

ALTIUS HOME INSURANCE

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PREAMBLE

The Insurance Company ALTIUS INSURANCE LTD ("the Company") and the Insured named in the Policy Schedule agree that:

(a) The Insurance Proposal Form and the Declarations (including any additional or supplementary information supplied) form the basis of the contract and shall be incorporated within the Insurance Policy evidencing the contract.

(b) The Insured will pay the premium.

(c) Subject to the Terms, Exclusions and Conditions of this Insurance Policy and any further Endorsements, the Company shall provide insurance coverage in accordance with the limits specified in the Policy Schedule during the Period of Insurance or any subsequent period for which the Company shall accept the renewal premium.

(d) The due observance and fulfilment of the Terms of this Insurance Policy in so far as they relate to anything to be done or not to be done by the Insured or any person claiming to be indemnified and the truth of the statements and answers in the Insurance Proposal Form or within any Declaration shall be Conditions Precedent to any liability of the Company to make any payment under this Insurance Policy.

(e) This Insurance Policy, the Policy Schedule and any Endorsement constitute a single document and any word or expression to which a specific meaning has been attached in any of them, shall bear such meaning wherever it may appear.

Signed for and on behalf of ALTIUS INSURANCE LTD on the date mentioned in the Policy Schedule.

ALTIUS INSURANCE LTD

A handwritten signature in black ink, appearing to read "Harward", written over a horizontal line.

Executive Vice Chairman &
Chief Executive Officer

For the verification of the Policy Sections applicable to this Insurance, please refer to the Schedule of the Contract as well as to any Endorsements.

Stamp duty has been paid.

DEFINITIONS

The following words and phrases will have the same meaning whenever they appear either in the Insurance Policy, the Policy Schedule or any Endorsement.

1. Associated Costs

The costs for removing debris, demolition, shorting-up or popping necessarily incurred in repair or replacement and not exceeding 10% (Ten percent) of the total Sum Insured on Buildings.

2. Buildings / Home

The building or part of the building, used solely by **you** for domestic purposes situated at the "Situation of Risk" stated in the Policy Schedule, including household fixtures and fitted installations including ceilings and decorations, outbuildings such as swimming pools, tennis courts, any garages, terraces, boundary and garden walls, gates, hedges, patios, paths and driveway forming part of **your** property.

The term Buildings does not include the following:

Outbuilding structures of television or radio broadcasting or aerials, internal or external satellite dishes, towers, external fixtures and fittings forming part of a solar system, docks, breakwaters or similar waterfront structures.

3. Consultancy Fees

Architect, surveyor and legal fees, necessarily incurred in repair or replacement, exclusive fees:

- (a) incurred in preparing or during claim proceedings covered by the Insurance Policy.
- (b) in excess of the scale of fees as determined by the appropriate professional association.
- (c) which in total exceed 10% (Ten percent) of the total sum insured on the Buildings.

4. Contents

Household goods, furniture, house fittings, clothing, valuables, household linen such as bed sheets, towels, tablecloths, curtains and other of similar nature items and of High Risk Items.

The term Contents does not include the following:

- a) Motor-vehicles (apart from lawn mowers and other implements used solely for private purposes), campers and caravans, aircrafts, watercraft including sailboards and windsurfers or other related fitted components.
- b) Domestic and other animals, trees, bushes, plants or garden, natural or synthetic grass.
- c) Securities or other documents.
- d) Property primarily used for business purposes.
- e) Outbuilding structures of television or radio broadcasting or aerials, internal or external satellite dishes, towers, external fixtures and fittings forming part of a solar system panel.
- f) Money and credit cards.
- g) Property more specifically insured by any other insurance policy.

5. Credit Cards

Any credit or charge card, issued to **you**.

6. Damage

The word "DAMAGE" on capital letters means loss or damage to the Insured Property. The term "DAMAGE" shall be construed as the total of all payments made in accordance to insurance compensations for total settlement of claims made regarding a single event.

Thus the length and extent of a damage incurred shall accordingly be limited to:

- (a) 72 consecutive hours in case of cyclone, hurricane, windstorm, rainstorm, hailstorm, tornado.
- (b) 72 consecutive hours in case of earthquake, subaqueous earthquake, tidal waves, volcanic eruption.
- (c) 72 consecutive hours and within the ambit of a city, town, village regarding risks of strikes, riot, political crisis and malicious mischief.
- (d) 168 consecutive hours as regards to any other event, of any nature or form, and no other loss of any insured danger, within the ambit of these grounds, shall be included within the said loss.

7. Endorsement

Any alteration made to the Insurance Policy and issued by **us**.

8. Excess

The part of each claim which **you** shall bear.

9. Full Rebuilding Cost

The full cost of rebuilding the Buildings in the same form, size, style and condition as new, including the cost of complying with local and other Authority requirements.

10. Geographical Area

The Republic of Cyprus, unless otherwise stated within the Policy Schedule or in any endorsement.

11. Insurance Proposal Form

The Insurance Proposal Form and any other information provided by **you** or on **your behalf**.

12. Items of High Risk

Platinum, gold or silver articles, including gold-filled and silvered items, jewellery, precious metals and stones, watches, photographic and audiovisual equipment, video cameras, furs and leathers, pieces of art, antique items, stamps, coin and bank notes collections.

13. Money

Banknotes, cheques, postal orders or orders for payment, debentures, negotiable stamps, stamps not forming part of a collection and travelers cards.

14. Period of Insurance

The Period shown in the Policy Schedule and any further period for which **we** have agreed and accepted in accordance to the Policy.

15. Unoccupied Building

Not being inhabited by you or any other person with your permission.

16. We, ours, us

The Insurance Company Altius Insurance Ltd.

17. You, your, yours

The Insured named in the Policy Schedule and each member of the Insured's family (that is spouse and children, sisters, brothers, parents and grandparents) permanently residing in the Home.

International trade control measures - economic sanctions

The Company / Insurer is not obligated to provide coverage and is not obliged to compensate for any DAMAGE or pay any benefit under this Policy to the extent that providing coverage or indemnifying a DAMAGE or paying a benefit would expose the Company / Insurer to any sanction, prohibition or restriction imposed under United Nations Resolutions, or by trade or economic sanctions, laws or regulations imposed by European countries or the United States of America.

Compliance / duty of insured

The insured is required to faithfully follow and comply with the terms of this Insurance Policy, including any actions or restrictions that need to be covered, the accuracy of the information provided in the Insurance Proposal, and the payment of the insurance premium as detailed in the table. These are fundamental conditions for keeping this Policy in effect and for receiving any indemnifications under this policy.

9. Electronic Data

- a) This Policy does not cover loss, damage, destruction, distortion, deletion, alteration or change of ELECTRONIC DATA from any cause (including, but not limited to ELECTRONIC VIRUSES) or loss of use, reduction of functionality, or costs / expenses of any kind resulting from them, regardless of the existence of any cause or event that contributes simultaneously or in any sequence to the occurrence of the damage.

COMPUTER VIRUS means a group of commands that cause alteration or damage or are in any way unauthorized or any code including any group of malicious and unauthorized entered instructions or program code or otherwise transmitted through computer systems or any form of network. COMPUTER VIRUSES include but are not limited to: Trojan Horses', 'worms' and 'time and logic bombs'.

- b) However, in the event of a Fire or Explosion caused by any cause described in the above-mentioned paragraph (A), then this Policy, subject to all its other terms, conditions and exclusions, will cover the physical (material) damages that will occur, during its validity, to insured items covered by this Policy.
- c) This Policy does not cover a claim of any nature that directly or indirectly caused or raised or arising out of or consisting of or due to the failure of any "Electronic Equipment" (as defined below and regardless of whether it is the property of the insured or not) to:
1. identify, handle, or transfer any date, day of the week or time period in the correct manner or up to the correct date, day of the week or time period, and/or
 2. collect, store, retain, maintain, handle, interpret, transmit, calculate, or process in the correct manner any data or information or instruction as a result of handling any date, day of the week or time period in a manner other than the correct date, day of the week or time period, and/or
 3. collect, store, maintain, handle, interpret, transmit, calculate, or process in a correct manner any data or information or command or instruction as a result of performing, in a manner that causes the loss or deletion or distortion of data or information, of any command or logic which is programmed or incorporated into anything included in the definition below "Electronic Equipment". either the above eventualities (a) and/or (b) and/or (c) occur before or after the year 2000 or during the year 2000.
- d) However, material DAMAGE or consequential material damage loss that occurs subsequently and does not fall under any of the other exclusions of this policy or is due to risks expressly named in this policy as covered shall not be excluded
- e) For the purposes of this exception, the term "Electronic Equipment" shall mean any electronic computer or other device or system for processing, storing, retrieving, or receiving data or information and includes - indicatively and not limited to - mechanical equipment (Hardware), embedded and integrated electronic circuits, microprocessors, telecommunications systems and equipment any kind of software (Software), programs and instruments or systems used in connection with any of the above.

SECTION I - BUILDING INSURANCE

Standard Cover

The Buildings are insured against DAMAGES caused by 1-13 set below:

Excluding DAMAGE by wet or dry rot, damage subsidence and/or heave of the site on which the Buildings stand or of land belonging to the Buildings or landslide or gliding.

1. Fire, lightning.

2. Explosion.

3. Earthquake or volcanic eruption.

Excluding the Excess "D" shown in the Policy Schedule.

4. Storm, flood, hurricane, cyclone or tornado.

Excluding:

- a) Excess "C" shown in the Policy Schedule.
- b) DAMAGE by frost to fences, gates or doorways.

5. Water escaping from or freezing of water tank apparatus or pipes or water or oil escaping from a fixed heating or cooling installation within the Insured Property.

Excluding:

- a) Excess "B" shown in the Policy Schedule.
- b) DAMAGE occurred while **your** home has been left Unoccupied for more than 60 consecutive days.
- c) The cost of the works in ascertaining or locating the DAMAGE to water tanks, apparatus, fitted installations, pipes, cooling installations.
- d) The cost of repairing, replacing or cleaning the water tanks, apparatus, fitted installations, pipes, cooling or heating installations that suffered DAMAGE.
- e) Loss or damage occurred due to wrong structuring.

6. Riot and strikes due to lock-outs or labour disturbances.

Excluding:

- a) Excess "B" shown in the Policy Schedule.
- b) Civil commotion, assuming the proportions of or amounting to popular rising.

7. Malicious damage or vandalism.

Excluding:

- a) Excess "B" shown in the Policy Schedule.
- b) DAMAGE caused by **you** or tenants or persons lawfully in the Building.
- c) DAMAGE occurred while the Home has been left Unoccupied for more than 60 consecutive days.

