

## WELCOME

Dear Customer,

Thank you for insuring with us.

We are determined to provide you with outstanding Customer Service at all times and to make insuring with us as easy and trouble-free as possible.

This Policy booklet provides all the details you need to know about your insurance Policy. Please read this alongside your Schedule and Proposal Confirmation.

We are pleased to enclose your updated documents for the changes you told us about.

Here's what you need to do now...

### **Check** your documents are correct

- Policy Payment Arrangement
- Statement of Insurance
- Policy Summary
- Schedule of Insurance
- Policy Wording

If any of the items above are incorrect, please call **800 5 10 15**. We do not charge an administration fee if you make changes within 14 days of the start of your Policy.

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## 1. INTRODUCTION

This policy document and your schedule describe your legal contract and it is important that you examine them carefully to make sure that they meet all your needs. If you have any questions, please let us know right away.

Please check your schedule and your details form carefully to make sure that as far as you know the information you have supplied is correct. Remember, you must tell us if this information changes or is not correct. If you don't, you may find that you are not covered.

The Important Information Notice issued with your documents also forms part of your policy, please read it carefully.

In return for paying or agreeing to pay the premium, we will insure you under the conditions of your policy for any insured event which takes place during the period of insurance within the territorial limits.

## 2. CUSTOMER CARE

### Our commitment to you

We will make sure all the information we give you will be clear and accurate. We will be fair and reasonable whenever you need the protection of this policy. We will act promptly to provide the protection you need.

### If things go wrong

Whilst we will make every effort to maintain these standards, we recognize that there may be some occasions when we fail to satisfy the particular requirements of our customers. We therefore have in place procedures to investigate and remedy any area of concern.

In such circumstances:

- We promise to acknowledge any formal complaint in 24hrs or less.
- We promise to have the issues reviewed by a person of appropriate seniority and authority in 5 days or less.
- We will endeavour to provide a full and final response to your concern or complaint within 30 days. If for any reason this is not possible, we will write to you to explain why we have been unable to finalize the matter quickly.

If you have a complaint about any aspect of the service you receive from us please phone us quoting your reference number.

Alternatively you can write to us at:

Our Head Offices at Gan Direct Insurance, P.O. Box 51998, 3509 Limassol, Cyprus

When contacting us please ensure you quote your policy or claim number as appropriate.

## 3. CUSTOMER INFORMATION

### Your Buildings Cover

Your buildings insurance covers the cost of rebuilding your home – the materials and labour needed – not its market value.

### Great cover from your buildings insurance

EUROCOMP Home Insurance is approved by all major mortgage lenders. It covers the home and driveways, patios and conservatories. It also covers permanent fixtures such as kitchen units and bathroom fittings.

### Help with any fee for switching your policy

Making a smart move shouldn't cost you money. That's why we run various Switch Direct Deals for you.

### Moving?

Take your buildings insurance with you.

You can move house without moving your buildings insurance.

Simply call us to let us know and we'll give you a quote on your new property

### Your Contents Cover

When you add up the value of everything you own, it can be more than you think. Contents insurance covers everything in your home, from furniture and carpets to valuables and items of sentimental value.

### How much cover do you need?

By telling us exactly how much cover you need for your contents, you know for sure that you're not wasting money on cover you don't need. To make sure your contents are fully covered, go through your home, room by room, and write down what it would cost to replace each item at today's prices.

### 'New for old' cover

This means that if your personal possessions or home contents were damaged or stolen, we'd replace them. Our network of suppliers will work quickly to get you replacements and, wherever possible, deliver items direct to your door.

### Insure valuable items

If you've got valuable items that each worth more than the amount specified in your schedule – for example, jewellery or works of art – let us know as these need to be specified separately on your policy.

### Special occasions cover

At Christmas when you've got a houseful of presents, we'll automatically increase your contents Insurance for free to make sure the gifts are insured.

### Here for your Home Emergencies – day or night

If the worst happens – a burst pipe, fallen tree, lost keys – you can get immediate help by calling our 24 hour Emergency Helpline.

- We will get in touch to give you immediate advice and tell you when our qualified taskforce should arrive.
- Agreed rates will cover you from being charged too much when you're billed for the work.
- If the damage is covered by your home insurance policy, you will be able to recover the cost, less your excess.
- Please note, if there is a lot of damage, the tradesman will only be able to carry out emergency repairs to prevent further damage.
- Make sure you report any major damage to public services – water, gas or electricity – to the water, gas or electricity company first.

### How our claims service works

When things go wrong, we're ready and waiting to put things right as quickly and efficiently as possible. We'll take as many details as we can over the phone, so it helps if you have the following to hand:

- Crime reference number (if relevant)
- Policy number
- Estimate of the cost of damage or loss.

### How to claim

To make a home claim, phone us to see if your claim is covered by the policy. If it is we'll register it straight away.

- If your claim is for a small amount, we may be able to settle it straight away.  
For some large claims, that cover a lot of damage or a big loss, we'll ask one of our property insurance advisers or a loss adjuster to come out to your home.
- We have a number of approved suppliers and specialists who will carry out repairs and replace damaged items. You can get full details of how we settle claims in the policy section of this booklet.

