

# Motor Vehicle Insurance Policy

## Additional Cover "ICARUS"

### **BENEFIT A - AIR AMBULANCE BY GREEK FLYING DOCTORS**

#### **1. Air Ambulance**

The Policy includes an exceptional emergency services program from Greek Flying Doctors for the transportation (transport and escort) of patients from Cyprus to Greece or Israel and in case of emergency incidents attributed to illness or road accident a doctor shall escort the insured persons where due to the situation is deemed absolutely necessary.

#### **2. Emergency Incident means**

- sudden and
- unexpected damage of the insured's health, which inevitably requires immediate hospitalization treatment provided from a well-established health care institution in Greece or Israel given in the event such treatment cannot be provided in a health center in Cyprus.

#### **3. Means of transport**

The means used for transporting patients are airplanes and ambulances. When transported to Greece or Israel airplanes are used, furthermore in case transportation takes place within Cyprus' Territory ambulances will be used to transfer patients to hospital or clinic chosen by the insured or by his/her relatives in case

#### **4. Notice of Claim**

Notice of the claim shall be given in writing (i.e. email, telegram, telefax etc.) either from the insured, or the Insurance Company, or the personal doctor, or the medical center or the local hospital where the insured is being given medical treatment.

#### **5. Special Conditions**

Written approval by the medical practitioner of the medical center or the local hospital is mandatory, confirming that the insured health can undertake the transfer. Air transition shall be conducted via aircrafts provided that is possible, i.e. only if landing can safely take place at the patient's location and the local hospital is in operation.

Landing and flying conditions, rules, restrictions and regulations as ascribed by Civil Aviation Authority must be conformed in each and every case given. Failure to comply shall put in jeopardy the facilitation of the air ambulance service. When, as a result of Civil Aviation Authority's or other competent Authority's command flights are banned or patient's location cannot be approached, Greek Flying Doctor holds no responsibility of such unavailability. Nonetheless, Greek Flying Doctors is obliged to conduct the transfer once such barriers are lifted.

#### **6. Replacement Vehicle**

The policy provides to the Insureds replacement vehicle on the following situations:

##### **6.1 Replacement Vehicle due to Total or Partial Theft**

In the event of loss of use of the insured vehicle attributed to damage caused by theft, coverage shall be enforced the day after the incident has been reported to both the competent police authority and the Company. The Company shall provide reimbursement for period up to thirty (30) days after the occurrence of the incident provided that the insured vehicle could not be traced before the expiry of the aforementioned period. In the event of partial theft (means the removal of vehicles parts which render the use of the car impossible) reimbursement shall be for maximum period of fifteen (15) days. The Company in the event of loss of use shall provide the insured for his/her use a replacement vehicle up to 1,200 cc.

##### **6.2 Replacement Vehicle due to Fire**

In the event of loss of use of the insured vehicle attributed to damage caused by fire or short-circuit, coverage shall be enforced once claim has been filed to the Company supported with the report of the Fire Service Department or Company's designated expert for a period not exceeding twenty (20) consecutive days. The Company in the event of loss of use shall provide the insured for his/her use a replacement vehicle up to 1,200 cc.

##### **6.3 Replacement Vehicle due to Motor Vehicle Collision**

In the event of loss of use of the insured vehicle attributed to damage caused by car crash (collision, impact, diversion, overturning, precipitation), coverage shall be enforced once the incident is submitted to an expert appointed by the Company and provided that the repairing period exceeds seven (7) working days – excluding time of receiving the components – and for a period up to fifteen (15) consecutive days. The Company in the event of loss of use shall provide the insured for his/her use a replacement vehicle up to 1,200 cc.

##### **6.3 Replacement Vehicle due to Total Loss**

In the event of loss of use of the insured vehicle attributed to total loss caused by car crash (collision, impact, diversion, overturning, precipitation), coverage shall be enforced once the incident is submitted to the competent police authority and for a period up to twenty (20) consecutive days since the day of the incident. The Company in the event of loss of use shall provide the insured for his/her use a replacement vehicle up to 1,200 cc.

The granting of replacement vehicle is conditional on presentation of a credit or debit card by the insured as a guarantee of the comprehensive insurance's the excess as well as any fuel costs. On the vehicle's delivery and return and provided that there is no amount due to be paid, the security shall be released.

#### **7. Scheduled Transition within Cyprus with Ambulance**

This cover concerns insured persons who are:

- a. To be admitted to any Private Nursing Institution and must be transported while bedridden.
- b. Transfer from any Public or Private Nursing Institution to their place of residence in the event they have to be transported while bedridden.
- c. Transfer while bedridden for Specialized Diagnostic Exams from their home to a Diagnostic Center following their hospitalization.

