

Insurance Product Information Document

Globelink (Cyprus) Insurance Agency & Sub-Agency Ltd SILVER TRAVEL INSURANCE

Insurer: HDI Global Specialty SE, Registered office: HDI-Platz 1, 30659 Hannover, Germany. HDI Global Specialty SE is authorised and regulated by Bundesanstalt für Finanzdienstleistungsaufsicht. (BaFin).

This document provides a summary of cover only and does not contain the full terms and conditions of the cover which can be found in the policy wording and validation certificate. It is important that you read all these documents carefully.

What is this type of insurance?

This is a travel insurance policy that, subject to the terms, conditions and exclusions contained in the policy wording, provides certain financial protection and medical assistance for your trip(s).



What is insured?

The main value of the cover provided is for cancellation or curtailment, medical emergencies when abroad, personal accident, delayed or missed departure, baggage and personal money, personal liability and legal expenses.

- ✓ Should you need to cancel or curtail your trip due to unforeseen health issues affecting your trip.
- ✓ Emergency medical treatment should you suffer an unexpected injury or illness while abroad.
- ✓ In the event of death, loss of limb(s) and/or eye(s) while abroad.
- ✓ Should you fail to arrive or be delayed at your departure point in time to board the public transport on which you are booked to travel for the international outbound and return leg of your journey.
- ✓ For the loss, theft or damage of personal belongings, money or passport and travel documents.
- ✓ Personal Liability (including legal costs and expenses) against any amount an insured person becomes liable to pay as compensation for any arising from any one event or source of original cause of accident.

The policy covers all insured persons named on the validation certificate travelling with you. The main sections of the policy and benefit levels are listed below.

Please refer to the policy wording for the full benefits covered including the terms, conditions and exclusions of this insurance which are available upon request.

- ✓ **Cancellation or Curtailment including certain Covid-19 cover**
- ✓ **Emergency Medical & Other Expenses including certain Covid-19 cover**
- ✓ **Personal Accident**
- ✓ **Delayed Departure**
- ✓ **Missed Departure including certain Covid-19 cover**
- ✓ **Baggage**
- ✓ **Personal Money**
- ✓ **Passports & Documents**
- ✓ **Personal Liability**
- ✓ **Legal Expenses & Assistance**
- ✓ **Mugging Benefit**
- ✓ **Hijack Cover**



What is not covered?

The following are some examples of what is not covered?

Please refer to the schedule of cover and policy wording for the full benefits covered including the terms, conditions and exclusions of this insurance which are available upon request.

- ✗ Any medical condition an insured person has, which a medical practitioner has advised the insured person not to travel or would have done so had the insured person sought his/her advice, but despite the advice has chosen to still travel.
- ✗ Surgery, treatment or investigations for which the insured person intends to travel outside of his/her home area to receive (including any expenses incurred due to the discovery of other medical conditions during and/or complications arising from the procedures).
- ✗ Any suicide, drug use, alcohol or solvent abuse and an insured Person putting themselves at risk.
- ✗ Professional sports or entertaining.
- ✗ Participation in or practice of any professional sports or professional entertaining or other sports or activities.
- ✗ Travelling against World Health Organisation (WHO), Foreign, Commonwealth & Development Office (FCDO) advice or against the advice of a European Union Government body.
- ✗ Pre-Existing medical conditions. Certain pre-existing medical Conditions may be covered as standard. Please refer to Part 1 - Important Information in the policy wording.
- ✗ Your own unlawful action in the country in which the trip is taking place or any criminal proceedings against you.
- ✗ Under most sections of this policy, claims will be subject to an excess. This means that you will be responsible for the first part of and every claim per incident claimed for, under each section by each insured person.
- ✗ War or acts of terrorism.
- ✗ Nuclear risks.
- ✗ Any claims which would result in breaches of UN resolutions or Trade or Economic Sanctions or other laws of the UK, EU or USA.
- ✗ Your Insurance Policy does not cover any claim in any way caused by or resulting from Coronavirus disease (COVID-19). This exclusion does not apply to Sections A, B, B1 and D1.



Are there any restrictions on cover?

The following are some examples of restrictions.