### Bright ideas for a safer home

There are plenty of practical ways to improve security and make your home and its contents less attractive to burglars.

#### Lock up!

When nobody is in your home, lock all outside doors and windows that can be reached easily. Outside, make sure you always put tools away and lock garden gates, sheds and garages.

#### Mark your valuables

Security mark your valuables with your postcode and house number, or keep a photo or video of them. If you are burgled, it'll be easier to identify and recover your possessions and it can help when you make a claim.

#### Keep your level of cover up to date

Whenever you buy an expensive item, like a three-piece suite, remember to add it to the amount your contents are covered for. This helps to make sure you stay fully insured.

#### Don't forget fire safety

Smoke alarms save thousands of lives every year, so make sure yours are working by checking the batteries once a month and changing them every year.

#### Tighten up on security and enjoy a discount on your contents cover

You could cut the cost of your contents cover by improving your home security. So take advantage of our money-saving deals and make your home more secure for less.

## 3.1 SIMPLE AND EFFICIENT

### 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

## Buy or Renew your Policy

At **Gan Direct** we offer multiple ways of Buying or Renewing your policy.



**Contact** 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 any of our branches all over the island or we may mail it to your correspondence 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 details.



**Email:** [info@gandirect.com](mailto:info@gandirect.com). Buy or Renew 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 details or your cheque using the prepaid envelope enclosed.



Via our **website** [www.gandirect.com](http://www.gandirect.com), 24hours a day, 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 via email at [info@gandirect.com](mailto: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.

## 4. CLAIMS INFORMATION

Now that you've chosen us for your insurance, you can be sure that we'll be there for you whenever you need us: 24 hours a day, 365 days a year.

We pride ourselves on our claims service.

### **We will help you if you:**

are involved in an accident; (it is important that you report any accident to us immediately, even if you are not making a claim under your policy); want to make a claim; (please call us before making your own arrangements).

### **How to get help**

Call us free on **800 5 10 15**

### **4.1 OUR PROMISE**

- To give you quality cover at a competitive price
- To make sure that our people are professional, pleasant and helpful
- To deal with your claim or any enquiry speedily and efficiently
- To send you simple, easy-to-understand information
- Not to pressure you to buy any of our services you do not want

### **What does your insurance include?**

Please check your policy schedule which gives you details of the cover you have chosen. If you have any questions or would like to make any changes or additions to your cover, please call us on:

**800 5 10 15**

Monday to Friday 8am–6pm, excluding bank holidays.

For our joint protection telephone calls may be recorded and/or monitored.

## 5. ADDITIONAL IMPORTANT INFORMATION

### Our Fees and charges

We will charge you for the administration and cancellation of your policy and the fees and charges are set out below.

#### Administration Fee

All amendments to this policy are subject to an administration fee. We have provided you with a list of examples of the things that we need to know about in general conditions section of your Policy Wording.

#### Documentation Reprint Fee

If you want a duplicate copy of your policy, or any of its component parts you will have to pay a reprint fee.

### 5.1 AUTOMATIC RENEWAL

To ensure you continue to be insured after renewal, we reserve the right to automatically renew your insurance and any additional products you currently have the benefit of. We will write to you before the end of the policy with our new offer, explaining what you need to do. If you have given us permission, we will renew your policy. Once the policy is renewed we will take payment from your Credit/Debit Card authorized unless you provide alternative payment details. If you do not want us to automatically renew your policy, you should let us know by contacting our Customer Service Team on **800 5 10 15**.





## 6. 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.

### 6.1 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.

## 6.2 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.

### WHAT IS COVERED WHAT IS NOT COVERED

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

## 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 a day, 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.

### 6.3 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

### 6.4 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.

## 7. INSURANCE GUIDE

### Why is Home Insurance Necessary?

In Cyprus, a lot of households are not protected by any form of Home Insurance. With other unfortunate occurrences such as flood, storm damage, fire, earthquake and much more, threatening our homes and its contents, by not having insurance, we are leaving ourselves unattended to a serious financial loss.

The buildings of our home are as essential as the contents we keep in life and the belongings we treasure within. That is why we have compiled an exclusive guide to home insurance to help you offer the right protection for the buildings of your home and the valuables you keep within them.

**Gan Direct** Home Insurance Guide has examined the different types of Home Insurance covers and provides all the information needed to help you choose the right type of Home Insurance, customized to your needs.

This simple Home Insurance guide provides hints and tips on keeping your premiums low and on lessening the risk of accidents and damage to your home.

### What is Home Insurance?

**Home insurance** is the coverage of your property and includes all the items that are situated into your property and belong to you. **Gan Direct** offers two core Home Insurance Policies: Standard Fire & Theft and Eurocomp Home Policy. There are several optional benefits that you are able to include into your policy. Eurocomp Home Policy consists of a complete Household Policy which includes both Building and Content Insurance. It also offers optional covers such as cover for your pedal cycle, pet (s), classic vehicle, contents of your freezer, valuable items, personal money and credit cards within European Union, speed boat and hunters liability. Furthermore, **Gan Direct** offers Standard Fire & Theft Policy which covers your building and your contents against damage caused by Fire, Theft, Explosion, Riot, Strike, Smoke etc.

