Personal Accident Insurance	
Description:	Personal Accident Insurance for Committee on Missing Persons in Cyprus (CMP)
Total number of CMP personnel to be insured:	**72 (from both Communities of Cyprus – Greek Cypriots and Turkish Cypriots)** The total number of personnel to be insured may change (+/-) during the policy period.

Benefits Payable in Respect of an Accident:	Benefit
1. Death	100,000 EUR
2. Permanent Total Disablement	100,000 EUR
3. Permanent Partial Disablement	100,000 EUR
4. Medical Expense	7,000 EUR
5. Income Protection / Temporary Total Disablement (up to 104 weeks)	75% of the weekly gross salary, subject to a maximum of 500 EUR/week.
6. Hospital Indemnity / In Hospital Income (up to 90 days)	35 EUR/day

Other Requirements:	
7. Coverage Area:	Entire island of Cyprus including the northern part of Cyprus and the United Nations protected area (green line). The insurance company shall expect to receive and reimburse claims originated from the coverage area as stated.
8. Claims/Payments to the insured personnel	Personnel must be able to collect their claims via EFT or checks without any limitations.
9. Policy Duration:	The policy will be made for the period between 01 April 2021–31 December 2021
10. Coverage:	Working hour's coverage including overtimes on demand. Overtime; could be on weekdays before or after regular working hours or during the weekends.
11. Elimination period:	NIL weeks for benefit no. 5 (Income Protection) and NIL days for benefit no. 6 (In Hospital Income)
12. Accident/Illness/Injury Coverage Inclusive of:	Accidents caused by explosions of all kind, including but not limited to, land mines, grenades, bombs, bullets, etc. Bacterial, viral, and parasitic infections (subject to not being pre-existing) Hernias (subject to not being a pre-existing) All types of musculoskeletal injuries (subject to not being a pre-existing) Concussions and spinal musculoskeletal injuries (subject to not being pre-existing) , Asbestos poisoning, Asbestosis, Mesothelioma and Asbestos–related lung cancer (subject to not being a pre–existing)