

MOTOR POLICY KEYFACTS

Motor Policy Summary

The following pages contain important details about your Motor 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 Motor 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 Motor Policy protects your Car (s), comprising Comprehensive, Third Party, Fire and Theft or Third Party Policy, as selected by you when requesting the quote and itemized 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 year of manufacture, cubic capacity, make and model and the market value of the vehicle you wish to insure. For the most accurate quote, use each vehicle's Registration or Chassis Number.
- ✓ Tell us how much insurance you want. Always ask for the same coverage levels for each quote so you can make an apples-to-apples comparison.
- ✓ The name, date of birth, identity card number, licence issued date and a telephone number of each licensed/ authorized driver you wish to add on your policy.
- ✓ List any special after-market equipment that has been installed in your car.
- ✓ Be ready to answer questions about your vehicle usage such as the number of kilometers you drive each year.
- ✓ 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 motor insurance. We offer significant 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, multi car discount, no claim discount, 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:

Comparative Table

BENEFITS / COVERS	THIRD PARTY POLICY	COMPREHENSIVE MOTOR POLICY	EUROCOMP MOTOR POLICY
Medical Expenses for the Authorised Drivers	✓	✓	✓
Bodily Injuries or Death to Third Parties and Passengers	✓	✓	✓
Passengers Liability to Third Parties	✓	✓	✓
Third Party Property Liability	✓	✓	✓
Beyond the "Road"	✓	✓	✓
24Hrs Road Assistance	✓	✓	✓
24Hrs Claims Assistance	✓	✓	✓
Third Party Liability for Foreign Use	✓	✓	✓
Own Damage for the Insured Vehicle	NA	✓	✓
Fire	NA	✓	✓
Theft	NA	✓	✓
Attempted Theft	NA	✓	✓
Hire Purchase, Loan or Long-term rental Agreement	NA	✓	✓
Replacement of Motor Vehicle with New	NA	NA	✓
Legal Protection	✓	✓	✓
Penal Bail	✓	✓	✓
Claim Protection	NA	*	✓
Natural Hazards	NA	*	✓
Riots & Strikes	NA	*	✓
Personal Effects	NA	*	✓
Loss of Use **	NA	*	✓
Driving Other Cars **	*	*	✓
Windscreen Cover ***	*	*	✓
Optional Cover			
Increase of limit for Medical Expenses	*	*	*
Drawing a Trailer	*	*	*
Guarantee Asset Protection	NA	*	*

- ✓ : Basic Cover with NO additional premium
- * : Additional Cover available with additional premium
- ** : Not included for Own Goods Vehicle
- *** : Unlimited Windscreen Cover with EuroComp Motor
- NA : The Cover is Not Available

Reasons for Comprehensive Cover

- Average Cost of a claim is in thousands. Many Claims involve 50/50 responsibility for the accident which means the Customer could have an unexpected financial cost of thousands euros to have their car repaired
- Malicious damage to vehicles can be expensive; Unfortunately, there are many incidents, which involve damage to cars whilst parked and there is no opportunity to trace the person responsible. This means that the Customer will have to pay for the repair of their vehicle, which was caused by another person. These types of incidents usually involved one whole side of the vehicle being scratched with a key for example. It is not uncommon for damage caused in this situation to be in excess of thousands.
- Damage caused by an Uninsured Driver can be one of the most annoying and frustrating experiences It will also require a lot of the Customers valuable time and effort to claim from the person responsible.
- If it is necessary for any reason for the Customer to pay for the repairs to their vehicle and they do not have the funds available to arrange for a speedy repair, they need to consider how they will get to work and generally how they will get around until they have the funds available for the repairs.
- Fire can happen at any time and is something, which no one can predict. The majority of fire damage to cars results in a total loss of the vehicle.
- Theft, it can happen, even in Cyprus! Attempted theft of the vehicle can be costly if the vehicle is damaged.
- Even the best drivers can accidentally damage their car with no other vehicle involved. For example, reversing into a wall causing rear damage to the vehicle.
- One of the above = Total Peace of Mind! Gan Direct protects you in the event of a car damage or accident.

Singificant 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 Motor Policy Booklet.

Exclusions and Limitations

- Damage to property being loaded or unloaded or property in or on the insured vehicle member of the same household.
- Consequential loss & Depreciation,
- Wear and tear,
- Mechanical or electrical breakdown,
- Failure or breakage Damage to tires unless the motor vehicle is damaged at the same time
- Damage caused by overloading
- For any accident, loss, damage, cause sustained or incurred outside the geographical area as specified in the schedule.
- You will be responsible for the first part of any claim This is known as the "Excess". The Excess will be shown on your Schedule and can be advised to you by a Customer Service Advisor.

Making a Claim

Call our free phone line on **800 5 10 15** (or if overseas on 00357 25 885 885), at any time available 24 hours, 365 days per year. Alternatively, you can report your claim on our branches all over the island. With the immediate visit of our associates at the scene of the accident, Gan Direct is there to safeguard your interests by:

- Supporting the authorized driver at the scene irrespective of who was responsible

- Informing the authorized driver of his/her rights & duties every step of the process
- Handling all documentation needs
- Taking photographs of the damage(s) and the incident
- Towing your vehicle to a garage of your choice
- Providing a Courtesy car until your vehicle is repaired (see Key2Key Service details)

24hours Assistance Service

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

- 24 hours Claims Assistance at the scene
- 24hours Road Assistance at the scene
- Instant visit of our associates at the scene of the accident, 24/7
- 24hrs 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 advice you on a wide range of covers that better suit your personal needs.

We will advice 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 Online 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 document 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.
- ✓ Post your policy to your mailing 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
- ✓ You can buy or renew your policy via the web by using your card.
- ✓ You can pay by posting your card or 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 on weekdays and a messenger can deliver your policy at your doorstep at the time and place of your choice. 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 up to 10% discount and have your policy documents delivered as per your preferred choice (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 either on our email address on info@gandirect.com or through your online account. 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.