**\*Currently not enforced**

**Our company provides Greek Flying Doctor's services, as mentioned above. Ydrogios Insurance Company (Cyprus) Ltd is not responsible and/or liable for any malpractice, of any kind, or omission and therefore bears no obligation for reimbursement.**

## **BENEFIT B - GLOBAL EMERGENCY SERVICES ASSIST AMERICA**

The Policy includes a unique global emergency services program from Assist America. Main services are:

### **1. Medical Consultation, Evaluation and Referral**

Calls to Assist America's Operations Center are evaluated by medical personnel and referred to qualified doctors and/or hospitals.

### **2. Hospital Admission Assistance**

Assist America fosters prompt hospital admission by validating the members' health coverage or by advancing funds to the hospital as needed.

### **3. Emergency Medical Evacuation**

If adequate medical facilities are not available locally, Assist America will use whatever mode of transport, equipment and personnel necessary to evacuate a member to the nearest facility capable of providing a high standard of care.

### **4. Medical Monitoring**

Assist America medical personnel will maintain regular communication with the member's attending physician and/or hospital and relay information to the family, as appropriate.

### **5. Medical Repatriation**

If a member still requires medical assistance upon being discharged from a hospital, Assist America will repatriate them home or to a rehabilitation facility with a medical or non-medical escort, as necessary.

### **6. Prescription Assistance**

If a member needs a replacement prescription while traveling, Assist America will help in filing that prescription.

### **7. Emergency Message Transmission**

Assist America will receive and transmit authorized emergency messages for members.

### **8. Compassionate Visit**

If a member is traveling alone and will be hospitalized for more than seven days, Assist America will provide economy, round-trip, common carrier transportation to the place of hospitalization for a designated family member or friend.

### **9. Care of Minor Children**

Assist America will arrange for the care of children left unattended as the result of a medical emergency and pay for any transportation costs involved in such arrangements.

### **10. Return of Mortal Remains**

Assist America will assist with the logistics of returning a member's remains home in the event of his or her death. This service includes arranging the preparation of the remains for transport, procuring required documentation, providing the necessary shipping container as well as paying for transport.

### **11. Lost Luggage or Document Assistance**

Assist America will help members locate lost luggage, documents, or personal belongings.

### **12. Interpreter & Legal Referrals**

Assist America will refer members to interpreters and/or legal personnel, as necessary.

### **13. Pre-trip Information**

Assist America offers members country profiles that include visa requirements, immunization and inoculation recommendations, as well as security advisories for any destination.

## **CONDITIONS**

Assist America will not provide services in the following instances:

- Travel undertaken specifically for securing medical treatment.
- Injuries resulting from participation in acts of war or insurrection.
- Commission of unlawful act(s).
- Attempt at suicide.
- Incidents involving the use of drugs unless prescribed by a physician.
- Transfer of member from one medical facility to another medical facility of similar capabilities and providing a similar level of care.

Assist America will not evacuate or repatriate a member:

- Without medical authorization.
- With mild lesions, simple injuries such as sprains, simple fractures, or mild sickness which can be treated by local doctors and do not prevent the member from continuing his/her trip or returning home.
- With a pregnancy over six months.
- With mental or nervous disorders, unless hospitalized.

## **EXCLUSIONS**

- Trips exceeding 90 days, from legal residence without prior notification to Assist America (separate purchase of Expatriate coverage is available)

While assistance services are available worldwide, transportation response time is directly related to the location/jurisdiction where an event occurs. Assist America is not responsible for failing to provide services or for delays in the delivery of services caused by strikes or conditions beyond its control, including by way of example and not by limitation, weather conditions, availability of airports, flight conditions, availability of hyperbaric chambers, communications systems, or where rendering of service is limited or prohibited by local law or edict.

All consulting physicians and attorneys are independent contractors and not under the control of Assist America. Assist America is not responsible or liable for any malpractice committed by professionals rendering services to a member.

***Our company provides Assist America's services, one of the biggest provider of global emergency medical services for travelers, as mentioned above. Ydrogios Insurance Company (Cyprus) Ltd is not responsible and/or liable for any malpractice, of any kind, or omission and therefore bears no obligation for reimbursement.***

## **BENEFIT C - SECOND MEDICAL OPINION – ATHENS MEDICAL GROUP**

The Administrator undertakes implementation of the benefit for the insured mentioned on the schedule of Benefit, the service to provide a second medical opinion. The Administrator shall administer the services listed below, at the request of the insured during the term of this Benefit.