Please refer to the schedule of cover and policy wording for the full benefits covered including the terms, conditions and exclusions of this insurance which are available upon request.

- ! Under most sections of this policy, claims will be subject to an excess. This means that you will be responsible for the first part of and every claim per incident claimed for, under each section by each insured person.
- ! If you are aged under 16 you are only insured when travelling with one or both of the insured adults (or accompanied by another responsible adult).
- ! The maximum trip duration is up to 365 days for Single trip and up to a maximum of 31, 45, 60 or 90 days any one trip for Annual Multi-Trip, depending on the option you select
- ! The maximum age at the time you buy this policy is up to 95 years of age.



Where am I covered?

Choose either:

Single Trip

- ✓ Domestic & Europe
- ✓ Worldwide excluding USA, Canada, Japan and Caribbean
- ✓ Worldwide including USA, Canada, Japan and Caribbean

Annual Multi-Trip

- ✓ Domestic and Europe
- ✓ Worldwide including USA, Canada, Japan and Caribbean



What are my obligations?

At the start of your policy:

- All insured persons must be currently legally resident in the European Union (EU) or the European Economic Area (EEA) and registered with a medical practitioner or entitled to free public healthcare under reciprocal arrangements currently in place in the EU or EEA.
- Dependent children: If you are aged under 16 you are only insured when travelling with one or both of the insured adults (or accompanied by another responsible adult).
- This insurance policy contains conditions and exclusions in relation to the health of the insured persons and of others who might not be travelling with an insured person but whose wellbeing the insured person's trip may depend upon.
- All insured persons must comply with the conditions relating to pre-existing medical conditions and health changes in order to have the full protection of this insurance. If an insured person does not comply with these conditions, we may cancel the insurance, or refuse to deal with an insured persons claim or reduce the amount of any claim payment.

Important Information in the policy wording regarding Medical Conditions and Health Changes, a copy of which is available upon request or by contacting the Agent that issued this insurance to you.

- If participating in any sporting activity or hazardous activity, contact us to check if you are covered.

During the period of insurance:

- You must at your own expenses, supply any information, evidence and receipts we require including medical certificates signed by a registered medical practitioner, police reports and other necessary reports following loss, injury or illness.
- You must take reasonable care to protect against damage, accident, injury or illness at all times.

In the event of a claim:

- You must notify us as soon as practicable in the event of a claim, and as follows:

EMERGENCY MEDICAL ASSISTANCE ABROAD & ALL OTHER CLAIMS

Please refer to your Certificate, or our website 'Make a Claim' Page, or the Policy Wording for details of how to Make a Claim.



When and how do I pay?

- You must pay the full amount due when taking out this insurance.
- The insurance will not be valid unless the full premiums has been paid.
- All premiums shown include all insurance premium taxes.
- You can pay for your policy with a credit or debit card. We only accept Visa or MasterCard.



When does the cover start and end?

If Annual Multi-Trip Cover is selected:

The period for which we have accepted the premium as stated in the Validation Certificate. Under these policies Cancellation cover will be operative from the date stated in the Validation Certificate or the time of booking any trip (whichever is the later date) and terminates on commencement of any trip.

If Single Trip Cover is selected

The period of the trip and terminating upon its completion, but not in any case exceeding the period shown in the Validation Certificate. Under these policies Section A - Cancellation cover will be operative from the time you pay the premium.

In respect of One Way Trips:

All insurance cover shall cease 72 hours after the time you first leave the immigration control of your final destination country or at the expiry date of this insurance whichever is the sooner. The final destination country will be treated as your home area and cover under this insurance will be applied accordingly.



How do I cancel the contract?

- You may cancel this policy at any time.
- If you cancel within 14 days of receipt of policy documents, we will cancel the policy and refund your premium in full provided that no insured person has travelled, cover has not already started and no claim has been made or is intended to be made.
- If you cancel outside of these 14 days, your premium will be only be refunded in exceptional circumstances.
- To cancel the policy, please contact **Globelink International** on globelink@globelink.eu or at, Rafael Sandi, 1st floor, 6052, Larnaca, Cyprus. Tel: +357 24 333900.