### 7.1 BUILDINGS INSURANCE

Building insurance covers the cost of rebuilding your home should the worst happen. It generally covers you for damage to your home caused by fire, bad weather, natural disasters; damage caused by theft or attempted theft, man-made disasters like riots, explosions, vandalism etc.

Mortgage lenders tend to require proof of Buildings Insurance as part of their mortgage offer so if you have just bought a house, you should get a home insurance quote. The amount of buildings insurance you take out needs to cover the cost of replacing the building itself and all permanent fixtures and fittings inside it.

You have the right to switch to another Insurance Company. At **Gan Direct**, we undertake the responsibility to notify your previous insurance company about your decision to switch to us. We will then forward all necessary documents to your Mortgage Providers.

Standard "Fire & Theft" and "Eurocomp Home" Policies include the following covers as basic benefits:

- Fire, Lighting , Explosion
- Earthquake and Volcano Explosion
- Escape of water from any Tank, Apparatus or Pipe
- Riot, Strikes, Labour Disturbance or Malicious Damage
- Hurricane, Cyclone, Tornado, Windstorm or Flood
- Aircraft and other Aerial Devices or Articles Dropped therefrom
- Smoke
- Theft
- Impact

Beside the above covers "Eurocomp Home" Policy includes the following additional benefits for your Building:

- Escape of oil from a fixed domestic oil-fired heating installation and smoke damage resulting from a defect in ANY fixed domestic heating installation
- Subsidence, Landslip or Heave
- Falling of fixed radio and television aerials fixed satellite dishes, their fitting and masts
- Damage caused by falling trees, telegraph poles and lamp posts
- Loss of rent and costs of alternative accommodation
- Increased Metered water charges
- Accidental breakage of fixed glass, double glazing, solar panels, sanitary fixtures and ceramic hobs
- Legal Liability to the Public
- Accidental damage to domestic oil pipes, sewers, drains, underground gas pipes, underground electricity and telephone cables.

### How much building cover do I need?

If you're just going through a house purchase or have recently moved, your valuation report is a good estimation for the amount of cover you need. Be careful not to confuse its market value with its rebuild cost, as there could be a big difference between them.

Buildings insurance is of vital importance – for example, if your house burnt down do you have the money to cover your losses? Mortgage providers insist that you have building insurance so that in the event of a disaster it can be repaired or rebuilt, as lenders don't want to be left without security for their loan. For landlords, building insurance is crucial, as it is for all homeowners. For tenants, building insurance is usually covered by the landlord and only contents insurance needs to be considered.

Hence, a home policy should cover funds to rebuild your home in the event of it being totally destroyed or damaged to the point that complete rebuilding is necessary.

## 7.2 CONTENTS INSURANCE

Home sweet home; there are few things more valuable in life than our own personal space or the home we make for our families. Our place to live is often the most valuable commodity in our lives and the contents within are frequently not just expensive, but of great personal value.

If you're looking to take out home insurance you might want to consider the valuables within your home. Home contents insurance is compulsory if you would like to insure your personal belongings against the threat of burglaries and fire.

Contents insurance gives protection to anything that is not a fixed part of your home, for example your appliances, electronic goods, furniture and clothing.

Your home contents insurance could also include cover for some items you take away from the home such as bicycles or speed boats and even valuable and personal effects and specified items within European Union.

Similarly to building insurance, contents insurance offers protection against various perils including:

- Fire, Lighting , Explosion
- Earthquake and Volcano Explosion
- Escape of water from any Tank, Apparatus or Pipe
- Riot, Strikes, Labour Disturbance or Malicious Damage
- Hurricane, Cyclone, Tornado, Windstorm or Flood
- Aircraft and other Aerial Devices or Articles Dropped therefrom
- Smoke
- Theft
- Impact

Beside the above covers Eurocomp Home Policy includes the following additional covers for your Contents:

- Escape of oil from a fixed domestic oil-fired heating installation and smoke damage resulting from a defect in ANY fixed domestic heating installation
- Damage caused by falling trees, telegraph poles and lamp posts
- Loss of rent and costs of alternative accomodation
- Increased Metered water charges
- Golfers Liability

Contents insurance would cover you for legal liability if someone was injured in your home due to your negligence or lack of maintainance of the property.

**Additional Covers for your Contents given within the Eurocomp Home Policy without any additional premium:**

- Accidental Damage to Audio and Audio Visual Units including Television sets, Video Recorders and Home Computers
- Accidental breakage of mirrors, glass tops and fixed glass in furniture
- Tenants Liability
- Loss or Damage to Property of Servant(s)
- Contents in the Open
- Contents temporarily removed
- Fatal injury to the Insured and/or Spouse
- Funeral Cost of the Insured and/or Spouse
- Legal Liability for Domestic Staff
- Legal Liability to the Public
- Replacement Locks
- Christmas Seasonal Increase

When searching for the cost of your home insurance cover, the price you receive, depends on your circumstances and the amount of cover you need. However, there are ways to reduce the cost of your policy without leaving yourself short of cover.

#### **Choosing the right amount of cover for contents insurance**

If you have estimated your contents' value you will not face any problems insuring your contents. If not, think about how much it would cost to replace everything you own as new. Take a walk through your home – open wardrobes, kids cupboards, jewellery cases - it's usually more than you think.