### **1. SECOND MEDICAL OPINION**

The service provided by the Administrator to provide a second medical opinion on behalf of the insured upon request. The Administrator undertakes to:

- Provides to Insured information concerning his medical file to enable the Second medical opinion.
- The Administrator will transmit to the specialized Consultant/Physician all necessary documents translated in English with the most appropriate method that allows the Physician to read and analyze medical file.
- Ensure the receipt of the second medical opinion.
- Forward the second medical opinion to the insured or the attending physician.

### **2. DEADLINE FOR SECOND MEDICAL OPINION**

The Administrator states that the second medical opinion will be implemented within the best possible time. The deadline for implementation is the maximum duration of the day you have fulfilled all the following conditions:

- a. The request for the service Second Medical Opinion has been forwarded to the Administrator.
- b. The first medical opinion and complete medical records are sent in English.

The deadline may be extended especially if the Specialist Consultant Physician has requested additional tests. In case of complicated cases, and where additional consultation by a specialist doctor is needed, the deadline is extended, with the exception of urgent and emergency cases which will be treated as soon as possible. Taking into account that the Second Medical Opinion service is offered by worldwide medical specialists, answers from the Administrator are directly dependent to the immediate time of response of each case.

### **3. GEOGRAPHIC LIMITS**

This coverage is provided only for permanent residents of Cyprus.

### **4. REQUEST FOR SECOND MEDICAL OPINION**

When applying for Second medical opinion, the applicant shall submit to the Administrator the following documents:

- The claim form completed
- Complete medical records confirming the occurrence of medical incident, accompanied by the First medical opinion
- All necessary documents supporting the request to provide second medical opinion, which will be requested by the Administrator.

### **5. BENEFICIARIES**

The sole beneficiary of this coverage is defined as the Insured. The Insured is entitled to Second medical opinion without restrictions on the number of expert opinions.

### **6. EXCEPTIONS**

This benefit does not cover the service Second medical opinion for medical cases which are caused by:

- War, terrorism involving the insured to massive social unrest.
- Act committed by the insured characterized as deliberate under the Law.
- Situations where the insured was under the influence of drugs, stimulants, psychotropic drugs or other substitute toxic substances that are responsible for the disease.
- Suicide or attempted suicide of the Insured.
- Drunkenness, drug use, other stimulants or psychotropic drugs, overdose of any drug.

## **GENERAL EXCEPTIONS**

This Policy does not cover any loss or expense caused by or resulting from:

- 1) intentionally self-inflicted injury, suicide or any attempt thereof while sane or insane; nor
- 2) war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), mutiny, riot, civil commotion, strike, civil war, rebellion, revolution, insurrections, conspiracy, military or usurped power, martial law, or state of siege, or any of the events or causes which determine the proclamation of or enforcement of martial law or state of siege, seizure, quarantine; or customs regulations; or nationalization by or under the order of any government or public or local authority; or any weapon or instrument employing atomic fission or radioactive force, whether in time of peace or war; nor
- 3) any period a Named Insured is serving in the Armed Forces of any country or international authority, whether in peace or war, and in such an event the Company, upon written notification by the Insured shall return the pro-rata premium for any such period or service; nor
- 4) loss sustained or contracted in consequence of a Insured being intoxicated or under the influence of any narcotic unless administered on the advice of a physician; nor
- 5) any loss of which a contributing cause was the Insured's attempted commission of, or willful participation in, an illegal act or any violation or attempted violation of the law or resistance to arrest by the Insured; nor
- 6) while entering or exiting any aircraft, except on aircraft performing regular flights or Charter flights for transporting passengers which the Insured is traveling as a passenger and not as a crew member or for the purpose of undertaking any work or technical manipulations therein; nor
- 7) congenital anomalies and conditions arising out of or resulting therefrom.

The Insured shall, if so required and as a condition precedent to any liability of the Company, prove that the loss did not in any way arise under or through any of the above excepted circumstances or causes.

### **Greek to English Translation**

This coverage has been translated at the nearest form in English. In case of different interpretation of the Greek text by the English, then the interpretation of the Greek text is applicable.

This document attaches and constitutes an integral part of Motor Vehicle Insurance Policy, given that the coverage is included on the Schedule of Benefits. The aforementioned covers shall be always read and interpreted in conjunction with the definitions, covers and exclusions of the Insurance Policy.