8. Theft accompanied by forcible and violent entry or exit from your Home or attempted theft.

Excluding:

- a) DAMAGE caused by **you** or tenants or persons lawfully in the Building.
- b) DAMAGE occurred while the Home has been left unoccupied for more than 60 consecutive days.
- c) Excess "B" shown in the Policy Schedule.

9. Falling trees or branches.

Excluding:

- a) Excess "A" shown in the Policy Schedule.
- b) DAMAGE to fences or gates.

10. Falling television or radio antennae, satellite dishes, antennae fittings, masts, towers or solar heating panels.

Excluding:

- a) Excess "A" shown in the Policy Schedule.
- b) DAMAGE caused to the satellite dish or the television or radio antennas, or the satellite dishes, towers or the solar heating system themselves.

11. Impact by vehicles, animals, aircraft or anything drop from them.

Excluding DAMAGE caused by domestic pets.

12. Accidental damage to cables or under-ground services supplying your Home for which you are legally responsible.

13. Accidental breakage or glass or sanitary ware fixed to and forming part of your Home.

Excluding:

- a) DAMAGE occurred while your Home has been left Unoccupied for more than 60 consecutive days.
- b) Excess "A" shown in the Policy Schedule.

14. Alternative Accommodation

If your Residence becomes unfit for habitation for any reason covered by paragraphs 1-11, we will pay:

- (a) The Rent you would have received but have lost or
- (b) The accommodation costs corresponding to the rental value of the insured Residence, before the occurrence of the damage, for the period it will take to restore your Residence to habitable condition, but not for a period longer than 12 months.

Any amount exceeding 10% (Ten percent) of the Sum Insured for Buildings is excluded. This amount is applied proportionally on a monthly basis for the entire coverage period.

MAINTENANCE

The Policy does not cover the cost of wear and tear. IT IS NOT A MAINTENANCE CONTRACT. It is a condition of the Policy that **your** property is kept in good order and that reasonable steps are taken to avoid damage.

Automatic increase in Sum Insured

The Sum Insured shown in the Policy Schedule for Section I will be adjusted at each renewal date by the percentage change in the Retail Consumer Index or any other suitable alternative index.

The premium at renewal will be calculated on the revised Sum Insured. For **your** protection should the index fall below zero we will not reduce the Sum Insured.

Claims Settlement

We will pay the cost of work carried out in repairing the damaged part of the Buildings, including Consulting Fees and Associated Fees, but excluding the cost of **your** compliance with building regulations, local or other recognized established authorities or other expenses if a notice of compliance was served to **you** prior to the occurrence of the DAMAGE or such costs and fees relate to undamaged parts of the Buildings.

If, at the time of any DAMAGE, the Sum Insured on Buildings is less than the Full Rebuilding Cost, **you** shall be considered as being **your** own co-insurer for the difference and shall bear a rateable proportion of the amount of such DAMAGE.

If the Buildings have not been maintained in good condition, **we** will pay the cost of repair or replacement less a deduction for wear and tear.

If repair or replacement is not carried out, **we** will pay the reduction in market value resulting from the DAMAGE but not exceeding what it would have cost to repair the DAMAGE to **your** Home if the repair work has been carried out without any delay.

The maximum total amount payable under Paragraphs 1-13 is the Sum Insured shown in the Policy Schedule less any Excess.

Sale of the Home

If **you** enter into a contract to sell **your** interest in any Home insured under this Policy and, between exchange of contracts and completion of the sale the Home is damaged by any cause insured under paragraphs 1-13, the purchaser shall be entitled to the benefit of this insurance in respect of such loss or damage when the sale is completed, provided that the Home is not otherwise insured by or on his behalf.

Automatic Reinstatement of the Sum Insured

The Sum Insured under Section I will not be reduced following any claim, provided that **you** follow **our** recommendations in order to prevent further DAMAGE and the DAMAGE is repaired without delay.

The above mentioned shall apply in case of partial DAMAGE but not in case of total DAMAGE, meaning DAMAGE beyond the 60% (Sixty percent) of the Building's value.

IMPORTANT NOTE

You must ensure that the Sum Insured is kept up to date. If you extend or make improvements to your Home you have to increase the costs of reconstruction.

REMEMBER TO INCREASE THE SUM INSURED ACCORDINGLY.

SECTION II - CONTENTS INSURANCE

Standard Cover

The Contents of your Home are insured against DAMAGES caused by 1-13 set below:

Excluding DAMAGE by subsidence and/or heave of the site on which the Buildings stand or of the land belonging to the Buildings or due to landslip.

1. Fire, lightning.

2. Explosion.

3. Earthquake or volcanic eruption.

Excluding the Excess "D" shown in the Policy Schedule.

4. Storm, flood, hurricane, cyclone or tornado.

Excluding:

- a) Excess "C" shown in the Policy Schedule.
- b) DAMAGE by frost to fences, gates or doorways.

5. Water escaping from or freezing of water tank apparatus or pipes or water or oil escaping from a fixed heating or cooling installation within the Insured Property.

Excluding:

- a) Excess "B" shown in the Policy Schedule.
- b) DAMAGE occurred while **your** Home has been left Unoccupied for more than 60 consecutive days.
- c) The cost of the works in ascertaining or locating the DAMAGE to water tanks, apparatus, fitted installations, pipes, cooling installations.
- d) The cost of repairing, replacing or cleaning the water tanks, apparatus, fitted installations, pipes, cooling or heating installations that suffered DAMAGE.
- e) DAMAGE occurred due to false design.

6. Riot and strikes due to lock out or labour disturbances.

Excluding:

- a) Excess "B" shown in the Policy Schedule.
- b) Civil commotion, assuming the proportions of or amounting to popular rising.

7. Malicious damage or vandalism.

Excluding:

- a) Excess "B" shown in the Policy Schedule.
- b) DAMAGE caused by **you** or tenants or persons lawfully in the Building.
- c) DAMAGE occurred while the Home has been left Unoccupied for more than 60 consecutive days.

8. Theft accompanied by forcible and violent entry or exit from your Home or attempted theft.

Excluding:

- a) DAMAGE by deception unless only entry is gained by deception.
- b) DAMAGE caused by **you** or tenants or persons lawfully in the Building.
- c) Theft not accompanied by forcible and violent entry into or exit from **your** Home.
- d) Excess "B" shown in the Policy Schedule.
- e) DAMAGE occurred while the Home has been left Unoccupied for more than 60 consecutive days.

9. Falling trees or branches.

Excluding the Excess "A" shown in the Policy Schedule.

10. Falling television or radio antennae, satellite dishes, antennae fittings, masts, towers or solar heating panels.

Excluding:

- a) Excess "A" shown in the Policy Schedule.
- b) DAMAGE caused to the satellite dish or the television or radio antennas, or the satellite dishes, towers or the solar heating system themselves.

11. Impact by vehicles, animals, aircraft or anything drop from them.

Excluding the DAMAGE caused by domestic pets.

12. Accidental breakage or glass or sanitary ware fixed to and forming part of your Home.

Excluding the DAMAGE occurred while your Home has been left Unoccupied for more than 60 consecutive days.

13. Accidental DAMAGE to televisions, audio and video equipment, computers and radios.

Excluding:

- a) DAMAGE by wear and tear, gradually operating cause, process of cleaning, repair or restoration, mechanical or electrical breakdown.
- b) Any amount beyond the market value excluding depreciation.

14. Alternative Accommodation

If your Residence becomes uninhabitable for any reason which is insured under paragraphs 1-11, we will pay:

- a) The lost rent that you would collect but its lost or
- b) the accommodation costs corresponding to the rental value of the insured Residence, before the damage occurred, for the period you need to restore your Home in habitable condition,

but not for a period longer than 12 months.

Any amount exceeding 10% (Ten percent) of the Content Sum Insured is excluded. This amount is applied proportionally on a monthly basis for the entire coverage period.

Contents not held inside your Home and are insured against:**15. DAMAGE by any cause insured under paragraphs 1-11 occurring while temporarily removed within the Geographical Area.**

Excluding any amount exceeding 15% (fifteen percent) of the Sum Insured in Contents. DAMAGE:

- (a) To contents removed for sale or display or furniture storage or stowage.
- (b) By theft except where it is a forcible and violent entry into or exit from the Building they have been stored.
- (c) By collision whilst in transit.
- (d) Caused by storm, flood, hurricane or tornado while in the open.

Automatic increase in Sum Insured

The Sum Insured shown in the Policy Schedule for Section II will be adjusted at each renewal date by the percentage change in the Retail Consumer Index or any other suitable alternative index.

The premium at renewal will be calculated on the revised Sum Insured. For **your** protection should the index fall below zero we will not reduce the Sum Insured.

Claims Settlement

We, on our discretion, will repair, replace or pay the cost of replacement as new except for household linen and clothing upon which a deduction for wear and tear will be made. If at the time of any DAMAGE the Sum Insured on Contents is less than the cost of replacing all the Contents as new (except for household linen and clothing), **you** will be considered as being **your** own co-insurer for the difference and shall bear a rateable proportion of the amount of such DAMAGE.

Automatic Reinstatement of the Sum Insured

The Sum Insured under Section II will not be reduced following any claim, provided that **you** follow **our** recommendations in order to prevent further DAMAGE. The above mentioned shall apply in case of partial DAMAGE but not in case of total DAMAGE, meaning DAMAGE beyond the 80% (Eighty percent) of the contents' value.

IMPORTANT NOTE

You must ensure that the Sum Insured is kept up to date whilst buying new items. Your Policy only covers costs of replacement excluding clothing and household linen.

REMEMBER TO INCREASE THE SUM INSURED ACCORDINGLY.

16. LOSS from Cyber Risk incidents (Personal Coverage / My Cyber Plus) that occurred during the insurance period or the retroactive validity of the coverage and are reported during the insurance period.**PREAMBLE**

The Insurance Company ALTIUS INSURANCE LTD ("the Company") and the Insured named in the Policy Schedule agree that:

(a) The Insurance Proposal Form and the Declarations (including any additional or supplementary information supplied) form the basis of the contract and shall be incorporated within the Insurance Policy evidencing the contract.

(b) The Insured will pay the premium.

(c) Subject to the Terms, Exclusions and Conditions of this Insurance Policy and any further Endorsements, the Company shall provide insurance coverage in accordance with the limits specified in the Policy Schedule during the Period of Insurance or any subsequent period for which the Company shall accept the renewal premium.

