



## OUR SERVICE CHARTER

We are committed to providing the best service possible, with your needs at the heart of what we do.

### Our Core Values:

- Genuine concern for our members' health and wellbeing
- Professionalism
- Integrity and fairness
- Full transparency
- Respect and protect our members' privacy
- Provide excellent service
- Make medical Insurance accessible for anyone, anywhere

### This charter is our promise to you - our members:

Value	Nature of Service	Our Commitment
<b>Availability</b>	Customer service call center	24 hours a day, 365 days a year
	Call toll-free	Via toll-free numbers
	Response to voicemail	Up to 60 minutes
	Medical advice call center	24 hours a day, 365 days a year (via an external service provider)
<b>Management responsibility for your personal well-being</b>	Speak to a supervisor	Within one business day
	Medical emergencies	Our representatives are trained to handle medical emergencies. However, per your request, a senior supervisor will return your call, in the event of a medical emergency (up to 30 minutes).
<b>Paying for medical services</b>	Claims and reimbursements	Once you submit a claim: Reimbursements according to the policy terms: will be transferred within 5 business days (once we receive all the documents relevant to your claim).
<b>Transparency and good faith</b>	Appeal a claim that has been denied	If your claim for medical coverage has been denied, and you wish to appeal, you will have up to three levels of insurance appeals.
<b>Quick response</b>	Changes in coverage	We will notify you of any change in coverage, two months in advance.
	PassportCard site & app	As a member, you will have access to our site & app, where you will be able to: <ul style="list-style-type: none"> <li>• Review your insurance policy.</li> <li>• View your claim status and your personal coverage limits.</li> <li>• Locate nearby medical service providers.</li> <li>• Submit customer service inquiries online and more.</li> </ul>
	Medical underwriting	You will be notified of your medical underwriting status within one business day (once we receive all the information/paperwork). If you wish to appeal our decision regarding your eligibility, a response will be issued within 7 days (once we receive all the information/paperwork relevant to the appeal).
	Email inquiries	Our email response time is up to 8 hours (emails sent to <a href="mailto:csr@passportcard.com.cy">csr@passportcard.com.cy</a> or via the PassportCard website).
	Hospitalization and elective surgery	Approval of payment will be issued within 7 days (once we receive all the relevant information/paperwork).
<b>We don't always get everything right</b>	€25 compensation	We will pay you €25 for any violation of our service charter and investigate what went wrong.