Easy Reference Guide
FORMER ASTROBANK PUBLIC COMPANY LIMITED
DEBIT YOUTH CARD and/or STUDENT TRAVEL ASSISTANCE

Dear Former AstroBank Public Company Limited Debit Youth Card and/or Student Customer,

For your interest and continued security, we are pleased to provide you with a Summary of our Free Travel Insurance cover that you are entitled to as a Student. The cover is activated when the required cost of your tickets to travel abroad for your studies are pre-paid in full (before the Journey commences) either with an eligible Debit Youth Card, or by your parent(s) with an eligible Former AstroBank Public Company Limited Debit Card as described in the policy terms and definitions. The cover applies only to persons who are registered as full-time Students and only operates in respect of a complete round (or return ticket) Journey that begins and ends in Cyprus. A one-way Journey is not covered. The insured period overseas must not be less than 45 (forty-five) days or exceed more than 365 days and is only for the benefit of a Student. Cover is restricted to the Outward Journey from Cyprus to the place of residence of the Student in the country in which the Student is studying. Cover for the Return (or Inward) Journey will commence when the Student leaves their place of residence for study overseas and ceases on reaching their normal permanent place of residence in Cyprus. Student age limits are between 18 (eighteen) years of age and 40 (forty) years of age. The duration of the cover is for the period August 5th, 2026 to December 31st, 2026 inclusive.

SECTION	BENEFITS SUMMARY OF YOUR FREE 365 DAY TRAVEL INSURANCE	SUM INSURED
1	**CANCELLATION and CURTAILMENT** (of a Journey by a Student following the Death of an Immediate Member of the Family): Up to the invoiced cost, or up to a maximum limit of €500 (whichever is the lesser).	Up to **€500** ✶ Deductible: **€75**
NOTE	No cover is afforded to a Student who is younger than 16 years of age or who has attained the age of 40 years .	
2	**PERSONAL ACCIDENT** Death by Accidental Bodily Injury: Loss of one or more Limbs or one or both Eyes: Permanent Total Disablement: For a Student aged under 18 (eighteen) years of age, the maximum payment for Death by Accidental Bodily Injury is :	 **€50,000** **€50,000** **€50,000** **€10,000**
NOTE	No cover is afforded to a Student who is younger than 16 years of age or who has attained the age of 40 years.	
PROVISION	The maximum amount of all benefits under Section 2 for one or more injuries sustained by a Stud ent during the Journey shall not exceed the largest amount stated in this Schedule .	
3(a)	**MEDICAL EXPENSES and OTHER EXPENSES** (incurred on a Journey abroad outside of the Country of Domicile of the Student): Including Emergency Evacuation and Repatriation Expenses.	Up to **€20,000** ✶ Deductible: **€500**
NOTE	No cover is afforded to a Student who is younger than 16 years of age or who has attained the age of 40 years.	
3(b)	**DAILY HOSPITAL BENEFIT**	**NOT COVERED**
4(a)	**LOSS or DAMAGE to BAGGAGE and PERSONAL EFFECTS per STUDENT** Cover is restricted only to "checked-in" Baggage and Personal Effects whilst in the care, custody and control of the airline or other Common Carrier (or their baggage-handling agents).	Up to **€500** ✶ Deductible: **€100**
