CLAIMS PROCEDURE
For any claim please notify us via telephone at 26880440 or fax at 26951663 or email Us at info@ledatravel.com within 20 days of the date that the incident occurred. For prompt claim processing, the claim form must be completed, signed and submitted together with all necessary supporting documents (originals only). You should always retain copies for your record.

Supporting documents (originals only) needed when filling a claim:
- For medical expenses: a) proof of travel, b) original medical report from the treating doctor and c) original medical bills and receipts of any expenses incurred;
- For baggage delay: a) official letter from the airline (Property Irregularity Report) confirming the cause and length of the delay and b) original receipts for emergency purchases incurred during the delay;
- For travel delay: a) proof of travel and b) official letter from the airline confirming the cause and length of the delay;
- For baggage loss/damage: a) proof of travel and b) official letter from the airline (Property Irregularity Report) or their handling agent confirming such a loss/damage;
- For trip cancellation: a) official medical report from a qualified doctor in Cyprus stating the nature and extent of all injuries or sickness and providing a precise diagnosis, b) proof of travel cost (invoices);
- Loss of personal money: a) proof of travel and b) police report from the place the loss was initially reported.

MAIN EXCLUSIONS
- Any pre-existing medical conditions
- War, civil war, invasion, revolution or any similar event;
- Suicide or self-inflicted injuries; mental or nervous disorders,
- Being under the influence of drugs, alcohol or other intoxicants;
- Using any two-wheeled motor vehicle over 50cc as a driver or as a passenger;
- Participation in any professional or semi professional sports or in any bodily contact sport;
- Participation in dangerous/hazardous activities such as hunting, skydiving, parachuting, bungee jumping, horse riding, scuba diving, rock climbing, rafting and any type of winter sports.

INSURANCE PROVIDER
This insurance is underwritten by AIG Europe Limited.
AIG Europe Limited is registered in England and Wales.
Company number: 01486260.
Registered office: The AIG Building, 58 Fenchurch Street, London EC3M 4AB, United Kingdom.
AIG Europe Limited is registered in the Republic of Cyprus as an oversea company.
Company number: AE 2631.
Registered office: 26 Esperidon street, 2001 Strovolos, Cyprus.

CONTACT DETAILS
LEDA TRAVEL
Leptos Basilica Centre,
PO Box 60146, Ap Pavlos Ave.,
8129 Paphos, Cyprus
Tel: 26 880440, Fax: 26 951663,
email: info@ledatravel.com,
Url: www.ledaTravel.com

Travel Insurance
Bring on tomorrow
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INSURANCE THAT TRAVELS WITH YOU

Traveling to new destinations is always exciting. Even when we plan everything in great detail, unexpected events could happen and spoil our holidays. Travel Guard lets you travel the world in complete freedom knowing you have the most comprehensive and reliable protection and service.

Whether it is a single trip policy or an annual multi-trip policy, you can now choose your plan from the widest range of benefits and services at a very affordable price!

Your AIG advantage:
- Provides worldwide cover including USA & Canada;
- Provides 24/7 medical & emergency assistance in more than 130 countries;
- Provides immediate and fair claims settlement locally;
- Fuels all embassy requirements for obtaining Schengen Visa.

COVERAGE DETAILS

<table>
<thead>
<tr>
<th>Available Plans</th>
<th>Classic</th>
<th>Essential</th>
<th>Elite</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency medical expenses including Medical evacuation &amp; Repatriation of remains</td>
<td>€35,000</td>
<td>€75,000</td>
<td>€100,000</td>
</tr>
<tr>
<td>Hospital visitation</td>
<td>N/A</td>
<td>€1,000</td>
<td>€1,500</td>
</tr>
<tr>
<td>Accidental Death &amp; Dismemberment</td>
<td>€20,000</td>
<td>€35,000</td>
<td>€50,000</td>
</tr>
<tr>
<td>Trip cancellation</td>
<td>€1,000</td>
<td>€1,500</td>
<td>€2,000</td>
</tr>
<tr>
<td>Travel delay</td>
<td>N/A</td>
<td>€850</td>
<td>€1,000</td>
</tr>
<tr>
<td>Baggage delay</td>
<td>N/A</td>
<td>€500</td>
<td>€750</td>
</tr>
<tr>
<td>Baggage loss /damage</td>
<td>€500</td>
<td>€1,000</td>
<td>€1,500</td>
</tr>
<tr>
<td>Loss of personal money</td>
<td>N/A</td>
<td>€300</td>
<td>€500</td>
</tr>
<tr>
<td>Emergency medical assistance</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
</tr>
</tbody>
</table>

SUMMARY OF COVERAGE

Emergency medical expenses
- Covers the cost of treatment related to medical, surgical and hospital expenses
- Due to Bodily injury or first diagnosis of Sickness during Your Trip subject to an € 85,000 deductible.
- Emergency Medical Evacuation: coordinates and arranges medical transportation to the nearest, most appropriate medical facility if you suffer an injury or illness that requires immediate medical treatment or hospitalization.
- Repatriation of Remains: arranges air transportation for the return of your mortal remains back to place of residence in the event of death.

