Lumen INSURANCE

ΠΙΝΑΚΑΣ ΑΣΦΑΛΙΣΤΗΡΙΟΥ - POLICY SCHEDULE

Ανανέωση 2026 / Renewal 2026

Αντικαθιστά οποιονδήποτε Πίνακα που έχει εκδοθεί προηγουμένως / Replacing any previously issued Schedule

Αρ. Ασφαλιστηρίου Policy No.

PAG240023

Ασφαλισμένος / Insured: **ΑΘΛΗΤΙΚΟ ΓΥΜΝΑΣΙΟ ΕΓΚΩΜΗΣ ΚΥΡΙΑΚΟΣ ΝΕΟΚΛΕΟΥΣ (ΗΓ/DoB.)**

Διεύθυνση / Address: **Ionos Street, Engomi, 2406 Nicosia**

Ενασχόληση/Occupation: **School**

Email: **gym-egkomi-lef@schools.ac.cy**

Insured Person / Ασφαλισμένος: As per attached list / Σύμφωνα με τη συνημμένη λίστα

Παρεχόμενη Κάλυψη / Insurance Provided

Ασφάλεια Προσωπικών Ατυχημάτων / Personal Accident Insurance

Σύμφωνα με τις διατυπώσεις στο συνημμένο Ασφαλιστήριο Lumen Insurance / As per Lumen Insurance Policy wording attached at www.pminsurancebrokers.com/PAG2401.pdf

SCHEDULE OF COMPENSATION (PER PERSON)

This Insurance covers in respect only of such of the following benefits as have an amount inserted against them. Where benefits are not insured the words 'Not Included' are shown

1. Death	EUR	2.000=
2. Permanent Partial Disablement (subject to table of benefits)	EUR	17.000=
3. Permanent Total Disablement	EUR	17.000=
4. Temporary Total Disablement (Limited to 52 weeks)	Not included	
5. Temporary Partial Disablement (Limited to 52 weeks)	Not included	

MEDICAL EXPENSES	EUR	5.000=
1. 1(a)	Not Included	
1(b)	Included	

Medical Expenses Limits / Όρια για Ιατρικά Έξοδα:

- Dental cover due to accident / Οδοντιατρική κάλυψη λόγω ατυχήματος ..... EUR 350=
- Physiotherapy per accident / Φυσιοθεραπεία ανά ατύχημα ..... EUR1000=

The abovementioned amounts are included in the total amount of Medical Expenses of this insurance policy / Τα ανωτέρω ποσά περιλαμβάνονται στο ολικό ποσό Ιατροφαρμακευτικών εξόδων του ασφαλιστηρίου.

Memo:
The Underwriters shall not be liable for the first EUR300 for each and every claim for surgical intervention expenses incured upon accident. For any other Medical expenses claim incured upon accident the insured member is liable for the first €75 of each and every claim.

- The Underwriters shall not be liable for the first EUR 75 per claim of medical expenses incured upon each accident.

The geographical limits of this Insurance are: Worldwide

Notwithstanding anything contained in this policy to the contrary, it is hereby declared and agreed that GENERAL EXCLUSIONS No. 5 is amended to read as follows:"This policy does not insure You against death Bodily Injury caused by or resulting from any claim made by the Insured being over 75 years of age at the commencement of this policy"

Prodromou & Makriyiannis Insurance Underwriting Agencies & Consultants Ltd
Lumen INSURANCE
A Division of GasanMamo Insurance Ltd

Παρακαλείστε να ελέγξετε ότι η κάλυψη στον πίνακα και στο Ασφαλιστήριο είναι ακριβής / Please check that the details on the Policy Schedule and the cover provided are correct.

Ασφάλιστρο / Premium

	EUR
Ασφάλιστρο / Premium:	7.714,00
Δικαιώματα / Fees:	25,00
Χαρτόσημα / Stamps:	0,00
Ολικό / Total:	7.739,00

Barcode / Internal use

Περίοδος Ασφάλισης / Period of Insurance

	(η/μ/χ) / (d/m/y)	Τοπική ώρα / Local Time
Από / From:	**01/10/2026**	**00:01**
Μέχρι / To:	**30/09/2027**	**23:59**

Και οι δύο ημερομηνίες περιλαμβάνονται, και οποιαδήποτε μεταγενέστερη περίοδος η οποία θα συμφωνηθεί από κοινού / Both days are inclusive, and for such period or periods as may be mutually agreed upon.

Υπογράφτηκε από / Signed by:

Ημερομηνία Έκδοσης / Date Issued: **01/10/2026**

Εσωτερική Χρήση / Office Use: