

HOME POLICY KEYFACTS

Home Policy Summary

The following pages contain important details about your Home Insurance policy. They summarize the main policy benefits, limitations and exclusions and give you important information about your insurance. Please read this information carefully and keep it for your future reference. This is a summary of the policy and its benefits and does not contain all the terms and conditions of your policy, so please take the time to read the Home Insurance Policy Booklet to make sure you understand the cover it provides. The full policy booklet will be issued when you take out a policy. However, a specimen copy is available should you request one.

Type of Insurance

The Home Insurance Policy is designed to offer protection for your Property, comprising Building, Contents, Valuable and Personal Effects, Pedal Cycles, Third Party Liability to Speed Boat and other additional covers, as selected by you when requesting the quote and itemized it in your Policy Schedule.

Length of the policy

The policy duration is 12 or 6 months from the date of commencement and for any subsequent period for which you decide to renew your policy, provided that you paid the respective premium. We will send a renewal notification one month before the expiration date of the in-force insurance Policy. You should review the level of benefit that you have chosen on a regular basis to make sure that it is sufficient to cover your changing needs. We will call to remind you of the expiry date of your policy and assist you in renewing it promptly.

If I take out cover and then change my mind

If you change your mind you can cancel your policy within 14 days of receiving the policy documents. If you wish to cancel your policy after the first 14 days then we will charge you the proportion of the use of your policy duration plus an administration expense.

Be Prepared With Your Check List

Before making your first phone call or visiting your insurance company's website for a quote, take a moment to pull together all of the key information you will need to obtain an accurate quote.

- ✓ The construction year, property type and construction materials used, the location your house is situated and information about the vicinity area.
- ✓ The rebuilding value of your buildings.
- ✓ An inventory list with all contents in your house, including furniture, kitchen equipment, bedding and linen, personal clothing and belongings and whatever items you keep in your house.
- ✓ The replacement value of your contents bearing in mind that some household policies include new for old cover.
- ✓ Provided you wish to include in your policy any high risk items such as Gold, Silver, Gold plated, Silver plated items, Furs, Antiques, Paintings or Works of Art you will need to provide your insurance company with description of each item, photo, purchase receipt and/or evaluation.
- ✓ Always ask for the same coverage levels for each quote so you can make an apples-to-apples comparison.
- ✓ If you are changing insurance company, you will be asked about any gaps in coverage.
- ✓ Think about other insurance you might want to bundle with your household insurance. We offer discounts to customers who also purchase different insurance products.

Things to Remember

Remember to ask for all of the discounts and offers that might be available to you. We offer many different discounts including second comprehensive policy, buy or renew online and switch deals and offers. Double-check each quote to make sure that the information is accurate and that the coverage levels are the same and sufficient for your needs.

Significant features and benefits

The policy includes the following features and benefits, which are explained in detail in the Policy Booklet:

COVERS	STANDARD FIRE AND THEFT POLICY	EUROCOMP HOME POLICY
Buildings and/or contents are covered against loss or damage caused by:		
Fire	✓	✓
Lightning	✓	✓
Explosion	✓	✓
Earthquake and Volcano Explosion	✓	✓
Escape of Water from any Tank, Apparatus or Pipe	✓	✓
Riot, Strikes, Labour Disturbances or Malicious Damage	✓	✓
Hurricane, Cyclone, Tornado, Windstorm or Flood	✓	✓
Aircraft and other Aerial Devices or Articles Dropped therefrom	✓	✓
Smoke	✓	✓
Theft	✓	✓
Impact	✓	✓
Escape of oil from a fixed domestic oil-fired heating installation and smoke damage resulting from a defect in ANY fixed domestic heating installation	NA	✓
Subsidence, Landslip or Heave	NA	✓
Falling of fixed radio and television aerials fixed satellite dishes, their fittings and masts	NA	✓
Damage caused by falling trees, telegraph poles and lamp posts	NA	✓
Loss of Rent and Costs of Alternative accommodation up to 10% of the sum insured	NA	✓
Increased Metered water charges	NA	✓
Golfers Liability	NA	✓
In addition the Building is covered for		
Accidental breakage of fixed glass, double glazing, solar panels, sanitary fixtures and ceramic hobs	NA	✓
Legal Liability to the Public	NA	✓
Accidental damage to domestic oil pipes, sewers, drains, underground gas pipes, underground electricity and telephone cables	NA	✓
In addition Contents are covered for		
Accidental damage to Audio and Audio Visual Units including Television sets, Video Recorders and Home Computers	NA	✓
Accidental breakage of mirrors, glass tops and fixed glass in furniture	NA	✓
Tenants Liability	NA	✓
Loss or Damage to Property of Servant(s)	NA	✓
Contents in the Open	NA	✓
Contents temporarily removed	NA	✓
Fatal Injury to the Insured and/or Spouse	NA	✓
Funeral costs of the Insured and/or Spouse	NA	✓
Legal Liability for Domestic Staff	NA	✓
Legal Liability to the Public	NA	✓
Replacement Locks	NA	✓
Christmas Seasonal Increase	NA	✓
Optional Cover		
Accidental Damage to the Building and the Contents	NA	*
Valuables and Personal Effects and Specified items within the EU	NA	*
Contents of frozen food cabinet(s) or domestic refrigerator	NA	*
Pedal Cycles within the EU	NA	*
Personal Money and Credit Cards within the EU	NA	*
Classic Vehicle Cover	NA	*
Third Party Liability for Speed Boats	NA	*
Pet Insurance	NA	*
Hunters Liability	NA	*

Comparative Table: Standard Fire and /or Theft and Eurocomp Home Policy

✓ : Basic Cover with NO additional premium * : Additional Cover available with additional premium

NA: The Cover is Not Available

Significant exclusions and limitations- What is not covered

There are specific limitations on each of your cover options. The most significant exclusions and limitations are outlined below. However, for full details please refer to your Home Policy Booklet.

Escape of oil from a fixed domestic fired-oil central heating installation and/or smoke damage	<ul style="list-style-type: none">• Loss or damage due to wear and tear or gradual deterioration• Loss or damage caused by gradual emission• Loss or damage caused by faulty workmanship• Loss or damage whilst the Buildings are insufficiently furnished for normal habitation
Cost of Repairing accidental damage to domestic underground pipes for which the Insured is legally liable.	<ul style="list-style-type: none">• Any loss or damage which occurs outside the area specified in the schedule as premises.• Loss or damage due to wear and tear or gradual deterioration.
Accidental Damage to Buildings	<ul style="list-style-type: none">• Corrosion, damp, wet or dry rot mould• Damage arising out of mechanical or electrical breakdown or derangement• Damage by insects, vermin or fungus• Damage arising out of climatic or atmospheric conditions• Settlement, shrinkage, collapse or cracking, infestation• Damage caused by domestic pets
Accidental Damage to Contents	<ul style="list-style-type: none">• Wear and tear or gradual deterioration or damage caused by moth, vermin, infestation corrosion,damp, wet or dry rot, mould or frost• Damage arising out of defective materials,faulty workmanship,specification or design,inherent vice or latent defect• Damage arising out of mechanical or electrical breakdown or derangement• Damage arising out of climatic or atmospheric conditions• Damage whilst your house is unoccupied or insufficiently furnished for more than 30 consecutive days.
Valuables and Personal Effects and specified items	<ul style="list-style-type: none">• Damage to or deterioration of any article directly caused by the actual process of dyeing, cleaning, repairing, renovating or whilst being worked upon.

General Exclusions

- Radioactive Contamination and Nuclear Assemblies
- Any loss or damage in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or destruction of or damage to property by or under the order of any government or public or local authority.
- Any Act of terrorism
- Existing Damage or arising from an event before insurance commenced.