If you have particular valuables that you want extra protection for, mention this when you are choosing your policy or include them in the 'specified items' amount in your policy.

### Extra cover when you need it most

**Gan Direct** offers a competitive range of additional cover options including:

- Cover for valuable and personal effects and specified items outside of the home – this protects your property within European Union
- Accidental damage to the building and your Contents
- Contents of frozen food cabinet (s) or domestic refrigerator
- Pedal Cycles within European Union
- Personal Money and Credit Cards within European Union
- Classic Vehicle Cover
- Third party Liability for Speed Boats
- Pet Insurance
- Hunters Liability

### 7.3 HOW TO CUT THE COST OF YOUR INSURANCE PREMIUM

If you are buying Home Insurance there are practical things you can do to lower your premiums. In general, you may reduce your premiums if you:

- Improve your home security – fitting window and door locks, outside lighting, or using a timed light if you are away from home, may all have a positive impact on your premiums.
- Cut your fire risk by fitting and testing smoke alarms.
- A good money saving tip is to take out your building and contents insurance Policy together as discounts can be available.

- One of the best ways to reduce your home insurance premium is to cut the risk of making a claim. This can be done in a number of ways:
  - Security measures to reduce theft risk – Fit a burglar alarm, change locks, install time-switch lights, install security lighting.
  - Reduce fire risk – Fit and maintain smoke alarms.

### What are high risk items?

High risk items aren't necessarily the most expensive ones in your home, they are things that are the most likely to be stolen should your home be broken into. These include jewellery and anything that can be quickly and easily taken and sold or passed on by thieves.

Indeed, having high risk items in your home doesn't automatically mean higher premiums. **Gan Direct** offers cover for a range of high risk items (see the following list) and will insure any single item. If you have anything of this value you'll need to specify this when you take out your cover. Anything of a higher value might need additional cover.

### Example of high risk items:

- antiques
- gold
- silver
- gold & silver plated articles
- works of art
- furs
- jewellery
- paintings



### High risk items do not include:

- household goods
- any domestic appliance which is part of fitted units
- interior decorations
- motor vehicles, caravans, trailers, boats, canoes, windsurf boards, surfboards, sailboards, personal watercraft, hovercraft, aircraft, gliders and any parts and accessories which are designed to be used with any of these
- property owned or used totally or partly for business purposes or connected with any employment (but not property defined as business equipment)
- data, information or computer programs which have been created by, or specifically for members of your household
- property more specifically insured by this or any other policy.

## 7.4 MAKING A CLAIM

When it comes to making a claim you should report it as quickly as possible.

All our Home Insurance Policies provide free 24hours Claim Assistance 7 days a week, 356 days a year. Contact us on our free phone at **800 5 10 15** or at **00357 25 885 885** (for overseas calls) to report your claim in the unfortunate incident of a fire, theft, vandalism, storm, flood, earthquake, though in the case of a theft, it is necessary to contact the police first, as a crime reference number will be required.

Where necessary contact us on our 24hours Home Assistance Service on **800 5 10 15** and one of our associates will arrive at your property to help you fill in your claim forms and authorize Emergency Repairs. For a major claim one of our repairers will arrive at your property to help you repair your damage.

### Exclusions

It is crucial to be aware of elements that might threaten your claim. These can include:

- Falsified information.
- Lack of maintenance – any repair work due to your negligibility is unlikely to be covered.
- Failure to carry out repair work from previous claims.

## 7.5 ADVICE AND GUIDANCE FOR PROTECTING YOUR HOME

### Top tips for protecting your home

Insurance is there to protect your property and your possessions - and **Gan Direct** is there for you if you need us.

But what can you do to protect your premium, reduce claims and improve your home environment? Maybe more than you think! Below you can find some advice and tips to protect your home and avoid the claims on your home Insurance.

### Common sense ways to avoid incidents

From fire damage, flood and theft to everyday spillages and breakages, there are many ways that you can find yourself needing your home insurance. With a bit of forward planning, not only can you cut the risks to your home and reduce the likelihood of a claim, you can also reduce your home insurance premiums over time.

## Health check for your home to avoid a claim:

### Fire prevention

- Don't leave pans unattended.
- Only fill a pan one third full when frying.
- Never throw water over a chip pan fire. The effects can be devastating.
- Kitchens are where most home fires start. Use a thermostatically controlled deep fat fryer if you regularly cook with oil. DO keep toasters away from curtains.
- Do keep a BBQ away from timber sheds, fences, canopies and any material that may catch fire.
- Avoid fuel accelerants to get your BBQ going and let it cool before getting rid of the ashes.
- Do place a fireguard around your fireplace to catch any spitting embers.
- Do keep portable heaters away from soft furnishings or other flammable materials.
- Don't overload electricity sockets - one plug per socket.
- Don't leave TVs or stereos on standby - and unplug them when on holiday.
- Don't leave your appliances on standby when you're not using them.
- Never leave candles unattended and always put them out before leaving or heading for bed.
- Keep them on a surface that won't burn and away from anything that might burn - your television in particular.