(d) The due observance and fulfilment of the Terms of this Insurance Policy in so far as they relate to anything to be done or not to be done by the Insured or any person claiming to be indemnified and the truth of the statements and answers in the Insurance Proposal Form or within any Declaration shall be Conditions Precedent to any liability of the Company to make any payment under this Insurance Policy.

(e) This Insurance Policy, the Policy Schedule and any Endorsement constitute a single document and any word or expression to which a specific meaning has been attached in any of them, shall bear such meaning wherever it may appear.

Signed for and on behalf of ALTIUS INSURANCE LTD on the date mentioned in the Policy Schedule.

For the verification of the Policy Sections applicable to this Insurance, please refer to the Schedule of the Contract as well as to any Endorsements.

DEFINITIONS**1. Aggregate Limit of Liability**

means the amount set out in the Schedule.

2. Computer system

means any computer, hardware, software, communications system, electronic device (including but not limited to, smart phone, laptop, tablet, wearable device), server, communication system, cloud infrastructure or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility which is owned by you and used solely by you for personal purposes, and which is located at your home.

3. Cryptocurrency

means a digital or virtual currency operating independently of a central bank that uses cryptographic functions for security.

4. Cryptojacking

means the unauthorised use of your **computer system** by a third party for mining cryptocurrency.

5. Cyber event

means:

1. The unauthorised, dishonest, fraudulent or malicious access to, processing of, use of or operation of your computer system by a third party;
2. The unauthorised, dishonest, fraudulent or malicious input, modification, deletion, corruption, encryption or extraction of your digital assets, residing on your computer system, which is caused by the introduction of malware or unauthorised access by a third party;
3. The fraudulent or malicious partial or total unavailability or disablement of access to and/or control of your computer system, which is caused by the introduction of malware, or unauthorised access, by a third party; or
4. Cryptojacking.

6. Cyber fraud event

means:

1. the fraudulent electronic transfer of funds or property from your personal account by a third party;
2. you acting in good faith upon any fraudulent electronic communication request to transfer funds or property from your personal account, to the account of a third party;
3. the fraudulent unauthorised use of or electronic transfer of funds stored in your personal digital wallet held by an online merchant; or
4. the fraudulent unauthorised online purchases by a third party that are charged to your payment card.

7. Cyber war

means the use of a computer system by or, at the direction of, or under the control of a state which:

1. is carried out as part of a war; or
2. results directly or indirectly in a detrimental impact on:
 - a) the security or defence of another state, and/or
 - b) the availability, integrity or performance of any essential services in another state.

8. Digital wallet

means an e-wallet associated with a user account with an online merchant intended for effecting payment for the purchase of goods and services through the online merchant's website.

9. Electronic communication

means any information sent between particular parties over a phone line or internet connection including:

1. Emails;
2. Telephone calls;
3. Facsimile messages;
4. Video messages;
5. Internet messages;
6. Text messages received by mobile phone; or
7. Messages sent over a social media platform.

10. Essential services

means a service that is essential for maintaining the vital functions of a state including but not limited to emergency services, financial market infrastructure, governmental entities, healthcare services, utility services and the transportation sector.

11. Excess

means the amount **you** are liable to pay towards **your** claim, as set out in the Schedule.

12. Financial loss

means:

1. withdrawal of funds from your personal account or from your digital wallet;
2. any associated fees, penalties or interest incurred by you which have been levied by the financial institution with whom you hold your personal account or the online merchant;

3. reasonable and necessary costs of replacing or reconstituting your personal documents containing personal data or title deeds;
4. payment card charges that you have incurred, including any penalties or interest which have been levied by the financial institution with whom you hold your personal account; or
5. reasonable and necessary legal costs and expenses you incur, with our prior written consent, in pursuing or defending any legal action, arising directly from a covered cyber fraud event.

13. Home

means your primary, private residential property used solely for domestic purposes, the address for which is stated in the Schedule.

14. Identity theft event

means the online theft, modification, alteration or corruption of your personal data by a third party to commit fraud using your identify for financial, criminal or for other gain.

15. Identity theft expenses

means:

1. Reasonable and necessary expenses and legal costs incurred by you after an identity theft has occurred, with our prior written consent:
 - a) to correct or reinstate public records;
 - b) for challenging the accuracy or completeness of a consumer credit report;
 - c) for the dismissal or withdrawal of civil or criminal proceedings on the basis that the alleged liability rests with the perpetrator of the identity theft event and not you; or
 - d) for the removal of criminal or civil judgments wrongly entered against you.
2. Costs incurred by you after an identity theft has occurred of:
 - a) enrolment and registration support for single bureau credit monitoring for one year providing electronic notification of online criminal or fraudulent activity using your personal data;
 - b) copying charges and registered mail postage for sending required documentation to law enforcement agencies, credit bureaux, financial institutions, creditors or debt collection agencies; or
 - c) loan reapplication fees, if your earlier application had been refused solely because the lender had received incorrect credit information about you following the identity theft event.

16. Insuring agreement limit of liability

means the amount set out in the Schedule for a given insuring agreement.

17. Loss

means:

1. Identity theft expenses;
2. Restoration costs; and
3. Financial Loss;

Loss does not include any taxes, the loss of tax benefits, or fines and penalties imposed by law.

18. Loss event

means:

1. Identity theft expenses;
2. Cyber Event;
3. Cyber fraud event; or
4. Retail fraud event;

19. Online merchant

means a third party retail business registered with a valid business license if any is required according to the jurisdiction of the country within which it is situated and which accepts payment for goods through a secured online payment gateway.

20. Malware

means any malicious software or code designed to infiltrate, disrupt, corrupt or damage your computer system, including but not limited to viruses, worms, trojan horses, ransomware, adware, spyware and cryptojacking scripts.

21. Payment card

means any credit, debit, charge or store card that is registered to you.

22. Personal data

means

1. any information defined as private information under any statute or regulation intended to be utilized for the enforcement of the protection of such information as it relates to an individual;
2. information defined as private personal information under any statute or regulation requiring notice to individuals;
3. medical records or other healthcare information that relates to an identifiable information;
4. governmental issued identification information including drivers license number, state identification number, passport number or social security number;
5. payment card numbers or financial account numbers in combination with the corresponding security code, access codes, pin numbers or passwords; or
6. any other non-public information either singularly or in combination with other information that can be used to reliably identify an individual.

23. Policy

means this insurance document and the Schedule, including any endorsements attached at inception.

24. Policyholder

means the individual named in the Schedule, who must be at least eighteen (18) years of age on the inception Date of this policy.

25. Policy period

means the period set forth at the Schedule.

26. Restoration costs

means reasonable and necessary costs and expenses you incur, with our prior written consent, to:

1. investigate, reconfigure and repair any damage to your computer system;
2. retrieve or replace your digital assets;
3. locate and remove malware from your computer system following a cyber event; or
4. restore your connected home device back to its condition prior to the cyber event if damaged, altered or corrupted.

27. Retail Fraud Event

means you being dishonestly induced into an electronic transfer of funds from your personal account to purchase goods or services from an online merchant resulting in the goods or services paid for by you not being delivered or provided by the online merchant to you within 14 days of agreed arrival date.

28. State

means sovereign state.

29. Third party

means any natural person or entity other than you.

30. War

means:

1. the use of physical force by a state against another state (whether war be declared or not) or as part of a civil war, rebellion, revolution, insurrection; and/or
2. military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority, whether war be declared or not.

31. You/Your

means the policyholder and his/her spouse.

32. Your digital assets

means software, programmes, your personal electronic data, digital photos, digital music or digital video stored on your computer system.

33. Your connected home device

means any electronic device that can send and receive data and is connected to the internet, including but not limited to your laptop, mobile telephone, tablet, smart television, smart refrigerator, smart speaker, smart watch or other wearable

device which is owned by you and used solely by you for personal purposes, and which is located at your home or worn by you

34. Your personal account

means your account with a financial institution used for personal purposes.

35. We/Us/Our

means the Underwriters stated in the Schedule.

EXCLUSIONS

This **policy** does not cover any **loss** or any other costs directly or indirectly arising from:

1. Bodily Injury

Any physical injury, sickness, disease, disability, shock, mental anguish, mental injury, or death at any time resulting therefrom.

2. Business activities:

Any activities carried out by you for trade, business or professional purposes, including any access through to the computer system of a third party for trade, business or professional purposes, and any loss connected to an account with a financial institution that is used for trade, business or professional purposes.

3. Business Costs

Any costs incurred to a business that is associated with you as a result of any loss event.

4. Confiscation by Public Authority

Any seizure, confiscation, nationalisation, requisition or destruction of any property by or under the order of any government or public authority.

5. Criminal acts

Any wilful, intentional, malicious or criminal acts committed by you or by a third party in collusion with you.

6. Digital Currency

Any unregulated digital currency of any kind, unregulated virtual currency of any kind or unregulated cryptocurrency of any kind.

7. Electromagnetic

Any electromagnetic field, electromagnetic radiation or electromagnetism.

8. False claims

Any false report of a loss event or costs made by you, whether acting alone or in collusion with a third party.

9. Infrastructure

1. Any satellite failure, electronic or mechanical failure including (without limitation) blackout, failures of overhead or subterranean transmission and distribution lines; or
2. Any total, partial, temporary or intermittent outage to utility infrastructure including gas, water and electricity; or
3. Any total, partial, temporary or intermittent outage of telecommunications infrastructure including certificate authorities, content delivery network providers, domain name system service providers, internet exchange point providers, satellites, satellite network providers, timing services, and any transmission systems or services which support transfer of data between network termination points.

10. Legal Liability, Fines and Penalties

Any amount owed by you to a third party for damages, fines or penalties.

11. Legal Proceedings

Any costs incurred by you to institute or defend legal proceedings against a person or entity.

12. Natural Perils

Any lightning, wind, windstorm, tornado, cyclone, hurricane, flood, storm, surge, sinkhole collapse, earthquake, volcanic eruption, wave, tidal waves, landslide, hail, snow, geomagnetic storm or any other physical event however caused.

13. Nuclear

Any ionising, radiation or contamination or any Loss or damage caused by or related to radioactivity from any nuclear fuel, waste or other toxic, explosive or other hazardous properties of any nuclear assembly or component.

14. Online Gambling and Online Auction

Any:

1. use of any online auction; or
2. lottery, gambling or a game of chance.

15. Prior Matters

Any matter that you were aware of or reasonably ought to have been aware of prior to the inception of this policy.