Making a Claim

Call our Freephone across the island on **800 5 10 15** (or if overseas on 00357 **25 885 885**), at any time 24 hours, 365 days per year. Alternatively, you can report your claim at one of our branches all over the island and we will deal with it immediately. Please report all your accidents any time in the unfortunate incident of fire, theft, vandalism, storm or flood. All our Home Insurance Policies provide free Claims Assistance and where necessary our associates will arrive at the scene for emergency repairs to be completed.

24hours Assistance Service

FREE 24hours Assistance, 365 days a year with all our Products:

- 24hours Home Assistance
- 24hours Claims Assistance
- Instant visit of our associates at the scene of the accident/damage 24/7 for Emergency Repairs
- 24hours Claims Settlement and the cheque...in hand
- We safeguard your interests and we provide immediate help and support

Excellent Customer Service

We put the client at the centre of all we do

Our Customer Service Team is willing to inform and advise you on a wide range of covers that better suit your personal needs.

We will advise and explain you all covers and benefits, payment and delivery options, and the cost of the cover of your choice. Moreover, we will compare your previous Insurance Company's benefits and premium with Gan Direct's, and we will give you advice and guidance to fulfil your expectations and insurance needs.

Alternatively, you may enjoy our Service via our Website at any time of your choice.

More for Less

We aim at all times to provide more cover for less premiums and we are able to do so by not paying commission to middlemen and that saving is passed directly to you. We also offer an extra discount when buying or renewing your policy online.

Ask us today for a "Switch Direct Deal" and benefit more.

Compare and Save

Once you have a suitable collection of quotes, you can compare prices as well as other important factors such as product features, claims handling reputation and the financial health of the company. It might take a few hours to assemble a significant number of quotes, but a small investment of time could save you money in the long run.

Delivery Options

- ✓ Pick up your policy documents from any of our branches across the island
- ✓ A messenger can deliver your policy to your doorstep at the time and place of your choice, within city limits
- ✓ Mail your policy to your correspondence address
- ✓ Renew your policy online via our website and receive it as per your preferred method

Payment Options

- ✓ Pay by cash, cheque or debit/credit card by visiting any of our branches across the island
- ✓ A messenger can collect the payment (cash or cheque) from your doorstep at the place and time of your choice, within city limits
- ✓ You can buy or renew your policy via the web or our call center by using your debit/credit card
- ✓ You can pay by mailing us your debit/credit card 's details or your cheque

Simple and Efficient

Buy or Renew your Policy

At Gan Direct we offer multiple ways of buying or renewing your policy.



Call our Call Center on **800 5 10 15** (or if overseas on 00357 **25 885 885**), from 8am – 6pm, Monday to Friday (except public holidays) and a messenger can deliver your policy at your door step at the time and place of your choice, within city limits. Alternatively, you may collect it from our branches all over the island or we may mail it to your postal address.



Visit one of our branches that are situated all over the island and collect your policy instantly.



Fax Number: **25 822 668**. Renew your policy by faxing us your Renewal Notice with your Card's Details.



Email: info@gandirect.com. Renew or Buy your policy by emailing us your policy's details.



Post: P.O Box 51998, 3509 Limassol. Renew your Policy by returning the Renewal Notice with your Card's Details or your Cheque using the prepaid envelope enclosed.



Via our website www.gandirect.com 24hours per day and receive an extra discount and have your policy documents delivered as per your preferred method (Messenger, Post, Collect from Branch) when buying or renewing online.

Have we delighted you?

Gan Direct offers you an unforgettable Customer Service Experience. However, if for any reason you are not delighted with the service provided to you, we would appreciate it if you could describe your experience on our email address on info@gandirect.com. Alternatively, you may write to our Head Office at Gan Direct Insurance, P.O. Box 51998, 3509 Limassol, Cyprus for the attention of the Managing Director.