- Do fit a smoke alarm and a carbon monoxide detector - they're cheap and the early warning of fire or dangerous gases may save your life one day.
- Do buy a fire extinguisher or fire blanket to tackle minor fires.
  - Have an accredited professional check for your extinguisher once a year.
  - Use a dry powder extinguisher for electrical fires.
  - Use a CO<sub>2</sub> or foam extinguisher for fuel, paint or fat fires.
  - Use a water extinguisher for wood, paper or textile fires.
  - If a fire is serious, call the Fire Brigade by dialling 199/112.

### Save energy and money

You can do many simple eco-friendly things to reduce the carbon footprint of your home and cut your bills for a more energy efficient home.

Let's have a look at where you could make some quick and valuable savings:

### Heating

You can cut out a surprising amount of wasted energy just by using your central heating controls - such as thermostats for heating and hot water, radiator controls with thermostats included and electronic timers.

These few steps can pay financial and environmental dividends:

- Use the timer to make sure the heating is only on when you need it.
- If you're having a new boiler or hot water cylinder put in, ask the installer to talk you through the controls - and ask for a follow-up visit.
- Try turning the thermostat down by just 1 degree Celsius - you could save as much as 10% on your heating bills.
- When you replace your existing boiler, buy a more energy efficient one. Just look for the energy-saving recommended label on the product - it can only be used on the most energy efficient products and could save you a packet

### **Theft - General safety and security tips**

#### **Do fit a burglar alarm**

If you have one, keep it serviced once a year and use it when you are out.

If you haven't, do get one - it will normally reduce your home insurance premium and make your home more secure.

#### **Do keep your valuables safe.**

- Don't leave jewellery and other valuables where they can be easily found, instead use a safe to protect them.
- Have a safe fitted. For high value items that you only need occasional access to, why not pop them in a safety deposit box at the bank or a safe box at home?
- Do buy an invisible UV security pen and mark your property with your name and address.

- Do compile a photographic or video record of your valuables - it'll make things easier if you need to make a claim on your contents insurance.
- Do get items valued professionally if you're unsure how much they're worth - this is particularly important for antiques.

#### **Do fit locks on your windows.**

- A lock on each window cuts the chance of a break-in. They are cheap and easy to fit and will often reduce your home insurance premium too.
- Remember to lock your doors and windows each night or when you go away.
- DO make sure your door locks are solid.

#### **Don't give burglars a chance.**

- When you go on holiday do not give the impression that your home is unoccupied by leaving your letterbox full etc.
- Don't leave valuables on open view
- Do use timer switches or fit motion sensitive exterior lighting that will automatically turn certain lights on around your home.
- Do keep any outbuildings or sheds locked.
- Do fit - a strong padlock and fittings on any outbuildings or sheds will deter most opportunistic break-in attempts.
- Do lock doors and windows
- Do place high value portable items such as tools and electrical equipment within locked containers.

## Prepare for the worst

### Make sure you're prepared

You can do a lot to head off the threat from flooding. Below you can find practical information on how to minimise the risk of your home flooding, and how to reduce the damage if it does.

If you find that your home is in an area prone to flooding, then think like a scout: plan ahead and be prepared.

### Flood protection preparation

- Do listen out for severe weather warnings on the local radio and TV - that little bit of preparation time can make all the difference.
- Do keep a supply of sandbags and sand handy if you live in an area prone to flooding. Place them against the base of your external doors to help stem the flow.
- Keep an emergency pack in your home with a torch, batteries and bulb, bottled water, long life or canned food, a radio and something to help you pass the time – games or books.
- Do move as much of your furniture and electrical kit upstairs as you can.
- Do lift rugs and curtains off the ground.
- Do turn electricity, water and gas off at the mains.
- Do make sure you repair any broken or damaged fencing.
- Do park your car away from large trees if you can.

## Earthquake

- Secure items on tables or counters. For units such as television sets, computers, and lamps, use buckle and safety straps that can be attached to tabletops and allow for easy movement when needed.
- Secure glass, chinaware, and pottery using non-drying putty or microcrystalline wax.
- Lock kitchen cabinet doors with childproof latches or hook-and-eye closures.
- Anchor refrigerator to wall.
- Cover windows with shatter-resistant film, or replace with safety glass.
- Secure overhead objects. Anchor hanging objects, such as lights and fans, with a cable bolted to ceiling joist. Hang framed pictures from closed hooks.

## Tornados

- If you're replacing your existing windows, install impact-resistant window systems, which have a much better chance of surviving a major windstorm. As an alternative, install impact-resistant shutters that close over window openings to prevent flying debris from breaking windowpanes.
- Make certain your doors have at least three hinges and a dead bolt security lock with a bolt at least one inch long.
- Sliding glass doors are more vulnerable to wind damage than most other doors. If you are replacing your patio doors or building a new home, consider installing impact-resistant door systems made of laminated glass, plastic glazing or a combination of plastic and glass.

- Make sure your roof and the sheathing it attaches, resist high winds.
- When landscaping, plant species of trees that are appropriate to your area and soil conditions. Regularly examine trees for damage or other trouble signs and take corrective action if necessary.

### **Subsidence and heave**

- Subsidence is when the ground supporting your home sinks and heave is the opposite - when the ground expands and pushes upwards.
- It's usually caused by changes in the amount of water in the ground.
- Clay for example, is more likely to shrink in long periods of hot weather and cause subsidence while damage to drains by tree roots can cause heave.
- Trees can increase the likelihood of damage if they're too close to your property.
- Before you plant any trees think about how big it will grow when fully matured.

