

Two insurances

Question:

I filed documents on extension of the pink-slip for work and they asked me for other insurance policy. The insurance which I have from the company where my husband - the citizen of the third country works under the contract, – didn't approach. I issued the new policy, but old too is still valid. At a loss occurrence, whether I can demand a covering of expenses at once in both insurance companies?

Response:

It is a normal procedure for the Civil Registry and Migration Department, apart from the health insurance, also to request an employer's liability insurance, for those applicants who are employed in Cyprus. The employer's liability insurance however, shall be covered by the employer of the applicant solely. So, my first thought is (since you do not specify this), that you only had the one of the two insurances issued, so the Department requested from you the additional insurance according to the normal process.

In addition, it is a normal procedure, that when the applicant is employed, his/her employer is obliged to register the employee with the Social Insurances Department of the Republic of Cyprus. The Civil Registry and Migration Department always request for the certification of registration with the Social Insurances for those who are employed. This however, is your employer's responsibility. I hope that this information is quite clear for your understanding regarding the various insurances in general, since you do not specify the type of the initial insurance and the insurance that followed.

In regards to your question as to whether you can demand covering expenses from both insurance companies, the answer would be yes. However, you may not be able to receive losses/damages from both Companies if they cover the same policy or that the two insurance contracts do not cover the same losses/ damages. This however, is a matter between you and your Insurance Companies. The cover extent of your insurance, (e.g. health insurance) will be depended on the plan of the insurance you contracted with the Insurance Company e.g. if it is full (covering in and out hospital treatments etc) or if it is only covering some specific damages/ losses or even a part of some specific damages / losses. My advice is to visit you insurer in order to receive the correct information regarding the insurance policies you currently have. In any case, you may only need the one insurance rather than both.