IMPORTANT	Proof of Value or Original Receipt Limit: €250 / Maximum Single Article Limit: €250 / Jewellery/Valuables/Mobile Telephones:	**NOT COVERED**
4(b)	**TEMPORARY DEPRIVATION of BAGGAGE per STUDENT** (due to delay, or Common Carrier misdirection in delivery). Reimbursement of reasonable receipted expenses incurred, following delayed delivery of luggage whilst in the care, custody and control of the airline, shipping line or other Common Carrier or their baggage -handling agents, on an:	
4(b)1:	**OUTWARD Journey** (after more than an 6 Hour Baggage Delay): Reimbursement of up to €40 per Hour of Delay, ONLY for receipted essential items purchased abroad.	Up to **€400** (maximum limit)
4(b)2:	On a RETURN Journey (home) to the Country of Domicile of the Student, there is NO Baggage Delay Insurance cover.	
IMPORTANT	The Student MUST also claim against the airline , shipping line or other Common Carrier for Lost, Damaged or Delayed Baggage.	
PROVISION	The maximum payable for reasonable receipted emergency purchases of essential items is limited to €250.00 per Item , Pair or Set.	
NOTE	Claims reimbursed under this Section 4(b) will be deducted from subsequent claims made under Section 4(a).	
5	**MONEY**	**NOT COVERED**
6(a)	**TRAVEL DEPARTURE DELAY per STUDENT** (provided that the Insured Person eventually departs on the Journey).	
	A compensation benefit if departure is delayed for more than 8 Hours : A compensation benefit if departure is delayed for more than 16 Hours: A compensation benefit if departure is delayed for more than 24 Hours:	**€100** **€150** **€200**
	Maximum payment in all (on an Outward or Return Journey) – up to €200 per Student.	
6(b)	**ABANDONMENT**	**NOT COVERED**
6(c)	**MISSED CONNECTION per STUDENT** Reimbursement of reasonable receipted additional ticket to travel expenses following a Missed Connection.	Up to **€500**
IMPORTANT	There is NO Denied Boarding Insurance cover. Such expenses must be reimbursed by the airline, shipping line or other Common Carrier. There is NO cover for Delays in arrival times for any reason . Claims cannot be made under Section 6 and under Section 1 for the same incident or event.	
PROVISION	On a RETURN Journey (home) to the Country of Domicile of the Insured Person, claims following Delayed Departures of more than 24 Hours due to a geological or a hydrological Natural Disaster are limited to €100.00 per Student.	
7	**PERSONAL LIABILITY** As a result of accidental Death, Bodily Injury to, or accidental loss of, or damage to material property of, a third party.	Up to **€500,000**
8	**LEGAL EXPENSES** (including the costs of consultation): Arising out of Death, Bodily Injury to, or illness of, a Student, caused by a third party.	Up to **€750**
9	**HI-JACK and KIDNAP** (for each complete 24 Hour period that a Student is illegally held or is in detention): Payable for up to 21 days and up to a maximum amount of:	**€40** per complete day **€840**
10	**DOCUMENT REPLACEMENT** Replacement of books or other study or work materials loaned or belonging to a Student.	**NOT COVERED**
11	**CATASTROPHE** For the extra cost of providing similar accommodation if reserved or booked accommodation cannot be lived in because of a natural disaster.	**NOT COVERED**
12	**MUGGING** (or violent personal assault that results in a serious bodily Injury).	**NOT COVERED**

