

#### Certificate Number Αριθμός Πιστοποιητικού **KTRE100003**

# Coverholder at



# Open Cover Number: trOCN24

Name of First Applicant Όνομα Πρώτου Αιτούντος		Passport No or ID Αριθμός Διαβατηρίου ή Ταυτότητα		Nationality Ιθαγένεια		Date of Birth Ημ. Γεννήσεως	
Michael Ermogenous					Ghana		
iddress / Διεύθυνση: Makariou 123, Λάρνακα,	7080						
elephone / Τηλέφωνο: 9942054444	έφωνο: 9942054444			Destination / Προορισμός: Russia			
Names of other Applicants Ονόματα Άλλων Αιτητών		Passport No or I.D. Αιθμός Διαβατηρίου ή Ταυτότητα			lationality Ιθαγένεια		Date of Birth Ημ. Γεννήσεως
sdfsf		324			Ghana		10/09/1950

Period of Insurance: Shall commence at the time of leaving The Republic of Cyprus and shall terminate on return thereto on completion of the journey or

holiday.

**Περίοδος Ασφάλισης:** Θα αρχίζει κατά την αναχώρηση από τη Κυπριακή Δημοκρατία και θα τερματίζεται κατά την επιστροφή σε αυτή με την συμπλήρωση του

ταξιδού ή διακοπών.

 Period of Insurance / Περίοδος Ασφάλισης
 60 Days / Μέρες
 From / Από: 19/11/2019

Maximum Period 90 days/ Μέγιστη Περίοδος 90 Μέρες

Notification of Claims and Circumstances to Kοινοποίηση Απαιτήσεων και Γεγονότα στους και Γεγονότα στους

In the event of a serious **illness** or **injury** during **Your Trip** which will require hospitalisation, in the first instance **You** must notify **Our** Medical Assistance Company. Σε περίπτωση σοβαρής **Ασθένειας** ή **Τραυματισμού** κατά τη διάρκεια του **Ταξιδιού σας** που θα απαιτήσει νοσηλεία σε νοσοκομείο, πρέπει πρώτα να ενημερώσετε την Εταιρεία Ιατρικής Βοήθειας.

Tel. / Τηλ.: +44 20 3640 6820 Fax. / Φαξ.: +44 20 8481 7721 E-mail / Ηλεκτρονική Διεύθυνση: internationlhealthcare@healix.com

By signing this application, you are confirming that you are in good health and not traveling for Medical Reasons, furthermore, please disclose any other facts that may influence the acceptance of the risk. On acceptance of the Application and payment, a Schedule will be issued and together With the Proposal shall be the basis of this contract.

Με την υπογραφή σας σε αυτή τη αίτηση επιβεβαιώνετε ότι είστε σε καλή υγεία και δεν ταξιδεύετε για ιατρικούς λόγους, επίσης παρακαλώ αναφέρετε οποιαδήποτε άλλα γεγονότα που τυχόν επηρεάζουν την αποδοχή του κινδύνου. Με την αποδοχή της αίτησης και την καταβολή του ασφαλίστρου, θα εκδοθεί ο Πίνακας του Ασφαλιστηρίου που μαζί με την Αίτηση θα αποτελούν αναπόσπαστο μέρος του Ασφαλιστηρίου συμβολαίου

**Data Protection Act** Any information provided us regarding You or any Person Insured will be processed by us in compliance with the provisions of the Processing of Personal Data (Protection of the Individual) Regulation (EU) 2016/679, as amended each time, for the purpose of providing insurance and handling claims or complaints, if any. This may necessitate providing such information to third parties.

Προστασία Δεδομένων

Οι όποιες πληροφορίες για Σας ή οποιοδήποτε ασφαλισμένο πρόσωπο δίνονται σε Μας, θα τυγχάνουν επεξεργασίας από Εμάς, σε συμμόρφωση με τις πρόνοιες του Γενικού Κανονισμού Προστασίας Δεδομένων (ΕΕ) 2016/679 ως εκάστοτε τροποποιείται, για σκοπούς παροχής ασφάλισης και χειρισμού των απαιτήσεων ή παραπόνων, αν υπάρξουν. Για αυτό, ενδέχεται να χρειαστεί να δοθούν αυτές οι πληροφορίες και σε τρίτους.

Signed By / Υπογράφτηκε από:

Issued By / Εκδόθηκε από:

Γιάννος Σανταμάς Director / Διευθυντής

Kemter Insurance Agencies, Sub-Agencies and Consultants Ltd

Authorised Coverholder at Lloyd`s

**B0750RARSP1900607** Issue Date / Ημερομηνία Έκδοσης: 01/11/2019 12:05:01

Up/que Market Ref:

P.O.Box 53538, 3033 Limassol Tel.:+357 25755952 Fax: +357 25755953 E-mail: kemter@kemterinsurance.com