## 8. 24HRS ASSISTANCE

### Membership Summary

This policy summary provides you with basic details of your 24hrs Property Assistance Membership Plan. The Membership Plan provides a number of levels of Assistance which we outlined in the summary below, please check the Membership Certificate provided to you.

Please note this is not a statement of the full Terms and Conditions, of your 24hrs Property Assistance Membership Plan.

### 8.1 TYPES OF MEMBERSHIP

Your "Membership Certificate" will show the covers and benefits you are entitled to according to your Type of Membership.

#### Response

What is covered	What is not covered
<ul style="list-style-type: none"> <li>• Call-out fees</li> <li>• The first hour's labour for the covers detailed in Sections A, B, C and D</li> <li>• All permanent repairs guaranteed for 12 months from the date the permanent repair was carried out</li> </ul>	<ul style="list-style-type: none"> <li>• Any financial protection in the 14 days following taking out membership for the first time</li> <li>• All labour charges in excess of the first hour's labour</li> <li>• The cost of replacement parts and/or other materials</li> </ul>

#### Total Response

What is covered	What is not covered
<ul style="list-style-type: none"> <li>• Call-out fees</li> <li>• Parts and labour up to the amount specified in the schedule per call out for the covers detailed in Sections A, B, C and D</li> <li>• All permanent repairs guaranteed for 12 months from the date the permanent repair was carried out</li> </ul>	<ul style="list-style-type: none"> <li>• Any financial protection in the 14 days following taking out membership for the first time</li> <li>• All labour charges together with the cost of replacement parts and/or other materials in excess of the amount specified in the schedule</li> </ul>

## keyfacts

### 8.2 SECTIONS OF COVER FOR RESPONSE AND TOTAL RESPONSE MEMBERSHIP PLANS

Section of cover	What is covered	What is not covered
<b>Section A</b> Electrical Wiring	<ul style="list-style-type: none"> <li>• The permanent electrical supply system in the Property</li> </ul>	<ul style="list-style-type: none"> <li>• Any electrical wiring which is not permanent and/or situated outside the Property</li> </ul>
<b>Section B</b> Plumbing and Drainage	<ul style="list-style-type: none"> <li>• The internal and external plumbing and drainage of the Property</li> </ul>	<ul style="list-style-type: none"> <li>• External guttering, soakaways and rainwater pipes</li> <li>• Repair or replacement of sanitary ware</li> <li>• Repair costs of pumps, water tanks, radiators, cylinders, water softeners, waste disposal units, macerators or central heating components</li> </ul>
<b>Section C</b> Security	<ul style="list-style-type: none"> <li>• The external locks, doors and windows of the Property</li> </ul>	<ul style="list-style-type: none"> <li>• Detached garages and outbuildings</li> <li>• The repair or replacement of intruder alarm systems</li> <li>• The theft or loss of keys to the Property</li> </ul>
<b>Section D</b> Heating	<ul style="list-style-type: none"> <li>• The primary source of heating in the Property</li> <li>• Boilers up to and including 15 years old</li> </ul>	<ul style="list-style-type: none"> <li>• Boilers with a maximum output of over 60kw</li> <li>• The cost of replacing the central heating boiler, storage/panel heater</li> <li>• LPG (Liquid Petroleum Gas) and oil fired systems, solid fuel systems, open fires, warm air heating systems, electrotech and smartheat systems, underfloor heating</li> <li>• Annual boiler check ups</li> <li>• The cost of replacing a boiler/appliance deemed beyond economical repair</li> </ul>

### 8.3 SIGNIFICANT EXCLUSIONS OR LIMITATIONS

#### Main exclusions which apply to all sections of cover

- Claims, loss or damage occurring prior to the commencement of the Membership Plan.
- Claims arising after the Property has been left unoccupied for more than 30 consecutive days.
- Cost of repairing faults or damage caused by fire, lightning, explosion, earthquake, flood, storm, subsidence, heave or landslide, malicious damage, theft or attempted theft (except when in relation to security), structural repairs, alteration or demolition, faulty workmanship, defective materials.
- Replacement costs of the electrical wiring, plumbing and drainage, central heating or security which needs to be replaced as a consequence of natural wear and tear or gradual deterioration (e.g. complete rewiring of the Property due to the age of the electrical wiring system).

#### Property Assistance

Property Assistance is designed to offer you Property Emergency and routine maintenance services.

#### 8.4 SERVICE FOR EMERGENCY PROPERTY TECHNICAL ASSISTANCE

This service applies to the following (emergency) cases and is available 24 hours per day. All it takes is a phone call, and a competent technician will repair any damage that requires immediate attention related to:

**Property Assistance Membership Plan covers only the following cases:**

- **Plumbing Installations** - Up to a limit of the amount specified in the schedule per visit.
- **Electrical Installations** - Up to a limit of the amount specified in the schedule per visit.