16. Property Damage

Any physical damage to, or destruction of, any tangible property including your computer system, personal property or your connected home devices. However, this exclusion will not apply to restoration costs arising directly from a cyber event.

17. Physical Perils

Any fire, explosion, implosion, smoke, electrostatic build up or static electricity, electrical or mechanical failures including blackout, aircraft impact, vehicle impact or water damage.

18. Reimbursable Fraud Loss

Any financial loss that is reimbursable by your personal account, payment card company, bank or other financial institution.

19. Terrorism

any act of terrorism, strike or similar labour action, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power, or any action taken to hinder or defend against these actions; including all amounts, directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing, or in any way relating to the above.

20. Theft

Any physical theft of any of your possessions including your payments card, money or any other property.

21. War

1. directly or indirectly out of war; or
2. from a cyber war.

We shall have the burden of proving that this exclusion applies.

Attribution of a cyber war to a state:

1. The primary but not exclusive factor in determining attribution of a cyber war shall be whether the government of the state (including its intelligence and security services) in which the computer system affected by the cyber war is physically located attributes the cyber war to another state or those acting on its behalf.
2. Pending attribution by the government of the state (including its intelligence and security services) in which the computer system affected by the cyber war is physically located, we may rely upon an inference which is objectively reasonable as to attribution of the cyber war to another state or those acting on its behalf. It is agreed that during this period no loss shall be paid.
3. In the event that the government of the state (including its intelligence and security services) in which the computer system affected by the cyber war is physically located either:
 - a) takes an unreasonable length of time to, or
 - b) does not, or
 - c) declares it is unable toattribute the cyber war to another state or those acting on its behalf, it shall be for us to prove attribution by reference to such other evidence as is available.

GENERAL CONDITIONS**1. Assignment**

This policy and any rights under it cannot be assigned without our prior written consent.

2. Cancellation

1. You have a statutory right to cancel this policy within 14 days from the date of purchase of the policy or the day on which you received the policy documents, whichever is the later with the following effect:

- a) If cover has not yet started, you will receive a refund of any premium paid.
2. b) If cover has started you will receive a refund of the unearned premium deducted by the Cancellation Fee.
3. We may cancel your policy at any time by giving you fourteen (14) days' notice in writing. Our cancellation letter will be sent to the latest address we have for you. We will only cancel your policy for a valid reason. The reasons why your policy may be cancelled include, but are not limited to:
 - a) Where we reasonably suspect fraud;
 - b) Where a change in your circumstances means that we can no longer provide cover;
 - c) Failure to comply with policy terms and conditions;
 - d) Use of threatening or abusive behaviour or language, or intimidating or bullying of our staff or suppliers;
 - e) Where you have not taken reasonable care to provide complete and accurate answers to the questions we ask; or
 - f) Your failure to pay the premium due under the policy as described in the Schedule.
4. If we cancel your policy we will refund the part of your premium applying to the remaining policy period unless we reasonably suspect fraud or you have deliberately or recklessly given us incorrect or incomplete information. We will also not refund any premium where a claim has been made.

3. Confidentiality

You must not disclose the existence and terms of this policy to any third party, unless required to do so by law or where we consent to such disclosure in writing.

4. Disputes - Court and Jurisdiction

If any dispute arises between you and us in relation to this policy, then such dispute shall be subject to the law shown in the Schedule and shall be subject to the exclusive jurisdiction of a competent court of the jurisdiction shown in the Schedule.

5. Currency

All premiums, limits and other amounts under this policy are expressed and payable in EUR (Euro).

6. Fraud

If you or anyone acting for you:

1. Makes a claim which is fraudulent and/or intentionally exaggerated and/or supported by a fraudulent declaration, statement or other device; and/or
2. Intentionally misrepresents, misdescribes or withholds any material fact relevant to the claim referenced in General Condition 6.

We will not pay any part of your claim or any other claim which you have made or which you may make under the policy and we will have the right to:

1. Avoid, or at our option cancel, the policy without returning any premium that you have paid;
2. Recover from you any amounts that we have paid in respect of any claim, whether such claim was made before or after the fraudulent claim; and
3. Refuse any other benefit under the policy.

7. Free Look Period

You have 14 days from the date you receive this policy to examine the terms and conditions of the policy and may cancel the policy within the foregoing 14-day period by written request, in which case premiums paid will be refunded, if a claim has not been made under the policy.

8. Law:

This policy shall be governed and interpreted in accordance with the law specified in the Schedule.

9. Other Insurance

This policy shall apply in excess of any other valid and collectible insurance policy available to you, including any excess, unless such other insurance is written only as specific excess insurance over this policy.

10. Renewal

This policy may be renewed, at our sole discretion, with payment of the premium in advance at our premium rate in force at the time of renewal.

11. Sanctions

We will not cover or be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

12. Several Liability

If more than one insurer has subscribed to this policy, the obligations of each insurer shall be several and not joint and are limited solely to the extent of their individual subscriptions.

13. Subrogation

In the event of any payment to you under this policy, we shall be subrogated to the extent of such payment to all of your rights of recovery, and you shall take reasonable steps to preserve such rights and, when requested, provide us with reasonable assistance to make a recovery.

14. Third Parties

A person or entity that is not a party to this policy will have no rights under the English contract law (Rights of Third Parties) Act 1999 (or any equivalent or similar law in any jurisdiction) to enforce any of its terms.

15. Right of Withdrawal

You have the right to object or withdraw within fifteen (15) days from the date of receipt of the written terms of the insurance policy, with a refund of any premiums you may have paid. The withdrawal results in the cancellation of your obligations arising from the insurance contract. For this purpose, you must complete Appendix A of this policy.

CLAIMS CONDITIONS

If you do not comply with the following claims conditions, we may refuse to pay a claim in whole or in part.

You must comply with the following conditions if you discover a loss event or you believe you have a claim under the policy.

1. Reporting a Claim:

1. If you discover a loss event or you believe you have a claim under this policy, you must immediately contact our Cyber Helpline in the Schedule. You must immediately notify us so that we can investigate the claim to reduce any claim or loss.
2. After contacting our Cyber Helpline, you must also notify us in writing at the address specified in the Schedule and provide details and circumstances of the loss event, no later than 15 days after the loss event is first discovered by you.
3. You must report a cyber fraud event fraud event or retail to the police or other local law enforcement, and the financial institution which provides your personal account within 24 hours of it first being discovered by you.
4. You must do everything reasonably possible to preserve evidence that would enable us to properly assess and investigate the claims.
5. You must fully cooperate with us, with our technical response team and with any providers we appoint.
6. You must do everything reasonably possible to assist in the reduction or mitigation of a loss and costs claimed under this policy.
7. You must provide us with the information we need to assess a claim.
8. We must approve in writing any identity theft expenses and restoration costs before they are incurred. Consent will not be unreasonably withheld.
- 9.

2. Basis of Claims Settlement:

1. The aggregate limit of liability stated in the Schedule is the maximum that we will pay under this policy for all loss, costs or any other amounts, regardless of the number of loss events and regardless of the number of insuring agreements that apply.
2. The insuring agreement limit of liability stated in the Schedule is the maximum that we will pay for all loss, costs or any other amounts under that insuring agreement regardless of the number of you insured under this policy or the number of loss events that attach to that Insuring Agreement.
3. The insuring agreement limit of liability for each insuring agreement is part of and not in addition to the aggregate limit of liability.
4. Any payment by us for loss, costs or any other amounts will erode the relevant insuring agreement limit of liability, and the aggregate limit of liability.
5. In the event that a loss event results in a cover for the same item of loss under more than one insuring agreement, then the maximum that we will pay will be the highest single applicable insuring agreement limit of liability.
6. All losses that arise out of a single loss event will be considered a single loss event for cover under this policy, regardless of the number of you insured under this policy, the number of losses or the number of claimants or regulators.

7. An excess applies to each claim. If we make a payment to you to settle a claim under this policy, we will deduct the excess and pay you the net amount. If payment to a third party is required to settle claims under this policy and no payment is due to you, you are liable to pay the excess and we will inform you how to make payment.
8. If you incur costs or make payments that are not covered under this policy, you are responsible for paying those costs. Only costs that are covered under this policy can be applied towards the excess.
9. If you suffer financial loss and if the funds are not recovered, we can elect to pay the claim within 30 days of the claim being notified to us. If we do elect to pay the claim you must cooperate with and assist us in our attempts to recover your financial loss. If the funds are recovered and paid into your personal account, you must immediately advise us and repay to us the funds recovered.

SPECIAL CONDITIONS

To be eligible for cover under this policy, you must:

1. Make sure that your computer system and your connected home device is used and maintained as recommended by the manufacturer or supplier.
2. Take measures to safeguard your computer system, including the installation of anti-malware software, and the updating of software including anti-malware software in accordance with the manufacturer or supplier's recommendations.
3. Take back-ups of your digital assets at least every 30 days. If a third party processes or stores your digital assets for you, you must make sure that the terms of the contract between you and the third party allow your digital assets to be backed up.
4. Change the passwords on your computer system or your connected home device from the default password that existed on your computer system or your connected home device.
5. Take reasonable measures to safeguard your personal data, payment cards, your personal accounts and your accounts with online merchants
6. Take reasonable measures to authenticate and verify the identity of the sender of any electronic communication to you requesting the transfer of funds, prior to such funds being transferred from you to an account of a third party.
7. Not disclose, either personally or through any person or entity acting on your behalf or at your direction, to any third party the existence and terms of this policy but you may disclose the existence of this policy to the extent that you are required to do so by law or where we consent to the disclosure in writing.

INSURING AGREEMENTS

In consideration of the premium paid, we agree to provide the insurance described under these Insuring Agreements, subject to the terms of this policy.

1. Identity Theft

We shall indemnify you for identify theft expenses arising directly from an identity theft event, which you first discovered during the policy period.

2. Cyber Fraud

We shall indemnify you for financial loss arising directly from a cyber fraud event which you first discovered during the policy period.

3. Retail Fraud

We shall indemnify you for financial loss arising directly from a retail fraud event which you first discovered during the policy period.

4. Restoration

We shall indemnify you for restoration costs arising directly from a cyber event which you first discovered during the policy period.

OPTIONAL EXTENSIONS TO SECTIONS I – BUILDING INSURANCE & SECTION II - CONTENTS INSURANCE

Valid only when indicated in the Policy Schedule that they are included.