PLAN NAME		Schengen Visa	
Emergency medical & travel expenses Deductible per claimant		€50.000 €100	
Emergency medical evacuation & Repatriation of mortal remains		€50.000	
Funeral Expenses		€5.000	
Hospital Inconvenience Expenses	Daily Limit: Maximum Limit:	Not Included	
Personal Accident  1 Accidental Death  2. Loss of Limb (one limb) or Loss of Sight (one eye)  3. Loss of Limb (two limbs) or Loss of Sight (both eyes)  4. Permanent Total Disablement  1 no case shall Our liability exceed the largest Benefit Amount applicable under any one of the Benefits above.  For Insured Persons under the age of sixteen (16):  For Insured Persons over the age of sixty-five (65):  Benefit 1 is limited to €5.000 and Benefits 2,3, and 4 are reduced by 50%,  Benefit 1 is limited to €5.000 and Benefits 2 and 3 are reduced by 50%,  Benefit 4 (Permanent Total Disablement) is deleted.			
Trip Cancellation	Excess for each and every claim	€500 €50	
Trip Delay	Hourly Limit: Maximum Limit: Excess for each and every claim	€25 €100 Nil	
Missed Departure	Excess for each and every claim	Not Included	
Baggage Delay	Excess for each and every claim	€250 Nil	
Loss/Damage of baggage & personal effects Single Article Limit	Excess for each and every claim	€500 €350 €50	
Loss of Money	Excess for each and every claim	Not Included	
Loss of travel documents	Excess for each and every claim	€100 Nil	
Legal Expenses	Aggregae Limit: Excess for each and every claim	€25.000 €25.000 €100	
Hi-jack and Kidnap	Daily Limit: Maximum Limit: Excess for each and every claim	€200 €2.000 Nil	
Emergency medical assistance		Included	

Winter Sports Optional Coverage (includ	led only if selected)	
Avalanche	Excess for each and every claim	Not Included
Equipment Hire	Daily Limit: Maximum Limit: Excess for each and every claim	Not Included
Lift Pass	Excess for each and every claim	Not Included
Piste Closure	Daily Limit: Maximum Limit: Excess for each and every claim	Not Included





## **Confirmation of Coverage**

November 01, 2019

Confirmation of Coverage for: Michael Ermogenous

Certificate Number: KTRE100003 Open Cover Number: trOCN24

To Whom It May Concern:

Please be advised that Michael Ermogenous has purchased Travel Single-Trip Worldwide excluding U.S.A / Canada certificate number effective 19-November-2019 to 17-January-2020 .

The policy is administered by Kemter Insurance Agencies Sub-Agencies and Consultants Ltd and underwritten by Lloyd's Insurance Company S.A..

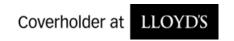
Medical coverage is provided while traveling worldwide (except within the insured person's Country of Residence, the USA, and Canada) including Russia, per policy provisions. Coverage includes the Schengen states per the policy provisions. Emergency evacuation (also known as Repatriation) is provided up to a maximum benefit of 50,000.00 EUR and Return of Mortal Remains benefits up to a maximum of 50,000.00 EUR are included when coordinated by Kemter Insurance Agencies Sub-Agencies and Consultants Ltd. A copy of the Schedule of Cover and Excesses, which provides an outline of the plan's coverage, limitations, and maximum benefits, as well as a copy of the Certificate of Insurance of the Policy indicated above may be presented as required. This information will verify that Eligible Expenses, including Hospitalisation expenses, are subject to a 100 EUR excess. The maximum limit of coverage for the lifetime of the coverage is 50,000.00 EUR.

If you have any questions or would like to speak to someone regarding the above cover, please feel free to contact our office at the number listed below.

Sincerely,

**Kemter Insurance Agencies Sub-Agencies and Consultants Ltd** 





## **Confirmation of Coverage**

November 01, 2019

Confirmation of Coverage for: sdfst

Certificate Number: KTRE100003 Open Cover Number: trOCN24

To Whom It May Concern:

Please be advised that sdfsf has purchased Travel Single-Trip Worldwide excluding U.S.A / Canada certificate number effective 19-November-2019 to 17-January-2020.

The policy is administered by Kemter Insurance Agencies Sub-Agencies and Consultants Ltd and underwritten by Lloyd's Insurance Company S.A..

Medical coverage is provided while traveling worldwide (except within the insured person's Country of Residence, the USA, and Canada) including Russia, per policy provisions. Coverage includes the Schengen states per the policy provisions. Emergency evacuation (also known as Repatriation) is provided up to a maximum benefit of 50,000.00 EUR and Return of Mortal Remains benefits up to a maximum of 50,000.00 EUR are included when coordinated by Kemter Insurance Agencies Sub-Agencies and Consultants Ltd. A copy of the Schedule of Cover and Excesses, which provides an outline of the plan's coverage, limitations, and maximum benefits, as well as a copy of the Certificate of Insurance of the Policy indicated above may be presented as required. This information will verify that Eligible Expenses, including Hospitalisation expenses, are subject to a 100 EUR excess. The maximum limit of coverage for the lifetime of the coverage is 50,000.00 EUR.

If you have any questions or would like to speak to someone regarding the above cover, please feel free to contact our office at the number listed below.

Sincerely,

**Kemter Insurance Agencies Sub-Agencies and Consultants Ltd**