

Personal Accident Insurance



Insurance Product Information Document

Company: Commercial General Insurance Ltd

Product: Personal Accident Comprehensive

Commercial General Insurance registered in Cyprus and with Registration number **HE6165** licensed by the Insurance Company Control Service (Ministry of Finance) with Licence No. 52. Registered Office: 101 Arch. Makarios III Avenue, 1071 Nicosia, Cyprus.

This document constitutes a summary of the policy, the cover, terms, conditions and exclusions.

The full pre-contractual and contractual details, as well as information about the terms and conditions of the insurance, will be provided alongside the offer, application and the insurance policy.

What is this type of insurance?

This Personal Accident Insurance Policy provides cover for Death due to Accident, Total and Permanent Disability due to Accident, Other Permanent Disablement, due to Accident, Weekly Compensation for Temporary Total or Partial Disablement due to Accident and Medical Expenses.



What is covered?

- ✓ Death due to Accident
- ✓ Total and Permanent Disability due to Accident
- ✓ Other Permanent Disablement due to Accident
- ✓ Weekly Compensation for Temporary Total Disablement
- ✓ Weekly Compensation for Temporary Partial Disablement
- ✓ Medical Expenses



What is not covered?

- ✗ War, Invasion, Rebellion, Revolution, Hostilities, Riots, Strikes, Acts of Terrorism
- ✗ Ionising or Nuclear Radiations, Contamination by Radioactivity from any Nuclear Fuel or from any Nuclear Waste from the Combustion of Nuclear Fuel
- ✗ Criminal or Deliberate Act of the Insured
- ✗ Infectious diseases and/or viruses, bacterium or other microorganisms
- ✗ Pandemic or communicable diseases
- ✗ The Insured engaging in or practicing for dangerous or extreme sport activities such as but not limited to skin diving, rock climbing, or mountaineering, parachuting, hang-gliding, winter sports or football or hunting or
- ✗ The Insured engaging in or practicing racing of any kind
- ✗ Any accident due to motorcycling (whether as driver or passenger)
- ✗ Any accident resulting from the use of any explosive materials or substances
- ✗ Pre-existing Physical defect or infirmity
- ✗ Use of Alcohol, Drugs or any other illegal substance
- ✗ Suicide or any attempt thereat
- ✗ Liability, cost or expense to the extent that the provision of such cover would expose the Company to any sanction, prohibition or restriction



Are there any restrictions on cover?

- ! Policies are available between the age limits of 16 to 60 years and are not normally subject to revision before the attainment of 70 years of age.
- ! Insurance cover is provided for any Event, which means bodily injury caused solely by violent, accidental, external and visible means, and which injury shall, independently of any other cause, be the sole cause of any of the above.
- ! All restrictions are defined to the Insurance Policy wording and/or the Schedule.



Where am I covered?

- ✓ The cover applies worldwide



What are my responsibilities?

- To ensure that all information and details given in the Proposal for insurance are full and truthful, and that you do not withhold, misrepresent or misdescribed any material fact.
- Written notice shall be give to the Company as soon as possible, but in case within 3 calendar months of the happening of any Event.
- The Insured as often as required shall submit to medical examination on behalf of the Company at its own expense.
- To read the terms of your Policy and ensure that it offers you the insurance cover you have selected.
- To observe the premium payment terms.

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When and how do I pay?

The Premium is payable before or at the commencement date of the Insurance Cover. In case the Premium is payable in installements, each installement must be paid according to the dates shown on the Schedule of you Policy.

The Premium can be paid in cash, by cheque, by debit/credit card, by bank transfer to one of the Company's bank accounts, by Direct Debit Mandate or online at www.jccsmart.com.



When does my insurance cover start and end?

The insurance cover starts upon the acceptance by the Company of the Proposal and remains in force, provided that you comply with the premium payment terms.

For any alterations or renewal of your Policy, your instructions are required.



How can I cancel my insurance contract?

You may cancel your Insurance Policy at any time by providing seven (7) days' written notice to Commercial General Insurance Ltd.