Optional Extensions:

1. DAMAGE to external towers and other fittings forming part of a solar heating system by any cause insured under paragraphs 1-11 of Section I and paragraph 3 of Optional Extensions to Sections I & II (the exclusion of theft in the open under paragraph 3 of Optional Extensions to Sections I & II, does not apply).

Excluding:

- a) Excess “C” shown in the Policy Schedule if DAMAGE is due to causes insured against by paragraph 4 of Section I.
- c) Excess “D” shown in the Policy Schedule if the DAMAGE is due to causes insured against by paragraph 3 of Section I.

2. DAMAGE to external television and radio antennae and their fittings, masts and towers, satellite television systems (including internal and external parts) by any cause insured under paragraphs 1-11 of Section I and paragraph 3 of Optional Extensions to Sections I & II (the exclusion of theft in the open under paragraph 3 of Optional Extensions to Sections I & II, does not apply).

Excluding:

- a) Excess “B” shown in the Policy Schedule if DAMAGE is due to causes insured against by paragraph 4 of Section I.
- b) Excess “D” shown in the Policy Schedule if the DAMAGE is due to causes insured against by paragraph 3 of Section I.

3. Theft or attempted theft from within your Home not accompanied by forcible and violent entry into or exit from your Home.

Excluding:

- a) DAMAGE by deception unless only entry is gained by deception.
- b) DAMAGE caused by you.
- c) Theft in the open or from unlocked garages or outbuildings forming part of **your** Home.
- d) Theft whilst the Home or a part of it is, let of sublet.

4. DAMAGE by any cause insured under paragraphs 1-11 of Section II and paragraph 3 of Optional Extensions to Sections I & II (the exclusion of theft in the open under paragraph 3 of Optional Extensions to Sections I & II, does not apply) occurring in the open within the boundaries of the land in which your Home is situated in.

Excluding:

- (a) Personal belongings, clothing or high-risk items.
- (b) Theft of bicycles.
- (c) Theft of tyres or other bicycle accessories.
- (d) Any amount exceeding what is shown in the Policy Schedule.
- (e) Whilst your Home has been Unoccupied for more than 60 consecutive days.

SECTION III - LIABILITIES

(a) As Owner or Occupier of the Home or in a personal capacity, you will be indemnified against liability at law:

For damages and/or claimants' costs in respect of accidental bodily harm (including fatal injury or illness) or accidental DAMAGE to property occurred during any Period of Insurance:

- 1. In or about the Home and incurred solely under your personal capacity as owner or occupier of that part of the Home insured under Sections I and II of the Policy.**
- 2. In or about the Home and incurred solely under your personal capacity (not as owner or occupier of any Buildings or land).**

Our total limit of Liability and claimant's costs resulting from the original cause is the amount stated in the Policy Schedule.

Our total limit of Liability, during any Period of Insurance for all claims where bodily injury or accidental damage occurs, during such Period of Insurance, is the amount stated in the Policy Schedule. We will also pay for defence fees and other expenses incurred subject to our written consent.

In the event of your death, indemnity passes to your legal representatives in respect of liability incurred by you and covered by the Policy provided that the legal representatives observe the terms of the Policy as far as they are applicable.

Excluding:

- a) DAMAGE to property belonging to **you** or held under trust by or in **your** custody or control.
- b) Bodily injury or DAMAGE occurred due to **your** profession or work.
- c) Personal injury or DAMAGE arising out of possession, ownership or use by or on **your** behalf of mechanically propelled vehicles (other than lawn mowers and other garden implements used solely for private purposes), lifts, caravans, aircrafts, hovercrafts or boats.
- d) Liability assumed by agreement, unless the liability would have existed without the agreement.
- e) Liability for accidental bodily injury to an employee arising out of and in the course of such employment.
- f) Personal injury or DAMAGE resulting from the ownership or use of any dock, jetty, pier, sea wall or similar waterside structure. Liability resulting directly or indirectly from the transmission of any communicable disease by **you**.
- g) Bodily injury (including fatal injury or illness) to **you**.
- h) Bodily injury or DAMAGE resulting from **your** own international act.

(b) As Employer of domestic staff. Valid only when indicated in the Schedule that it is covered.

You are covered against your legal responsibility for the payment of damages and/or claimant's costs in respect of accidental bodily harm or Occupational Disease to an employee under contract of service incurred within the Geographical Limits and occurring during any Period of Insurance arising out of and in the course of such employment.

We will also pay defence fees and other expenses incurred with our written consent. Our Limit of Indemnity for all DAMAGES and claimants' costs resulting under Section III (b) is limited to the Limits of Liability specified by Stature, unless otherwise stated in the Policy Schedule.

Excluding:

- a) Injury arising out of your profession or business.
- b) Liability assumed by agreement unless the liability would have existed without the agreement.
- c) Bodily injury to employees other than those specified in the Policy Schedule.

For the current Insurance purposes

Statute means the Employers' Liability Compulsory Insurance Laws 1989 and 1997 including any amending or replacement Laws and Regulations issued.

Occupational disease means illness or detriment as determined by the 2 columns of the Schedule provided by the Social Insurance (Diseases) Regulations 1980.

SECTION IV - "ALL RISKS" FOR VALUABLES

For the purposes of this Section Personal Belongings mean:

Jewellery, gold, platinum, silver, precious metals and stones, watches as provided in the Schedule and belong to you or under your responsibility.

Excluding:

- a) Motor-vehicles, bicycles, campers, caravans, aircrafts, watercrafts or other components on or within them.
- b) Domestic and other animals.
- c) Securities or other documents.
- d) Money and credit cards.
- e) Porcelains, crystals, glassy, pottery and fragile items, household implements and devices, contact lens, camping implements or radio systems, portable computers, mobile phones, unless otherwise covered within the Policy Schedule.
- f) Property specifically insured.
- g) Anything used for occupational purposes.

The Personal Belongings are insured against:

(a) DAMAGE within your Home.

(b) DAMAGE while removed outside your Home but within the Geographical Area.

(c) DAMAGE while temporarily removed outside the Geographical Area under your control or protection, provided that the period for which you will be outside the Geographical Area does not exceed 60 days in any Period of Insurance.

In the event of the personal belongings being jewellery, the above mentioned cover shall not be valid unless worn or kept in a safe by you. The maximum amount payable for loss or DAMAGE on Personal Belongings while outside the Geographical Area will be the amount stated in the Policy Schedule.

Excluding:

- a) Excess "C" shown in the Policy Schedule with regards to Type 1 unspecified valuables, personal belongings.
- b) DAMAGE caused by wear and tear, depreciation, moth, vermin, atmospheric or climatic conditions, gradually operating causes, process or cleaning, dyeing, repair or restoration, mechanical or electrical breakdown, delay, seizure or attachment by court order or by any other Governmental or Public authority or the Municipality.
- c) DAMAGE due to fraud.

Claims Settlement

We, in our discretion, will repair, replace or pay the cost of replacement.

If at the time any DAMAGE is proven that the value of such article exceeds the Sum Insured for that article, then **you** will be considered as being **your** own co-insurer for the difference and shall bear a rateable proportion of the amount of such DAMAGE (Proportional Term).

In the event of an article forming part of a pair or series of articles, we will pay the proportional value of the particular part which is lost or destroyed that corresponds to the respective value of the pair or series without taking into account any specific value such article may have as part of such pair or series.

The maximum amount payable is the Sum Insured less any Excess stated in the Policy Schedule.

SECTION V - MONEY AND CREDIT CARDS**MONEY****Money means:**

Money belonging to **you** kept and used solely for private, domestic and family purposes being within a fitted safe box.

Money are insured against:

DAMAGE within the Geographical Area and while temporarily elsewhere under your custody or control provided that the period for which you are outside the Geographical Area does not exceed 60 days in any Period of Insurance.

Excluding:

- a) Excess "C" shown in the Policy Schedule.
- b) DAMAGE due to confiscation, depreciation in value or errors or omissions in receipts, payments or accountancy.
- c) DAMAGE due to riot, stoppage or political disorder outside the Geographical Area.

Claims Settlement

We will pay for the amount of the money lost. The maximum amount payable shall be the Sum Insured stated in the Policy Schedule.

CREDIT CARDS**The Credit Cards are insured against:**

Economic loss due to unauthorised use of the card, being stolen or accidentally lost, by a person other than **you**.

Claims Settlement

We will pay the amount for which **you** are responsible provided that **you** have complied with all the terms and conditions under which the Credit Card is issued and have as soon as possible notified the issuing authority, the Police and **us** by any lawful way. The maximum amount payable shall be the Sum Insured stated in the Policy Schedule.

SECTION VI - BICYCLES**Bicycles means:**

Any bicycle belonging to you.

Excluding motor assisted cycles.

Bicycles are insured against:

DAMAGE within the Geographical Area.

Excluding:

- a) Excess "A" shown in the Policy Schedule.
- b) DAMAGE occurred during racing.
- c) DAMAGE due to wear and tear, depreciation, atmospheric or climatic conditions, gradually operating causes, process or repairing or mechanical or bad electrical workmanship.
- d) Theft unless kept within a locked building or while being chained and padlocked.

Claims Settlement

We will pay the cost or replacement as new less the respective wear and tear, excluding bicycles that can economically be repaired and the cost can be covered. The maximum amount payable regarding claims for any pedal cycle, shall be the Sum Insured stated in the Policy Schedule, for each bicycle.

SECTION VII - PERSONAL ACCIDENT

Cover

We will provide to you the cover described in the Policy Schedule, paragraph VII if during the period of validity of the Policy you, whilst in the Buildings or within the boundaries of the land in which the Buildings are situated, independently of any other cause have sustained accidental bodily injury resulting to Death, Permanent Total or Partial Disablement.

Our Limits of Liability for the benefits under this Section shall not exceed the sum stated in the Policy Schedule for each Period of Insurance.

Excluding:

1. Accidental bodily injury occasioned by or due in part of wholly to:
 - (a) Intentional self inflicted injury, suicide or attempt to commit a felony or a misdemeanor.
 - (b) Use of medicines unless in accordance to instructions and/or with prescription of an authorized doctor.
 - (c) Whilst you being under the influence of drugs or alcohol.
 - (d) Pregnancy or childbirth.
 - (e) Physical or mental infirmity or disablement or recurring disease you have been suffering from which you knew at the date it was included in the Policy or at its last renewal unless we were notified in writing and approved it.
 - (f) Use of carpentry and other power tools except garden tools.
2. Persons under the age of 15 or over the age of 65.

