



Trust Insurance Links the New School Year With a Family Review of Its TRUcare Health Insurance Programme Across Cyprus

October 19, 2026

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Trust Insurance, the Nicosia-headquartered general insurer, has launched a back-to-school initiative encouraging parents throughout Cyprus to review the medical protection in place for their households, placing its established TRUcare health insurance programme at the centre of that conversation as the 2026/27 academic year gets under way. Under the initiative, insurance advisors at the company's offices in Nicosia, Limassol, Larnaca, Paralimni and Paphos are providing families with information on how the plan is structured, which benefits it includes and how its cover may operate alongside the General Healthcare System, known locally as GESY.

September is traditionally a period when households across the island revisit routine commitments, from school fees and transport arrangements to extracurricular activities, and the company regards the opening weeks of term as a practical moment for parents to confirm that existing arrangements still reflect the size and circumstances of their family. TRUcare is not a newly introduced product; the purpose of the initiative is to give the programme wider visibility among families who may be unfamiliar with the private medical insurance options available in Cyprus, as well as among policyholders whose cover has not been reviewed

for some time.

TRUcare is a medical care insurance programme designed for individuals and their dependants, combining in-hospital treatment with a set of optional out-of-hospital benefits. Three basic plans are offered, each carrying a different maximum annual coverage limit per insured person: Essential, with a limit of ?50,000; Centric, with a limit of ?250,000; and Max, with a limit of ?1,000,000. Policyholders are able to select the plan and optional benefits that suit their needs, with the programme structured so that its cover can complement the services already provided through GESY, subject to the terms and conditions of each policy.

Benefits under the basic plans include hospital room and board, fees charged by doctors, surgeons and anaesthesiologists, laboratory diagnostics, medicines and other consumables, together with expenses incurred before and after a covered course of treatment. Of particular relevance to parents, the plans provide for accommodation costs relating to a companion of an insured minor, a consideration that may matter to households with young children in the event that a hospital stay becomes necessary. Cover also extends to surgery that does not require an overnight stay, emergency transfer of a patient, organ transplant, home nursing and a hospital cash benefit, while a lump-sum childbirth allowance applies to normal delivery or caesarean section.

Families seeking broader protection can add optional benefits for out-of-hospital medical treatment and an annual check-up, as well as an extension of cover abroad. Out-of-hospital benefits relate to necessary, reasonable and customary expenses for outpatient treatment in Cyprus arising from illness or accident, with compensation calculated according to the percentage set out in the policy's benefits table. According to the product information, reasonable expenses of this kind incurred outside Cyprus may also be covered where the insured person is travelling on business or on holiday for a period not exceeding sixty days per trip. Dental cover can be arranged as an extension to the basic plan following consultation with an advisor.

For inpatient care, the TRUcare card allows eligible medical expenses to be settled directly with participating hospitals and clinics in Cyprus or overseas. Policyholders planning a scheduled admission are required to notify the insurer at least seven days beforehand, whereas in unexpected situations the company asks to be contacted before the patient is discharged so that assessment of the claim can begin. A 24-hour customer service line operates locally, and access to emergency medical assistance abroad is supported through the Assist America service, which maintains dedicated helplines for callers inside and outside the United States.

With school holidays and educational travel forming part of many family calendars, the company notes that the overseas elements of a medical policy are not a substitute for dedicated travel insurance, which remains its recommended option for leisure trips. Households with older children preparing to begin university studies in another country can also discuss Trust's separate Health Insurance for Students Abroad product, which sits within the same individual health and accident range and is intended specifically for that situation.

A spokesperson for Trust Insurance said: "The start of a new school year tends to bring household planning into sharper focus, and the company sees this as a sensible time for parents to look again at the medical cover that protects their children and themselves. The intention behind this initiative is not to encourage anyone to take out more insurance than their circumstances call for, but to make sure families clearly understand how TRUcare works alongside GESY, what the limits of each plan are and which optional benefits may or may not be relevant to them. Advisors across the branch network are available to explain policy terms in plain language, so that every decision a family reaches is a fully informed one."

Applicants are expected to disclose their medical history, including past illnesses and any treatment received, when requesting cover. Pre-existing medical conditions may be accepted under certain circumstances, although recent conditions can result in an additional premium, and final acceptance depends on the insurer's assessment. The company also states that discounts are available for family and group plans, a detail that may interest parents considering a single arrangement for several members of the same household.

Existing policyholders can manage their cover through the MyTrust customer portal and mobile application, which allow users to view policies, make payments, track claims, access documents and reach their insurance advisor. Separate claim forms for inpatient and outpatient medical expenses are available through the company's website, alongside the Insurance Product Information Document for the TRUcare programme, which summarises the main features, exclusions and obligations associated with the policy.

Parents wishing to take part in the back-to-school review can visit any Trust Insurance office in Nicosia, Limassol, Larnaca, Paralimni or Paphos, contact the company by telephone on +357 22 050 100, or send an enquiry to enquiries@trustcyprusinsurance.com. A written request for a TRUcare offer can also be submitted online, after which an advisor will follow up to discuss the details.

All benefits, limits and services referred to in this announcement are subject to the full terms, conditions, limits and exclusions of the relevant insurance policy, and availability of any cover depends on the insurer's underwriting assessment. This release provides general information only and does not constitute insurance advice, a recommendation or an offer of cover; prospective policyholders are advised to read the Insurance Product Information Document and the complete policy wording, and to consult a licensed advisor, before making any decision.

Trust Cyprus Insurance is a general insurance company with its head office at 79 Limassol Avenue, Aglantzia, Nicosia, and offices serving customers in Nicosia, Limassol, Larnaca, Paralimni and Paphos. Operating under the Trust Insurance name, the company provides insurance solutions for individuals and

businesses across motor, home, health and accident, travel, marine and liability lines, and supports motorists through a 24/7 roadside assistance service. Further information about the company and its products is available through its offices and official website.

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For more information about Trust Insurance - Nicosia, contact the company here: Trust Insurance - Nicosia Manager (357) 22 050100 enquiries@trustcyprusinsurance.com

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Trust Insurance Cyprus was founded in 1990 with its headquarters in Limassol. In 2003 it became a Cypriot company with a license to provide insurance services and from August 2009 it entered the domestic market dynamically.

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