

MOBILE TELEPHONE TRAVEL INSURANCE EXTENSION FOR BUSINESS VISA and/or BUSINESS MasterCard CARDHOLDERS OF THE BANK OF CYPRUS

Bank of Cyprus is pleased to inform you that your free Travel Insurance now includes cover for your Mobile Telephone against theft or accidental damage while on an Insured Journey abroad. Please find below a brief summary of the terms, conditions and exclusions.

Cover for Theft or Accidental Damage

If your Mobile Telephone is stolen or damaged, then the insurance will pay for:

1. The replacement cost of your stolen Mobile Telephone based on its current market value up to a maximum amount of **€450.00**
2. The cost of repairs for your damaged Mobile Telephone by a qualified technician authorized by the retailer or telephone manufacturer

Exclusions

The insurance will not provide cover for the following:

1. Mechanical or Electrical malfunction of your Mobile Telephone
2. Theft, Loss or Damage to the Mobile Telephone if left unattended in any public place, accommodation or vehicle
3. Theft, Loss or Damage to the Mobile Telephone if lent or given to any other person and when not in the care, custody and control of the Cardholder
4. Loss of use of the Mobile Telephone or consequential damage of any nature
5. Cosmetic damage
6. Theft or damage occurring in the Cardholders country of domicile
7. The first **€60.00** of each and every claim

Special Condition

In case of theft and in order for your claim to be valid, you must report the theft **immediately** to the nearest Police Station and to your telephone service provider. A written report must be submitted to substantiate your claim.

General Conditions

1. This policy may be terminated by giving **15** days prior notice in writing
2. You must take all reasonable precautions to minimise and avoid any theft and/or damage
3. In the event of any theft or damage you must:
 - a. Notify the Police and your telephone service provider immediately
 - b. Notify **GenAssist TPA** immediately, on **22 519 211**, who will advise and assist you with submitting your claim

Definitions

Current Market Value: Selling price of the insured Mobile Telephone at the time of the incident taking into consideration age and condition.

Jurisdiction: The Courts of the Republic of Cyprus.

Geographical Limits: Worldwide excluding the Cardholders country of domicile and the Turkish occupied areas of Cyprus.

Insured Journey: Any journey where the departure and return tickets to travel abroad (outside the Cardholders country of domicile) have been purchased with a valid credit card.

Please note that this is only a brief summary of the cover, for further details of the full terms, conditions and exclusions of the Mobile Telephone cover you can contact **GenAssist TPA Ltd** on Tel No: **22 519 211** or by visiting the Bank of Cyprus website.