For the purposes of this Section:

- (a) Permanent Total Disablement is the total and irrecoverable loss of sight in both eyes, the loss of two limbs above the wrist or ankle, the total loss of use of two limbs, the loss of one sight in one eye and the loss of one limb as above and your permanent and total disability to exercise **your** usual occupation.
- (b) Permanent Partial Disablement is the total and irrecoverable loss of sight in one eye, the loss of one limb above the wrist or ankle or the total loss of use of one limb.

Claims Settlement

- (a) No payments shall be made to the Insured for more than one of benefits 1, 2 or 3 in connection with the same accident.
- (b) No interest shall be paid on the amount payable under this Section.

CONDITIONS APPLICABLE TO ALL SECTIONS OF THE POLICY

1. Duty of Care

You must take all reasonable steps to prevent DAMAGE or accidents and to maintain **your** insured property in a sound condition.

2. Change of Risk – Transfer of Interest

As regards the insured property, no cover will be provided to the below mentioned occasions unless **you**, prior to any DAMAGE have obtained **our** approval which shall be signified by an endorsement to the Policy and signed for and on **our** behalf:

(a) If there is a change to the use of the insured property or other circumstances which affects the insured Building or the Contents therein in such a way that the risks against DAMAGE are increased.

(b) If your interest on the property ceases otherwise than by death.

3. Cancellation of the Policy

You may cancel this Policy by giving **us** a written notice and in such case **we** are entitled to retain the ordinary premium of short-term insurances for such period that the Insurance has been preserved. **You** are not entitled to any refund if during the current Period of Insurance a claim has been made. **We** may also cancel the Policy by giving you 15 days' notice at your last known address and in such a case we will refund the premium paid for the unexpired part of the Period of Insurance.

4. Return of Employers' Liability Certificate of Insurance

If cover under Section III (b) is provided for Employers' Liability, in the event of cancellation of the Policy you shall, within 48 hours from the day which the cancellation took place, return the Certificate of Employers' Liability Insurance in accordance with the provisions of the Employers' Liability Compulsory Insurance Laws 1989 and 1997 and their amending or replacement Laws.

5. Fraud

All **your** benefits or rights under the Policy shall be forfeited if any claim submitted is in any way fraudulent or untrue or **you** or any person acting on **your** behalf made use of fraudulent or deceitful means in order to gain a benefit under the Policy or, if DAMAGE is caused from intentional acts or omission by **your** part or with your connivance, contribution, consent or approval.

6. Voidable Policy

The Policy shall be rendered voidable in the event of misrepresentations, incorrect descriptions or concealment of a material fact, occurrence or event by **you** or persons acting on **your** behalf which could influence our decision process in accepting the risk or the computation of the premium.

7. Competent Court

Courts of the Republic of Cyprus

8. Applicable Law

The Insurance Policy is governed by the Cyprus Law.

9. Currency

All payments from or to **us** shall be made in the official currency of the Republic of Cyprus.

EXCLUSIONS APPLICABLE TO ALL SECTIONS OF THE POLICY

We will not cover

1. Radioactive Contamination

Any claim or costs occurred directly or indirectly through:

- (a) Ionian radiations or radioactive contamination due to any nuclear energy sources or nuclear substances by the combustion of nuclear fuel.
- (b) Radioactive toxic-explosive or other dangerous sources of any radiogenic mixture or compound.

For the purposes of this exclusion, fuel includes any self-sustained procedure of nuclear combustion.

2. War Risks

Any DAMAGE, death or disability, any legal liabilities, cost or expense including consequential loss of whatsoever nature, directly or indirectly caused by, resulting from or in connection with: war, invasion, acts or foreign enemies, hostilities or warlike operations (whether war be declared or not), riot, civil war, rebellion or revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising or constituting the establishment of a military regime or siege or the activities of any person acting on behalf or in connection to any organisation whose purpose is the illegal or military overthrowing of the Government de jure or de facto or influence it through terrorism or violence, regardless of any cause or event contributing concurrently or in any other sequence to the DAMAGE.

Whenever **we** allege that due to this exclusion, any DAMAGE, death, disablement, legal liability, costs or fees, including any consequential loss of any nature will not be covered by this Policy, **you** have the burden of proving the opposite.

3. Pressure Waves

Any DAMAGE to any property or for any consequential loss or legal liability caused directly or indirectly by pressure waves from aircrafts or other aerial devices traveling at sonic or supersonic speeds.

4. Acts of Terrorism

Any DAMAGE, death or disability, any legal liabilities, cost or expense including consequential loss of whatsoever nature, directly or indirectly caused by, resulting from or in connection with:

Any act of terrorism. For the purposes of this exception, an act of terrorism means an act, including but not limited to, the use of force, violence, atomic/biological/chemical weapons of mass destruction, destruction, disruption or subversion of communication and information system infrastructures and/or its' content therefore, sabotage or the use of any other means to cause or intended to cause harm of whatever nature including, but not limited to, nuclear radiation and/or contamination by chemical and/or biological substances and/or the threat of any of the aforementioned acts, of any person or group(s) of persons, whether acting alone or on behalf or in connection with any organisation(s) or government(s), committed for political, religious, ideological or ethnic purposes or reasons including the intention to influence any government and/or to put the public or any section of the public, in fear, regardless of any cause or event contributing concurrently or in any other sequence to the DAMAGE.

Whenever **we** allege that due to this exclusion, any DAMAGE, death disablement, legal liability, costs or fees, including any consequential loss of any nature will not be covered by this Policy, **you** have the burden or proving the opposite.

5. Pollution and Contamination

Any claim or costs incurred, directly or indirectly by pollution or contamination, unless incurred by an unexpectedly, identifiable, non deliberate and unforeseeable event, that begins and ends within a certain period of time and place, during the Period or Insurance.

6. Cyber Risks

Any DAMAGE which directly or indirectly results from:

- (a) The loss, conversion or damage to or
- (b) the downbeat of performance, availability or operation of an electronic system or supply, program, software, data, memory, micro-piece of an integrated circuit or a similar device to a computer which is the result of a malicious or negligent transmission (electronically or otherwise) of an electronic program which includes any harmful or noxious

codes, including computer viruses, worms, Logic Bombs or Trojan Horses and can be determined as being the source of the damage.

7. Electromagnetic Fields

Any DAMAGE or liability incurred directly or indirectly by or in relation to magnetic or electric or electromagnetic fields or their radiation on inter-impact through their electromagnetic waves' pattern generated by any way or through the writing-down of the property's value.

8. Asbestos

Any real or alleged liability of any claim(s) in relation to DAMAGE which directly or indirectly derives, arises or results or somehow contain asbestos or other material containing asbestos on any form or quantity.

9. Limited exclusion of communicable diseases

1. Notwithstanding any provision to the contrary under this policy, this endorsement excludes any loss, DAMAGE, liability, claim, cost or expense of any kind, directly or indirectly caused by, contributed to, arising out of or related to a Communicable Disease or the fear or threat (whether actual or perceived as such) of a Communicable Disease, regardless of any other contributing simultaneously or consequentially.

2. Subject to the remaining terms, conditions and exclusions of this policy, this will cover material DAMAGE to properties insured and any Time Factor DAMAGE, arising directly from such material DAMAGE, when it is directly caused or arises from any of the following risks:

mechanical or electrical damage, fire, lightning, explosion, aircraft or vehicle collision, interruption or surge of electricity, objects falling from flying devices, thunderstorm, rain, hail, tornado, cyclone, hurricane, storm, earthquake, marine earthquake and/or volcanic disturbance/explosion, tsunami, flood, storm surges, freeze, water leakage, sleet, weight of snow or ice, avalanche, smoke, leakage of automatic sprinklers.

3. Communicable Disease: means any disease which can be transmitted through any substance or agent from any organism to another organism where

3.1 the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether or not considered living organisms, and

3.2 the method of transmission, whether direct or indirect, includes but is not limited to airborne transmission bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and

3.3 the disease, substance or agent may cause harm to or threaten human health or human well being or may harm or threaten, worsen or cause loss of value, marketability or loss of use of property.

4. Time factor DAMAGE means business interruption, potential business interruption or any consequential DAMAGE.

CONDITIONS APPLICABLE WHEN A CLAIM IS MADE

1. Notification of a Claim

If loss, damage or liability occurs which may result in a claim under this Policy, you shall act in accordance to the nature of the claim as follows:

Commotion: you must notify us immediately.

Loss of Credit Cards: Immediately inform the issuing authorities, the Police and us.

Loss of Money: Immediately inform the Police and us.

Fire, accidental loss outside the Home, theft, malicious damage or vandalism:

Immediately inform the Police and us.

Legal Liability: inform and send us written details as soon as possible. Send to us any court documents, summons or other legal documents served to you.

All other Claims: Immediately inform us.

You at your own expense shall provide us with all the details and the necessary evidential facts in relation to the cause and the amount of DAMAGE or liability.

Eyewitnesses, excluding family members, are extremely important and you are bound to disclose them.

2. Our Rights

(a) We are entitled to:

1. Enter any Building where the DAMAGE has occurred and deal with the salvage.

You may not abandon any or all of **your** property and transfer all responsibility to **us**.

2. Deal with all matters relating to salvage in any manner we think fit.

(b) To take at **our** own expense but in **your** name any steps **we** consider necessary to enforce rights and remedies, or to recover compensation or indemnity from third parties and, due to the terms and conditions of the Policy, **you** have the duty to take such action that **we** may reasonably demand for that purpose irrespective as to whether such action shall become necessary or shall be demanded before or after the payment of compensation by **us**.

3. Your Duties

(a) **You** must not admit, reject or negotiate any claim without **our** written consent.

(b) **You** must give all the help and information that **we** may need in order to settle or defend any claim or commence legal proceedings.

(c) **You** must take all necessary steps to mitigate any loss or damage and recover of any lost property.

4. Contribution

In the event of a claim under this Policy while another Policy is in force covering the same DAMAGE or liability on any part of it, **we** will only pay a rateable proportion of the claim.

5. Arbitration

In the event that a dispute arises as to the amount payable under this Insurance Policy, it may be submitted to the judgment of an Arbitrator appointed in writing by You and Us or in the event that we do not agree on the appointment of an Arbitrator, it shall be submitted to the judgment of 2 impartial persons as Arbitrators, each of whom shall be appointed in writing by each party within 2 calendar months following a relevant written request from the one party to the other. In the event that You and We agree to proceed with Arbitration, if either party refuses or fails to appoint an Arbitrator within 2 calendar months after receipt of written notice requesting the appointment, the other party shall have the right to appoint a sole Arbitrator. In the event of a dispute between the Arbitrators, the dispute shall be referred to the judgment of a third Arbitrator who shall be appointed in writing by them before they take up the dispute and who shall attend and preside over the meetings with the initial Arbitrators. The costs of the proceedings and the award shall be at the discretion of the Arbitrator, the Arbitrators or the third Arbitrator who renders the award. The Arbitration shall be conducted in accordance with the provisions of the Arbitration Law, Ch. 4 or any other Law that modifies or replaces it.