13	LOST or STOLEN DOMESTIC KEYS	NOT COVERED
*	DEDUCTIBLE (or Excess) is the first part of each and every loss or claim for which the Student (or Insured Person) is responsible for and which is not payable by the Insurers .	*

► YOUR TRAVEL INSURANCE CONTAINS RESTRICTIONS AND EXCLUSIONS THAT YOU SHOULD BE AWARE OF, SO PLEASE MAKE SURE THAT THE COVER MEETS YOUR NEEDS. ◄

► YOU MUST KEEP ANY ARTICLES THAT ARE DAMAGED FOR POSSIBLE INSPECTION AND SALVAGE BY THE INSURERS OF THIS INSURANCE. ◄

WARANTY

All benefits herein for a **Student** will be invalidated if any **trip abroad** is less than **45** (forty-five) **days** and exceeds more than **365** (three hundred and sixty five) **days**. There is **no** cover should a **Student** take a vacation elsewhere and/or take any multi-leg **trips** away from their studies overseas, other than to their normal place of permanent and/or parental residence in Cyprus.

IMPORTANT ADVICE

(**1**): **In the event of a claim under this Insurance, the Insured Person should apply to Gold Assist for a 'Notice of Claim' FORM either in writing, or by Telephone, quoting their Debit Card Number, and within 25 (twenty-five) days after the occurrence or commencement of any loss or event covered by this Insurance. When completed, actual claim forms should be returned to Gold Assist at the email or postal address indicated on the claim form within 90 (ninety) days of the incident giving rise to a claim together with all relevant documentation and the original bank statement verifying payment for the travel arrangements. Gold Assist will promptly consider the claim and contact the Insured Person with their response. Insured Person(s) are advised to retain copies of all documents for their own reference. A claim received without the required original documentation will not be accepted.**

Gold Assist TPA Telephone Service for Advice or Emergencies ☏

Telephone Number: 00 357 99 222 567 Medical Emergencies Only (Open 24 Hours)

Telephone Number: 00 357 22 51 92 11 Advice/General Travel Insurance Assistance

🖷 **Facsimile Number: 00 357 22 49 98 30 e-Mail: office@goldassist.cy**

(2) : This Insurance is **not** a Private Medical Insurance and does **not** cover claims arising from pre-existing health problems that the **IP** was aware of before commencing a Journey **abroad**. If the **IP** needs sudden and unexpected medical treatment **abroad**, ***GoldAssist*** **must** be informed **immediately,** or they will **not** pay for any Hospitalisation or Medical Expenses. ***GoldAssist*** or their representatives **must** be allowed to examine and inspect **all** the **IP**'s medical records and information, otherwise any treatment, costs or medication of any kind incurred will **not** be covered. There is **no** cover for Hospitalisation or Medical Expenses incurred in the Country of Domicile of the **IP**.

(3) : If the **IP** abandons a Journey or returns home to their **Country of Domicile** on **written** medical advice, or is ill, injured or admitted into a hospital or a clinic as an **in-patient** and is likely to be hospitalised for more than **12** (**twelve**) **Hours**, someone **must** contact ***Gold Assist*** **immediately** on behalf of the **IP**, in order that the conditions of cover can be confirmed. If this is **not** done, it could mean that the amount of benefit for Medical Expenses, Hospitalisation, Cancellation or Curtailment Expenses will be reduced or **denied**..

(**4**): **Claim Forms can be obtained by telephoning *Gold Assist*. The IP is responsible for and must provide G*oldAssist* with all of the information and documents that they will need to allow them to examine and adjust the claim correctly and so to pay the claim fairly and promptly. All documents submitted must be originals and not photocopies, computer scans or facsimile transmissions. IP's are advised to retain copies of all documents for their own reference**. Goldassiist reserve the right to relocate the IP from one hospital to another. Insurers also reserve the right to limit payment to what the GoldAssist Medical Officer deems to be reasonable

(5) : **This Insurance does not cover any incidents or events that were known about including, but not limited to, those reported in the international press and/or any media announcements, before the IP pre-paid, reserved and/or commenced their Journey abroad**.

(6) : ***Checked-in*** Baggage claims will **not** be considered unless supported by a **Property Irregularity Report** (**PIR**), which **must** be obtained should the airline, shipping line or other Common Carrier or their baggage-handling agent lose, damage, delay or misdirect Baggage belonging to the **IP** on a Journey. The **IP must** also report full details of the **incident** in writing to the airline, shipping line or other Common Carrier, which states the **date of loss**, theft, damage, delay or misdirection of the Baggage whilst in their care, custody and control. **Airline or other Baggage tags must be kept**. Should the Baggage be recovered, the Common Carrier or their agent **must** confirm in writing the **date** and **exact time** of delivery to the **IP**. The Common Carrier or their agent **must** also confirm in writing whether or **not** the **IP** has received any financial compensation, or discount vouchers, or complimentary '***air miles***' from them, due to Baggage loss, damage, delay or misdirection.

(7) : **NOTICE OF BAGGAGE LIABILITY LIMITATIONS** (as is printed inside **all** 'Passenger Ticket and Baggage Check' coupons for travel by air and is accepted by a passenger. "*Liability for loss, delay or damage to baggage is limited unless a higher value is declared in advance and additional charges are paid. For many international journeys, the* ***Warsaw Convention*** *may apply with liability limits of approximately* ***US $9.07*** *per pound (****US $20.00 per kilo****) for checked baggage and* ***US $400.00*** *per passenger for unchecked baggage. In some cases, where the* ***Montreal Convention*** *applies to your journey, the applicable liability limit is approximately* ***US $1,375.00*** *for checked and unchecked baggage. Some carriers assume* ***no*** *liability for fragile, valuable or perishable articles. Further information may be obtained from the carrier"* **or** as part of their **Conditions of Carriage**.

