

Flight insurance for Cyprus Airways passengers

Terms and Conditions

In witness of insurance contract conclusion, a Policy shall be produced electronically by Atlantic Insurance (.pdf file). Files containing Policies (per each insured person) and Insurance Rules shall be sent via e-mail specified while booking airline tickets, after payment is being made. Policies received should be printed out by the insured person himself, otherwise it is possible to receive a printed copy of the Policy in the Atlantic Insurance office at the address stated below.

The Policyholder under the contract of insurance shall be the insured person himself (or legal representative of the insured person where the insured person is an infant (child) or disabled person).

The Policyholder ensures premium payment under the contract of insurance concluded and paid for through [Cyprus Airlines website](#).

The insurance term starts from the Insured's arrival at the territory of the airport, bus station, port, station, quay where the transportation starts, and till the Insured's exit from the territory of the airport, bus station, port, station, quay where the transportation ends.

The insurance period (period of Insurer's liability) / cover description:

- **Personal accident insurance is valid** from the moment the passenger arrives at the departure airport premises till the passenger leaves the destination airport premises;
- **Trip cancellation** is valid from the date of purchase of the policy, and until the beginning of the last flight;
- **Baggage insurance is valid** from the moment the Carrier accepts the baggage for transportation and till the moment the passenger receives the baggage back at the destination airport.
- **Flight delay** – Liability term of the Insurer (insurance term) – starts on the day before the departure date as per the electronic ticket of the Insured and the Insurance contract (policy) of the earliest flights and till the actual completion time of the latest flights described in the Insurance contract (policy) and the Insured's electronic ticket.
- **Delayed baggage** – from the time of acceptance of the baggage for transportation to the baggage dispensing time.

Cancellations/Refunds/Amendments conditions:

The concluded insurance contract is subject to termination in case of flight cancellation, ticket refund, no-show, or upon the passenger's application any time prior to beginning of the insurance period. Upon termination the passenger shall be refunded 100% of insurance premium paid, providing that the flight has not started. No insurance premium refunds are being made in case of partial ticket refunds.

In case of **flight cancellation (ticket refund)**, the insurance contract is terminated automatically, without specific notification of neither Cyprus Airways nor Atlantic Insurance. Insurance premium refund is processed by Cyprus Airways subject to above conditions.

In case of **changes** (either voluntary or not) being made to departure or arrival dates or flights, after flight with travel insurance option is booked and paid, the insurance policy is not subject to re-issue and remains in force, providing that the booking reference and/or e-ticket number (as specified in flight itinerary) remain unaltered. Changed (new) flights / dates should remain to be covered.

The concluded insurance contract may be terminated in any time prior to the beginning of the insurance period, upon application submitted by the Policyholder. If you want to voluntarily terminate an insurance policy prior to the beginning of validity period of the insurance contract, you need to direct the request about cancellation of the contract of insurance to Cyprus Airways via [form](#) or refund it in [Manage My Booking](#).

ATLANTIC INSURANCE CO. PUBLIC LTD

Address: 15, Esperidon Street, 2001 Strovolos, P.O.Box 24579, 1301 Nicosia, Cyprus

Telephone: 00357 22 886 000

Fax: 00357 22 886 111

Email: travelclaims@atlantic.com.cy

Risks insured and benefits paid as per Schedule of benefits below:

Schedule of benefits	Benefit amount			
	Flight	Flight PLUS	Flight Premium 1	Flight Premium 2
Trip cancellation ¹ as a result of the following events: "hospitalization", "contagious diseases", "injury", "death", "public transport accident", "road traffic accident", "natural disasters".	-	-	Sum insured: 300 EUR	Sum insured: 300 EUR
<p>1. «Flight delay»² - documented delay of the actual beginning of the transportation of the Insured as compared to the time specified in ticket and/or in accordance with the carrier's statement as a result of:</p> <p>a) delay of one of the flights³ specified in the insurance contract (policy) for which the Insured registered in accordance with the procedure prescribed by the carrier by 240 full minutes (4 full hours⁴) or more</p> <p>b) cancellation of one or more flights specified in the insurance contract (policy) and itinerary receipt, resulting in the change of the date or time of the beginning of the transportation of the Insured. Herewith the subsequent transportation was carried out by air/rail/regular (next scheduled) bus transport no earlier than 4 (four) full hours from the time specified in the Insurance contract (policy) and itinerary receipt as the time of departure of the canceled flight.</p> <p>The duration of the flight delay due to the cancellation of the flight shall be calculated as the difference between the time of the cancelled flight on the schedule and the time of the flight/departure of the train/bus the Insured actually used.</p> <p>If the departure delay has occurred due to a combination of reasons a) and b), the insurer pays only for one of them with more expensive benefits amount.</p>	-	Sum insured: 100 EUR 13 EUR per hour after 4 full hours departure delay & 13 EUR for each next full hour	Sum insured: 100 EUR 13 EUR per hour after 4 full hours departure delay & 13 EUR for each next full hour	Sum insured: 100 EUR 13 EUR per hour after 4 full hours departure delay & 13 EUR for each next full hour
2. «Delayed baggage» - delay in dispensing of baggage by the carrier by more than 12 hours	Sum insured: 100 EUR 5 EUR per 1 kg delayed baggage	Sum insured: 100 EUR 5 EUR per 1 kg delayed baggage	Sum insured: 100 EUR 5 EUR per 1 kg delayed baggage	Sum insured: 100 EUR 5 EUR per 1 kg delayed baggage
<p>3. Baggage⁵ loss or damage</p> <p>- In case of damage to baggage</p> <p>- At loss baggage during the transportation (Section 4.5.1 paragraph «c», Section 4 of the Insurance Rules)</p> <p>- At destructured baggage during transportation (Section 4.5.1 paragraph «c», Section 4 of the Insurance Rules)</p>	Sum insured: 350 EUR 15 EUR per 1 kg 15 EUR per 1 kg 15 EUR per 1 kg	Sum insured: 500 EUR 15 EUR per 1 kg 20 EUR per 1 kg 20 EUR per 1 kg	Sum insured: 500 EUR 15 EUR per 1 kg 20 EUR per 1 kg 20 EUR per 1 kg	Sum insured: 500 EUR 20 EUR per 1 kg 25 EUR per 1 kg 25 EUR per 1 kg
<p>4. Personal accident</p> <p>Accidental injury - Insurance payment in accordance with the «Appendix 1 to Passenger Insurance Rules».</p> <p>Permanent disablement - Permanent total disability – 100%;</p> <p>Temporary total disability – 80%;</p> <p>Temporary partial disability – 60%;</p> <p>Accidental death – insurance payment due to death 100%.</p>	Sum insured: 7 000 EUR	Sum insured: 15 000 EUR	Sum insured: 15 000 EUR	Sum insured: 17 000 EUR
Insurance premium				
One way	5 EUR	7 EUR	10 EUR	12 EUR
Return trip	6 EUR	8 EUR	12 EUR	15 EUR