- **Locks** - Replacement of the main entrance locks, in case of loss or theft of keys, or damaged locks, up to a limit of the amount specified in the schedule per visit.
- **Glass** - Replacement of the broken glass of exterior doors or windows, up to the limit of the amount specified in the schedule per visit.
- **Temporary Replacement of TV, Video or DVD** - Temporary replacement of such equipment for up to 15 days, with the right to use this service up to two times per annual period of Insurance.
- **Heating** - Up to a limit of the amount specified in the schedule per visit.

#### Property Assistance Connection Services

This service allows you to contact the Technical Assistance company with which we cooperate to request quotations from specialised technicians for any maintenance, repair or construction work you wish to undertake in your Property.

If you accept their offer, the Technical Assistance company will coordinate the various technicians involved, in order to ensure the smooth execution of the work required, guarantee the quality of the work and control the cost involved (which in this case is payable by yourself, the insured). The Technical Assistance company will also provide a 12 month guarantee for the workmanship.

The specialised technicians can provide services in the following areas:

Plumbing, electrical installations, locks and security systems (mechanical or electronic) glass panes and mirrors, construction work, painting, carpentry work, installation of TV antennas, heating/air-conditioning, TV, video or DVD rentals, security services, repair of domestic appliances, steel or aluminium structures, fumigation, tents, insulations, wooden floors and cleaning drains.

## 9. INSURANCE POLICY

### WELCOME AND INTRODUCTION

Enclosed please find your Schedule of Insurance and Policy Wording. This policy has been prepared according to your instructions based on the information you have given us about yourself, your family and your property. Please read it carefully to ensure that it meets your requirements.

We know insurance policies may be difficult, so below you will find some information to help you understand and use your policy.

#### The Basics

Your Policy is in two parts – this booklet and the Schedule

This booklet tells you:

- Exactly what is covered and what is not
- How we settle any claim
- Our obligations to you
- The terms and conditions you must comply with

Your Schedule shows:

- The sections of the policy that apply to you and the dates from which cover is in force
- The various limits and sums insured that apply to your cover
- Any special terms that apply to your policy
- Your name and address of the property to be insured
- Your policy number

We want you to understand and be satisfied with your insurance policy, so please take a careful look through both this booklet and Schedule to make sure you are familiar with all the help we can offer. Please keep them in a safe place.

We will send you a new Schedule whenever you or we make a change to this insurance and each year shortly before your policy is due for renewal so you can check the cover still meets your needs.

#### Keeping Us Informed

It is important to let us know immediately of changes that affects what you have told us; for example, nature or the amount of property insured.

If the cover offered by this policy does not satisfy your requirements, please return all documents within 14 days from inception day. In such a case we shall return the premium paid less the pro rata portion thereof for the time during which the Policy has been in force provided that no claims have been submitted in respect of this policy during the said period. The full annual premium shall be payable to the company if a claim is submitted during such period. If you have any questions regarding your insurance, please call us on our freephone **800 5 10 15**.

#### If You Want to Make a Complaint

Should you have any complaint that you may think we have not executed to your satisfaction please write to the Head Office at: P.O. Box 51998, 3509 Limassol



## MEANING OF WORDS

We know Insurance policies may be difficult to understand. Certain words in the policy and schedule have particular meanings wherever they appear. These words and their meanings are given below.

## DEFINITION OF WORDS

We or us means GAN Direct Insurance Ltd

Insured, means You, the Policyholder named in the schedule and any member of your family who permanently resides with you

**Buildings** means domestic outbuildings and garages, domestic fixed fuel oil tanks, swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences all owned by the Insured or for which the Insured is legally responsible and within the premises specified in the Schedule.

**Insurance Standard Construction** means the Buildings of the Private Dwelling(s) situated within the Premises specified in the Schedule, being constructed of brick, stone or concrete and the external surface of the roof constructed of slates, tiles, concrete, asphalt or of any entirely incombustible mineral ingredients

**Contents** means Household goods and all other personal property, tenant's fixtures and fittings including radio and television aerials, satellite dishes, their fittings and mast that are fixed to the Private Dwelling(s) all of which are owned by or are the legal responsibility of the Insured or of any permanent member of the Insured household

**Accidental Damage** means damage caused by external means, other than a deliberate act of the Insured or any permanent member of the Insured household

**Endorsement** means any alteration made to the policy, which has been agreed in writing

**Excess** means the first part of any claim which you have to bear

**Money** means current legal tender, cheques, postal and money orders, stamps which are not part of a stamp collection and travellers cheques

**Credit Cards** means credit, charge, cheque, bankers or cash dispenser cards

The Definition of **Geographical Area** is all countries specified in the schedule

**Period of Insurance** means the period shown in the schedule

**Unfurnished** means without sufficient furniture and furnishings for normal living purposes

**Unoccupied** means not lived in by the Insured

All amounts stated in the Policy Wording and Schedule refer to Euros

## 9.1 SECTION ONE: BUILDINGS

This Section covers:

1. The buildings of the Private Dwelling(s) situated within the Premises specified in the Schedule, constructed of brick, stone or concrete and the external surface of the roof constructed of slates, tiles, concrete, asphalt or of any entirely incombustible mineral ingredients, -being for the purposes of this Insurance Standard Construction,
2. Interior decorations and fixtures and fittings within the Buildings and,
3. Domestic outbuildings and garages, domestic fixed fuel oil tanks, swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences all owned by the Insured or for which the Insured is legally responsible and within the Premises specified in the Schedule.