(**8**): For lost, stolen or damaged Baggage, the **IP must** provide a detailed description of the property along with its **date** of purchase and its value, allowing for wear and tear at the time of the **incident**. **Bills**, **invoices** or other **proofs of value are required** for every item claimed as lost, stolen or damaged which is valued more than **€250.00**. A deduction will be made for wear or tear and depreciation in value. Consequent upon the Baggage, that was ***checked-in*** at the departure zone or point of exit, being delayed, lost, stolen or damaged, the Insurers shall **only** be liable for any one item of Baggage per any one **IP**. For the purposes of this Insurance, a singular item of delayed, lost, stolen or damaged article of Baggage, that is shared amongst more than one person, shall be deemed to belong to and apply to one **IP only**. Sports clothing and sporting equipment are **not** covered, **unless** stated as otherwise herein. The **IP must keep** any articles that are damaged for possible inspection and salvage by the Insurers of this Insurance.

9a): On an **Outward Journey**, where Baggage has been delayed for more than **8** (**eight**) **Hours** (following disembarkation), the **IP** is allowed to make reasonable emergency purchases of essential items of clothing and/or requisites, but **must** keep **all** the original sales **receipts** for the replacement

items to make a valid claim. This insurance does **not** cover theft or temporary loss, following accidental or deliberate retrieval by a third party, of the **IP**'s Baggage and/or Personal Effects, from any hand luggage compartment in any aircraft and/or other Common Carrier hand luggage compartments and/or from the luggage carousel or Common Carrier baggage release service, that is operated by an authorised baggage-handling agent at any airport, seaport or other destination or departure zone, or point of entry or exit zone, or through confiscation by Customs or other authority. Sports clothing and sporting equipment are **not** covered **unless** stated as otherwise herein. **Any** purchases made **after** the Baggage has been delivered by the airline (or their nominated courier service) to the **IP's** accommodation address will **not** be reimbursed. The maximum payable for reasonable emergency purchases of essential items of clothing or requisites is limited to **€250.00** per item, Pair or Set and **must** be substantiated by an original sales **receipt**.

(**9b**): **There is no Baggage Delay insurance cover for Inward (or Return) Journey's unless stated as otherwise herein**.

(**10**): Valuables, Money or Cash and important documents are **not** covered if packed in Baggage that the **IP** ***checks-in*** at the airport, or other departure zones. These **must** be kept with the **IP** at **all** times during their Journey as hand-luggage. If the **IP** is taking particularly valuable items on their Journey, these **must** be insured under a separate insurance policy, as this Insurance **cannot** guarantee that such items will be covered for their full replacement value if lost, stolen or damaged. Under **no** circumstances should Valuables, Money or Cash, Personal Effects or belongings ever be left **unattended**, or with persons **not** known to the **IP**, particularly at an airport, in a hotel or in any vehicles or any public place. **Unattended** means when an **IP is not** in full view of and **not** in a position to prevent unauthorised interference with their property (such as any property left on a beach, beside a swimming pool or in a bag or coat hanging on the back of a chair or left in a cloakroom). Cash and Valuables **must always** be in the care, custody and control of the **IP**. Cover is **not** provided for loss, theft or damage where the **IP** (in the opinion of ***GoldAssist***) fails to exercise due diligence.

(11) : Liaison with the Police and **obtaining written Police Reports**, or liaison with the airline or other Common Carrier to obtain essential documents to support a claim, is the sole responsibility of the **IP** and **not** ***GoldAssist*** or **Former AstroBank Public Company Limited**. Expenses **only** of a personal convenience to an **IP** are **not** covered, such as the purchase of surplus clothing and toiletries and consequential loss of salary and/or income. Theft of Money or Cash, Valuables or Baggage **must** be reported to the local Police within **12** (**twelve**) **Hours** and a **written** report obtained. Cover for Cash is **only** in respect of Money carried or concealed on the person of the **IP**. **All** types of hand-bag, purses, wallets and the like **must** be securely bound and/or zipped. Consequent upon Money or Cash being lost, stolen or damaged, the Insurers shall **only** be liable for any one loss per any one **IP**. Personal Money and Cash held under the supervision of one person and on behalf of others shall **only** be deemed to belong to and apply to one **IP**.