6. Limitation of Claim

Your benefits or rights under the Policy are deductible in respect of any claim:

(a) which has been arbitrated in accordance with the Terms of this Policy and no proceedings have been entered to set aside or set aside the award of the Arbitrator or Arbitrators or the third Arbitrator within 12 months from the date of such award.

(b) which was rejected and no action was registered within 12 months of said rejection and provided that your right to conduct has not expired, in accordance with the 2012 Law on Prescription of Rights to Conduct (L.66(I)/2012) or any other Law amending or replacing it.

(c) for which an action has not been filed within 12 months of the annulment or setback of a decision resulting from arbitration in accordance with the Terms of this Policy and provided that your right of action has not expired, in accordance with the Limitation of Actions Law of 2012 (L.66(I)/2012) or any other Law amending or replacing it.

(d) in all other cases as provided by the Limitation of Actionable Rights Law of 2012 (L.66(I)/2012) or any other Law amending or replacing it.

They are excluded from points (a) to (c) claims under Section III – Liabilities. For claims that fall under Section III – Liabilities, the provisions of the Limitation of Actionable Rights Law of 2012 or any other Law that amends or replaces it apply.

NOTES FOR YOUR GUIDANCE IN MAKING A CLAIM

What you should do

1. Check that the claim is covered by the Policy. The Policy contains details of what is insured, what is excluded and how claims are settled.

To check that you have a valid claim:

(a) Refer to the relevant Section on the Policy, e.g. Buildings or Contents.

(b) Establish the cause of DAMAGE and consult the relevant paragraph of **your** Policy to ensure that this cause is covered.

(c) Ensure that the cause of the claim is not excluded.

(d) Check that you have complied with all the conditions relevant to **your** claim.

(e) Read the Claims Settlement paragraph of the relevant Section.

2. Notify **us** immediately of the event and complete the Claim Form which you can find at **our** Offices or from **your** agent within 15 days from the date you become aware of the occurrence of the event or within any further period we may in writing allow you.

3. Obtain estimates as soon as possible for repairing the damage. Any temporary repairs necessary to make your property weatherproof (if, for example, the roof has been damaged) can be put in hand immediately. However we should be given an opportunity to inspect the DAMAGE before permanent repairs are done.

What we will do

We at our own discretion will arrange for the immediate inspection of the DAMAGES and will notify **you** in case that more information is needed.

ENDORSEMENTS

The following Endorsements are valid only when indicated in the Policy Schedule that they are included and are subject to the Terms, Exclusions and Conditions of this Policy.

1. Mortgage Clause

Any benefit in relation to loss, destruction or damage covered by the Policy shall be deposited to the Mortgagees or the Assignees of a mortgage right, as appears to the Schedule of the Contract, up to their amount of interest.

It is hereby agreed that, in the event of loss, destruction or damage, the Company will pay the Mortgagees or the Assignees up to the amount of their interest and that the Policy regarding the Mortgagees' or Assignees' interest, shall not become void neither by way of any act or omission by the Mortgagor or the Owner of the Mortgaged Property, nor due to any omission which may increase the risk if made on or within the Insured Building without the Mortgagees' or the Assignees' knowledge, based on the assumption that the Mortgagees or the Assignees will notify the Company immediately as soon as they become aware of any change to the ownership or change or increase of the risk which is not allowed by this Policy and once asked, they shall pay the Company a proportional increase to the premium from the date which the increased risk first started.

It is further agreed that whenever the Company pays the Mortgagees or the Assignees any amount for loss, destruction or damage in accordance to the Policy and the Company is thereafter alleging that it had no liability as against the Mortgagor or the Owner, the Company shall immediately be surrogated to all of the Mortgagees' or Assignees' rights up to the amount of that payment and the Mortgagees or Assignees shall operate and undersign any actions, agreements, transfers, assignments, documents and anything which is required or can reasonably be claimed by the Company so as to better succeed on its surrogation. The surrogation shall not affect the Mortgagees' or Assignees' right to recover the full amount of their claim. It is accepted that in relation to the Company and the Mortgagor or the Owner of the Insured Property, no provision of this Endorsement can be considered or could be regarded as a waiver of any right which the Company holds against the Mortgagor or the Owner of the Insured Property or to limit any of the Mortgagor's or the Owner of the Insured Property's liabilities either by the Policy or by law and such rights and liabilities, in relation to the Company and the Mortgagor or the Owner of the Insured Property, will remain in force and shall be fully enforced. The Company reserves a right to canceling the Policy at any time in accordance to its terms, but in such an event the Policy shall still be in force for the sole benefit of the Mortgagees or the Assignees for a period of 10 days after the notice of cancellation to the Mortgagees or the Assignees is given upon which will be terminated and the Company will therefore have a right to terminate this Policy by giving a similar notice.

2. Extension of Unoccupancy

It is declared and agreed that in consideration of the payment of an additional premium the limitations of 60 days in case **your** Home is left Unoccupied, whenever mentioned in the Policy is amended as shown in the Policy Schedule.

3. HOME ASSISTANCE

While this Policy is in force we will provide you with Home Assistance Service, which includes Home Assistance Emergency Services as well as Home Assistance Advisory Services - Dispatch of Technicians Service (Connection Service) relating to your Home, using the services of a Technical Assistance Company - specializing in this field. These services will be provided under the terms and conditions described below:

1. DEFINITIONS

Home Assistance Emergency Service

This refers to the direct intervention 24 hours a day, 365 days a year of specialised technicians, for the purpose of urgent repair of damage to the insured Home. This particular service covers the cost of work, the transportation cost of the technician, as well as the cost of necessary materials. The Insured does not have to bear any additional cost, up to the limit of cover, as described below.

Dispatch of Technicians Service (Connection Service)

This refers to the dispatch of specialised technicians for non emergency cases, following a request by the Insured, for the purpose of preparing an estimate of the cost for the works the Insured wishes to be done to the insured Home. If the offer is accepted by the Insured, the Technical Assistance Company with which we cooperate undertakes the co-ordination of work, the warranty of quality for a period of six (6) months, as well as monitoring the cost, which, in these cases, will be borne by the Insured.

Technical Assistance Company

The company specialising in the supply of technical assistance services, with which we cooperate, and which undertakes the management and execution of the various works provided by this Endorsement.

2. HOME ASSISTANCE EMERGENCY SERVICE

COVER PROVIDED

The Policy provides cover for home assistance emergency services required for the insured Home, in the way and for the amounts stated below, relating to any of the circumstances described below. The Insured has the right to use the services described below up to the limit stated in each one of them and up to five (5) times in total per annual Period of Insurance.

A. PLUMBING INSTALLATIONS

In case of bursting or breaking of pipes, taps or other plumbing installations of the insured main Home, the Technical Assistance Company with which we cooperate will dispatch as soon as possible a specialised technician, who will undertake the necessary urgent repair that is required for the restoration of the particular damage, provided that the condition of this installation allows that.

The cost of the technician's transportation, work and materials which will be used for the repair will be borne by the Company up to the limit of €150 in each case, with a maximum limit of three (3) cases per annual Period of Insurance.

In case the cost of repair exceeds the limit mentioned above, then the difference will be borne by the Insured.

In this case, the technician will prepare an estimate of the repair cost and announce it to the Insured and, via telephone, to the Technical Assistance Company with which we cooperate.

If the estimate is accepted by the Insured, he/she must sign the estimate cost and immediately pay the difference to the Technical Assistance Company or to the technician sent by the Technical Assistance Company, with which we cooperate.

In case the Insured does not agree with the estimate of the cost, the repair will be carried out up to the insured amount of €60, provided that this is possible.

Exceptions to the present cover:

- a) repair of damage of plumbing installations not forming part of the insured main Home (e.g sewerage pipes of common use or public network, sport grounds, swimming-pools, gardening installations and exterior areas).
- b) repair of damage arising from humidity, even if the humidity is the result of damage of the plumbing installations

not forming part of the insured Home, as described in the previous paragraph.

- c) repair and/or replacement of sanitary ware and any electric appliance connected to the plumbing installations of the insured Home (eg heater, washing-machine).
- d) repair of damage of toilet cistern (floater).
- e) damage to third party property.

It should be noted that all damages excluded from the above-mentioned cover may be repaired through the Dispatch of Technicians Service (Connection Service), provided that the Insured has requested the relative repair and the cost will be borne by the Insured.

B. ELECTRICAL INSTALLATIONS

In case of failure of the electrical power supply arising from damage of the electrical installation of the insured Home, the Technical Assistance Company with which we cooperate will dispatch as soon as possible a specialised technician, who will carry out the necessary urgent repair for the restoration of the power supply, provided that the condition of the installation allows that.

The cost of the technician's transportation, work and materials which will be used for the repair will be borne by the Company up to the limit of €150 in each case, with a maximum limit of three (3) cases per annual Period of Insurance.

Exceptions to the present cover:

- a) repair of lighting equipment or their parts, e.g. lamps (fluorescent or not).
- b) repair of damage to any refrigeration/heating equipment, electrical appliances and, generally to any appliance operating with electric energy and the cost will be borne by the Insured.
- c) voltage shortage.
- d) any problem, which may occur due to damage of the public network or power failure, which is not related to damage of the electrical installation of the insured Home.

All damages excluded under (a) and (b) above, may be repaired through the Connection Service, provided that the Insured has requested the relative intervention for repair and the cost will be borne by the Insured.

C. LOCKS

In case of LOSS or theft of the keys or spoilage of the lock or its failure to operate, the Technical Assistance Company with which we cooperate will dispatch as soon as possible a specialized technician, who will carry out the necessary repair in order to ensure the access of entry through the main entrance of the insured Home and the proper operation of the lock.

The cost of the technician's transportation, work and materials which will be used for the repair will be borne by the Company up to the limit of €150 in each case, with a maximum limit of three (3) cases per annual Period of Insurance.

In case the entry to the insured Home is impossible due to the reasons referred to in the first paragraph above and provided that someone is locked inside the insured Home, the Company will bear the expenses of repair of the damage that was caused for the release of any person, with a maximum limit of €520 per case.