¹ Loss occurrences are the following unexpected events (insurance risks) occurring during the insurance term and preventing the scheduled trip/transportation of the Insured:

"Hospitalization" means hospitalization as a result of the Accident or Acute Disease occurring during the insurance term.

Such occurrence shall not be deemed to be a loss occurrence in the event of refusal from hospitalization. The Insurer shall classify such event as a loss occurrence or not, including in accordance with paragraph 4.4. and other paragraphs of this section of the Rules.

"Contagious diseases" means the following diseases: measles, rubella, chickenpox, scarlatina, diphtheria, pertussis, epidemic parotitis.

"Injury" means injury (bodily damage) giving rise to issue of medical contraindications in relation to the scheduled trip.

"Death" means dying during the insurance term.

"Public transport accident" means mechanical damage to or breakage of the public transport running according to the timetable (except aircraft) resulting in late arrival of the Insured for the flight specified in the policy and occurring no earlier than 24 hours before the departure/flight time specified in the travel documents.

"Road traffic accident" means participation of the Insured and/or any other Insured with regard to the risks under this section hereof, making a joint trip with the Insured, in a road traffic accident as a driver or passenger of the vehicle on the way to the airport no earlier than 24 hours before the departure/flight time specified in the travel documents.

"Natural disasters" means a dangerous natural phenomenon in the territory from which the trip¹ is made or in the territory of the country of the scheduled visit (flood, fire, earthquake or any other natural disaster).

Upon the occurrence of an insured event, insurance payment is carried out in one of the following ways:

a) Reimbursement for expenses incurred by the Insured and related to cancellation (return) of travel documents (tickets) the details of which (including the route and the date of the trip) are specified in the policy – to the extent of the difference between their value paid by the Insured and the amount refunded by the carrier or any other person duly authorized by the carrier to the Insured upon cancellation (return) of travel documents.

If the loss occurrence happens after the start date of the trip and it is not possible to determine the value of the unused transportation segments, the insurance indemnity shall be paid in proportion to the ratio of the number of the unused flight segments and the total number of flight segments according to the travel documents.

The Insurer may reduce the insurance indemnity amount by the compensation received by the Insured from any other third party.

b) Reimbursement for expenses incurred by the Insured due to the changes in the date/time of departure for the same route (or part thereof).

Payment shall be made to the extent of the insurance coverage in the amount of additional payments for the difference in tariffs and other charges paid in favor of the carrier;

c) Reimbursement of the Insured's expense connected with forced acquisition of new travel documents (tickets) on the same route (or part thereof) for any other date and/or time of departure.

In this case, the Insurer may request that the Insured (the Beneficiary) should contact the carrier or the person duly authorized by the carrier with an application for termination of the transportation contract and refund of the money. In this case, the Insurer shall deduct the amount refunded by the carrier upon termination of the transportation contract (cancellation/return of the ticket) from the reimbursed value of new travel documents.

² Not covered: The delay in transportation event if the Carrier has notified of the delay of the flight and / or its cancellation before the beginning of the insurance; missed connecting flight due to the delay or cancellation of the previous or one of the previous flights. The delay in the beginning of transportation of the insured due to overbooking.

³ The flight, according to the present Contract, is air transportation, the parameters of which (route, date and time) are indicated in the e-ticket, insurance policy and boarding pass of the Insured.

⁴ A "full hour" means a temporary time period of sixty (60) minutes.

⁵ Hand luggage not cover insurance.

¹ The territory from which the trip is made in the context of these Rules shall be deemed to be the territory located within the radius of 150 kilometers from the departure airport, unless the insurance contract provides otherwise.