Hospital Visitation
- Covers the reasonable travel and accommodation expenses of a relative or a friend who need to travel to, remain with, or escort you in the event you are hospitalized abroad for more than 5 consecutive days.

Accidental Death & Dismemberment
- Provides coverage against loss of life, loss of limb, loss of sight and permanent total disablement during a Trip.

Trip Cancellation
- Covers loss of irredeemable travel and accommodation expenses paid in advance, if at the time of the departure from the Republic of Cyprus you cancel your Trip due to:
  a) serious injury/sickness or death to you or your immediate family member;
  b) if, after the time you booked your Trip the Foreign and Commonwealth Office advises against all (but essential) travel to your intended destination;
  c) if you are a member of the armed forces or police, fire, nursing or ambulance services which results in you having to stay in Cyprus due to an unforeseen emergency or if you are posted overseas unexpectedly;
  d) you are being called for jury service attending court as a witness (but not as an expert witness);
  e) if you become pregnant after the date you purchased this insurance cover and your doctor advises that you are not fit to travel due to complications in your pregnancy.

Travel Delay
- Provides benefit of €70,000 for each complete 6 hour period if your pre-booked Trip is delayed due to:
  a) inclement weather conditions,
  b) strike or industrial action and
  c) mechanical breakdown of the Common Carrier as long as you eventually go on the Trip.

Baggage Delay
- Provides reimbursement of €100 for each complete 6 hour period consecutive hours, for buying essential personal effects if your checked baggage is delayed in reaching you on your outward destination. No cover for baggage delay is provided when you return back to Cyprus.

Baggage Loss /Damage
- Provides coverage for any documented lost, stolen or damaged baggage by a common carrier during Your Trip.

Loss of Personal Money
- Provides coverage for a documented loss of personal mony due to robbery or theft during your Trip subject to €50,000 deductible.

Emergency Medical Assistance – Travel Guard –
With a simple call to Travel Guard, our dedicated and caring team of professional doctors, nurses and multilingual coordinators provide full-service assistance and helpline operations to help you and your family during a travel emergency. This servicing platform delivers streamlined global service 24 hours a day, 7 days a week, and 365 days a year through 6 wholly-owned assistance services in Asia, Europe and the Americas.

This brochure does not constitute a contract of insurance. The specific terms, conditions and exclusions applicable are set out in the policy wording.

IMPORTANT DETAILS TO KNOW
- All plans provide worldwide coverage except from travel in, to or through Afghanistan, Cuba, Libya, Sudan, Syria, Iran and Democratic Republic of Congo;
- Coverage is available to all Cypriots or residents that the Cypriot government has granted rights of citizenship or permanent residency;
- The coverage is valid and applicable only for trips that originate from Cyprus;
- The period of insurance cannot be extended/amended once the policy has been issued;
- The above prices do not include stamp duties of €1.71;
- All our plans fulfill all Schengen Visa Requirements and are Embassy approved.

Individual/Family Single-Trip
- Coverage is available for all persons up to the age of 69 years old. Persons between the ages of 70-75 will be charged 100% extra premium.
- Maximum length of each insured trip is up to 90 days.
- Family must travel and return together as a group and under the same travel itinerary.

Family may be treated as a combination of:
- Insured Person + Spouse;
- Insured Person + Spouse + Children (up to 4 children not older than 18 years of age and each to be legally related to either parent);
- Insured Person or Spouse + Children.

Annual Multi-Trip Individual/Family
- Coverage is available to all persons up to the age of 65 years old;
- Cover is provided for unlimited number of trips throughout the year;
- Maximum length of each insured trip is up to 45 days.

PREMIUM CALCULATION

<table>
<thead>
<tr>
<th>Available Plans</th>
<th>CLASSIC ESSENTIAL ELITE</th>
</tr>
</thead>
<tbody>
<tr>
<td>SINGLE TRIP - INDIVIDUAL</td>
<td>€16 €22 €27</td>
</tr>
<tr>
<td>Premium for the first 8 days</td>
<td>€12 €15 €18</td>
</tr>
<tr>
<td>SINGLE TRIP - FAMILY</td>
<td>€55 €49 €60</td>
</tr>
<tr>
<td>Premium for the first 8 days</td>
<td>€26 €37 €45</td>
</tr>
<tr>
<td>ANNUAL MULTI TRIP - INDIVIDUAL</td>
<td>€85 €113 €147</td>
</tr>
<tr>
<td>ANNUAL MULTI-TRIP - FAMILY</td>
<td>€170 €225 €300</td>
</tr>
</tbody>
</table>