy.



## How do I cancel the contract?

The Insurance Policy can be canceled at any time by the Insured by sending a written notice to the Company. The Company is also entitled to cancel this Insurance Policy by sending a 15-day notice by letter to the Insured. The premium is the minimum payable for the period and is therefore non-refundable.