D. GLASS

In case of glass breakage of the exterior doors or windows, the Technical Assistance Company with which we cooperate will dispatch as soon as possible, a specialized technician, who will replace the broken glass. The replacement will be for glass of the same quality as the broken one.

The cost of the technician's transportation, work and materials which will be used for the repair will be borne by the Company up to the limit of €150 in each case, with a maximum limit of three (3) cases per annual Period of Insurance.

E. TEMPORARY REPLACEMENT OF T.V., VIDEO RECORDER (VIDEO) OR DVD

In case the television or the video recorder (video) or the DVD has been damaged due to fire, explosion, flood, theft or attempted theft of the Insured Home, the Technical Assistance Company with which we cooperate will arrange for the temporary replacement of such equipment for a period of 15 days from the delivery day to the insured Home.

This service can be used up to two (2) times per annual Period of Insurance.

F. SECURITY SERVICES IN THE EVENT OF FIRE, EXPLOSION, FLOOD OR THEFT

In case of fire, explosion, flood or theft of the Insured Home and provided that the Insured requests it, the Technical Assistance Company with which we cooperate will arrange for the security and protection of the insured Home with specialised staff, provided that the insured Home has remained unprotected, due to one of the above incidents.

The security service will be continued for as long as the insured Home does not satisfy the safety conditions which prevailed before the damage, for a maximum period of three (3) days.

This service can be used up to two (2) times per annual Period of Insurance.

G. CLEANING OF THE DAMAGED PLACE

In case of fire, explosion, flood or theft of the insured Home, the Technical Assistance Company with which we cooperate, will undertake the cleaning of the damaged place, by dispatching specialized cleaners. This service can be used for one (1) time and with a maximum limit of €205 per annual Period of Insurance.

H. REMOVAL OF FURNITURE

In case of fire, explosion, flood or theft of the insured Home, the Technical Assistance Company with which we cooperate will undertake the collection and transportation of the furniture, to a place indicated by the Insured within a radius of 15km away from the insured Home.

I. SAFEKEEPING OF FURNITURE OR OTHER PERSONAL EFFECTS

In case of fire, explosion, flood or theft of the insured Home, the Technical Assistance Company with which we cooperate will undertake the safekeeping of the household article for a maximum period of seven (7) days.

J. HOTEL ACCOMMODATION

In case of fire, explosion, flood or theft of the insured Home, rendering the insured Home not suitable for living, the Company will cover the expenses of hotel accommodation for a maximum period of two (2) days for five (5) persons, of whom are residents of the insured Home, with a maximum limit of up to €60 per person, per day.

K. AMBULANCE TRANSPORTATION

In case of fire, explosion, flood or theft of the insured Home, the Technical Assistance Company with which we cooperate, will cover, if necessary, the dispatch of an ambulance to the insured Home, and will arrange for the safe transportation of the insured to the nearest hospital, for the necessary medical treatment. Then the Technical Assistance Company with which we cooperate will provide transportation for the return of the Insured back to his Home, immediately after his recovery.

L. EMERGENCY RETURN OF THE INSURED TO HIS HOME

In case of fire, explosion, flood, or theft of the insured Home and provided that the Insured or his/her spouse are abroad and his/her presence in the insured Home is considered essential, the Technical Assistance Company with which we cooperate, will ensure their emergency return to the insured Home with a maximum limit of €600 per person.

M. TRANSFER OF URGENT MESSAGES

In case of fire, explosion, flood or theft to the insured Home the Technical Assistance Company with which we cooperate will undertake the transfer of messages which relate to the damage (fire, explosion, flood or theft) to one or more persons, indicated by the Insured anywhere in the world.

EXCEPTIONS

Apart from the special exceptions, referred to the above provided services, the following damages are excluded from the present Policy:

- a) damages deliberately caused by the Insured, his family, his domestic staff or his tenants.
- b) damages arising out or as a result of war, civil war, armed disturbances, uprising, mutiny, strikes, demonstrations and other actions or incidents disturbing the internal safety of the state or the public order.
- c) damages arising out or as a result of earthquake, floods (except above covers E - M, where the damage due to flood is covered), volcanic eruption and other similar natural phenomena.

It should be noted that all damages excluded from the above mentioned cover can be repaired through the Dispatch of Technicians Service (Connection Service), provided that the Insured has requested the relative intervention and repair and will burden the cost.

The Technical Assistance Company with which we cooperate for the Emergency Home Assistance Service, warrants the co-ordination of technicians aiming at the continuous and uninterrupted execution of the above work, and provides a six month warranty for the good execution of this work.

SERVICE PROVISION PROCEDURE

The emergency assistance services provided by the Company will be carried out by specialized professionals, who will be assigned by the Technical Assistance Company with which we cooperate.

The Technical Assistance Company will not provide the services mentioned above, if this is impossible on grounds of force majeure or of unexpected conditions, seasonality or natural phenomena that make the services of these professionals not immediately available.

In these cases the Company will be obliged to compensate for the expenses, which the Insured has paid, and for which it has previously given its approval, so that the Insured benefits from the covers provided by this Endorsement.

In this case the Company will compensate for the expenses incurred up to the maximum limits for which the Company is responsible and which are referred to in the above provided services.

In all cases, the services should be provided by professionals for which the Technical Assistance Company with which we cooperate has given its previous approval. If this is not the case, the expenses will be borne entirely by the Insured.

3. DISPATCH OF TECHNICIANS SERVICE (CONNECTION SERVICE)

In case the Insured wishes to make any renovation, new constructions or repairs to the insured Home and/or the Contents, which do not relate to any damage arising from the perils covered by this Endorsement, the Technical Assistance Company with which we cooperate will undertake, following a request by the Insured, to provide the necessary information as well as a quotation for the specific work by specialised technicians. The Insured has, the right to approve, reject or negotiate the quotation at his absolute discretion and without any obligation. If the Insured accepts the above offer for the particular work and assigns the work to these technicians, any transaction or payment, will be made by the Insured directly to the technicians without any financial involvement or obligation of the Technical Assistance Company with which we cooperate.

In any case, the cost of this work and services will be borne by the Insured.

The professionals may undertake works of the following specialities:

- Plumbing installations
- Electrical installations
- Locks and others security systems (mechanical or electronic)
- Glass
- Building works
- Oil-paintings
- Woodwork
- Installation of TV antennas
- Heating - refrigeration
- TV, VIDEO or DVD rental
- Security service
- Repair of domestic appliances
- Steel structures /Aluminium structures
- Disinfections

- Tents
- Insulations
- Wooden floors
- Drainage cleaning

The Technical Assistance Company with which we cooperate for the Dispatch of Technicians Service (Connection Service), warrants the co-ordination of technicians, aiming at the continuous and uninterrupted execution of the above work, the quality of the work carried out and also provides a six-month warranty for the good execution of the work.

The above list may be extended and for this reason the Insured should contact the Technical Assistance Company with which we cooperate, for Works not included in this list

4. SERVICE PROCEDURE

For all Home Assistance cases, the Insured should contact the Technical Assistance Company with which we cooperate, using the telephone number which is available for these services 24 hours a day, 365 days a year. These services will be provided by the Technical Assistance Company with which we cooperate, as soon as possible, in this case the Insured should give the following information:

- Full name
- Policy number
- Home address
- Telephone number
- Requested service

In cases of emergency Home assistance, the telephone call will be considered as notice of the damage, by which the Insured expressly gives the right to the Technical Assistance Company to record this notice in its computer system, for the purpose of keeping records of the incident and the services which will be provided.

LINE OF COMMUNICATION 80005656

The Home Assistance service referred to in this Endorsement, is provided by the Company free of charge and may be modified or withdrawn at any future Policy renewal, following written notice to the Insured.

5. Liability to Tenants

It's hereby declared and agreed that the coverage on Section III of this policy is extended to cover the legal liability of the insured with payments of the computation to tenants with respect of accident Bodily injury (death or illness or sickness) or in relation with accidental damage to property which occurred during the period of insurance. Otherwise the terms, conditions, general exclusions and endorsements of this policy remain unchanged.

6. Traces and Access

The policy extends to provide cover if peril "I" Busting of pipes occurred, for reasonable costs which insured have to pay for the trace and access of the damages, as well and the cost to restore damage property with the maximum limit of indemnity €1.500.

All other terms and conditions remain the same.

TRANSLATION CLAUSE

This text has been translated to English language to respond in the best possible way with ALTIUS HOME INSURANCE POLICY which originally has been issued in Greek language. For the sake of clarity in case of any conflict between the Greek and English text the Greek text will prevail. The Greek version is available upon request.

Appendix A

REGISTERED
Statement of objection, withdrawal, and cancellation
(Article 228 of Law 38 (I)/2016)

To:

ALTIUS INSURANCE LTD

Skopa 8, 1075 Nicosia

P.O.Box 26516,

1640 Nicosia

I hereby declare that I withdraw from my insurance contract, dated because:

It deviates from my proposal that I have submitted on on the following issues:

.....
.....
.....

I did not receive the terms or the documents with the information as provided in Article 225 of Law 38 (I) / 2016

I declare my withdrawal to the special conditions I have received

I wish to terminate my insurance.

Consequently, the insurance contract between us is void as of inception, as if it were never concluded, and the special conditions I have received are of no effect.

Full Name:

ID Number / Registration Number:

Policy Number:

Signature:

Date:

ALTIUS INSURANCE LTD**NICOSIA**

Head Office & Customers Service Office

Skopa 8, 1075 Nicosia

P.O.Box 26516, 1640 Nicosia

Tel.: 22379999, Fax: 22379097

E-mail: customer_service@altiusinsurance.com.cy

Nicosia Sales Branch

28th October Avenue 1 Business Center

3th floor, block B

2414, Egomi, Nicosia

Tel.: 22394600, 22311333, Fax: 22313520

Nicosia Sales Branch

201, Tseriou Avenue

Flat 101

2047 Strovolos

Tel.: 22328066, 22328067, 22328068, Fax: 22328069

LARNACA**Larnaca Sales Branch**

33, Artemidos Avenue

Metropolitan House, 5th floor

6025 Larnaca

Tel.: 24651414, Fax: 24651616

LIMASSOL**Limassol Sales Branch**

134, Makariou III Avenue

Yiota Court, 2nd floor

3021 Limassol

Tel.: 25819646, Fax: 25732251

PAPHOS**Paphos Sales Branch**

4, Nicolaou Nicolaidi Avenue and Kynira corner block A

Centre Hall, 1st floor.

8010 Paphos

Tel.: 26910001, Fax: 26912576