(12) : At the departure zone or point of entry or exit, should a booked flight departure (from the intended time as specified on the ticket to travel of the **IP**) be delayed for more than **8** (**eight**) **Hours**, the **IP must** obtain a report from the airline or Common Carrier that states the duration and reason for the delay. There is **no** cover for delays in arrival times for **any** reason (including re-routing and/or direct, successive or cumulative delays in arrival times).

(13) : Should the **IP** take part in certain sports or certain **winter sports**, or activities where there is a high risk of sustaining an Injury, or hiring or driving a two-wheeled motor vehicle or *quad-bike* over **50cc** and/or where a crash-helmet is **not** worn or the rider does **not** have the appropriate driving licence, the **IP will not** be covered under the terms and conditions of this Insurance.

(14) : Wherever at all possible, any reasonable expenses or emergency purchases should be billed to an **Former AstroBank Public Company Limited Card** account. A **Cardholder** (and/or an **IP**) is any person who has a valid **Debit Youth Card and/or Studen Card** issued by **Former AstroBank Public Company Limited**. The **IP must** ensure that the tour operator, travel agent or other merchant that provides services for ticketing to travel **abroad** processes **all** the payment(s) booked to the **Debit Youth Card and/or Studen Card** of the **IP** to travel **abroad**, before the **IP's** Journey commences.

(**15**): **This insurance does not cover claims arising from a one-way Journey using a one-way ticket to travel with no admitted return date on the Passenger Ticket and Baggage Check coupon for travel by air, sea, road or train. Any insured Journey with pre-paid assigned or booked ticketing to travel abroad for up to 365 (three hundred sixty-five) days with an eligible Debit Youth Card and/or Studen Card must begin and must end at the IP's Country of Domicile. Travelling in excess of 365 (three hundred sixty-five) days will invalidate all benefits**.

(**16**): **Deductible** is the first part of each and every loss or claim for which the **IP** is responsible for and which is **not** recoverable under this Insurance.

(**17**): For Travel to an **E.U.** country, the **IP** should collect a European Union reciprocal health agreement, or an **EHIC** (European Health Insurance Card). If the **IP** needs urgent treatment, the **EHIC** should be presented at the time of Hospitalisation or Clinic admission, as it may save the **IP** from paying the **Deductibles** (as described above).

(**18**): If the **IP** is **denied boarding** or if their flight is **cancelled** or **delayed** for at least **2** (**Two**) **Hours**, the **IP must** ask at the ***check-in*** counter, or the boarding gate, for the text stating their rights, particularly with regard to compensation and assistance from the airline (under Regulation (EC) No. **261/2004** Article 14(1) [of the **European Commission's Air Passenger Rights**] and/or Regulation (EC) No. 889/2002 of the European Parliament and the Council of 13th May 2002.

(19) : This Insurance does **not** cover bankruptcy, liquidation, financial failure or financial problems of **any** party on whom the Journey depends, or disinclination to travel by the **IP**.

(20) : **Kindly note that this is only a Summary of the Insurance cover and for more detailed information on the terms, exclusions and conditions of this Insurance, please refer to *Gold Assist* on**

Gold Assist TPA Telephone Service for Advice or Emergencies ☏

Telephone Number: 00 357 99 222 567 Medical Emergencies Only (Open 24 Hours)

Telephone Number: 00 357 22 51 92 11 Advice/General Travel Insurance Assistance

🖷 **Facsimile Number: 00 357 22 49 98 30 e-Mail: office@goldassist.cy**

If you have any doubt as to whether or not you should make a claim, you should first telephone *GoldAssist* for further advice. Failure to give notice of claim within 25 (twenty-five) days from the date of the incident will result in a rejection of your claim. The Insurers will only pay claims that are completely substantiated and evidenced in the manner requested. Please note that the Travel Insurance Master Certificate is held and can be inspected at the offices of Altius Insurance Ltd, Address: 8, Skopa Str., 1075 Nicosia, P.O.Box 26516, 1640 Nicosia, Cyprus