<b>This Insurance covers Buildings for loss or damage directly caused by:</b>	<b>This Insurance does NOT cover:</b>
1. FIRE, LIGHTNING, EXPLOSION	a) the amount specified in the schedule on each and every claim b) fire resulting from its own fermentation or heating c) damage by smog or by smoke from any agricultural or industrial operations or any gradual process
2. EARTHQUAKE	a) the percentage specified in the schedule (based on the year of construction) of the total Building Sum Insured for each and every claim
3. AIRCRAFT and other aerial devices or articles dropped from them.	a) the amount specified in the schedule on each and every claim
4. STORM, TEMPEST, FLOOD, TORNADO	a) loss or damage caused by subsidence landslip or heave, other than as covered under Peril 10 b) loss or damage to domestic fixed fuel oil tanks in the open, swimming pools, tennis courts, drives, patios and terraces, gates, hedges and fences, c) the amount specified in the schedule of each and every claim
5. ESCAPE OF WATER from and FROST DAMAGE to	a) loss or damage caused by subsidence, landslip or heave other than as covered Under Peril 10 b) loss or damage to domestic fixed fuel oil tanks and swimming pools c) the amount specified in the schedule of each and every claim, d) loss or damage whilst the Buildings are insufficiently furnished for normal habitation e) damage while your house is unoccupied for more than the number of consecutive days specified in the schedule f) loss or damage to solar panels g) the cost of tracing the leak h) the cost of locating the point of escape of water or repair of any such fixed water tanks, apparatus or pipes

<p>6. ESCAPE OF OIL from a fixed domestic oil-fired heating installation and SMOKE DAMAGE resulting from a defect in ANY fixed domestic heating installation.</p>	<ul style="list-style-type: none"> <li>a) loss or damage due to wear and tear or gradual deterioration</li> <li>b) loss or damage caused by gradual emission</li> <li>c) the amount specified in the schedule of each and every claim</li> <li>d) loss or damage caused by faulty workmanship</li> <li>e) loss or damage whilst the Buildings are insufficiently furnished for normal habitation.</li> <li>f) damage while your house is unoccupied for more than the number of consecutive days specified in the schedule</li> <li>g) any amount in excess of the amount specified in the schedule</li> </ul>
<p>7. THEFT or attempted theft.</p>	<ul style="list-style-type: none"> <li>a) loss or damage whilst the Buildings are insufficiently furnished for normal habitation</li> <li>b) loss or damage whilst the Buildings are lent, let or sub-let UNLESS such loss or damage is consequent upon violent and forcible entry</li> <li>c) damage whilst your house is unoccupied for more than the number of consecutive days specified in the schedule</li> </ul>
<p>8. IMPACT by any vehicle or animal.</p>	<ul style="list-style-type: none"> <li>a) the amount specified in the schedule of each and every claim.</li> <li>b) damage caused by domestic pets</li> </ul>
<p>9. ANY PERSON taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or by any person of malicious intent.</p>	<ul style="list-style-type: none"> <li>a) loss or damage whilst the Buildings are insufficiently furnished for normal habitation.</li> <li>b) loss or damage whilst the Buildings are lent, let or sub-let UNLESS such loss or damage is consequent upon violent and forcible entry.</li> <li>c) damage whilst your house is unoccupied for more than the number of consecutive days specified in the schedule</li> <li>d) the amount specified in the schedule on of each and every claim</li> <li>e) damage by the insured or any member of the household who permanently resides at the property</li> </ul>

<p>10. SUBSIDENCE, LANDSLIP or HEAVE of the Site upon which the Buildings stand.</p>	<ul style="list-style-type: none"> <li>a) loss or damage to domestic fixed fuel oil, tanks, swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences UNLESS the main Building is also affected at the same time by the same peril,</li> <li>b) loss or damage for which compensation has been provided, or would have been but for the existence of this Insurance, under any contract or legislation or guarantee</li> <li>c) loss or damage whilst the Buildings are undergoing any structural repairs, alterations or extensions,</li> <li>d) loss or damage due to coastal erosion,</li> <li>e) the amount specified in the schedule of each and every claim,</li> <li>f) loss or damage arising from defective materials, faulty workmanship, specification or design,</li> <li>g) loss or damage to solid floors unless the walls are damaged at the same time.</li> </ul>
<p>11. FALLING of fixed radio and television aerials fixed satellite dishes, their fittings and masts.</p>	<ul style="list-style-type: none"> <li>a) loss or damage to radio and television aerials, satellite dishes, their fittings and masts.</li> <li>b) the amount specified in the schedule of each and every claim.</li> </ul>
<p>12. FALLING TREES, TELEGRAPH POLES OR LAMPPOSTS.</p>	<ul style="list-style-type: none"> <li>a) loss or damage caused through lopping, topping and/or felling,</li> <li>b) loss or damage to gates and fences,</li> <li>c) the amount specified in the schedule of each and every claim,</li> <li>d) any cost of removal unless the buildings are damaged at the same time</li> </ul>
<p><b>This Section provides additional cover for:</b></p>	<p><b>This additional cover does NOT include:</b></p>
<p>1. ACCIDENTAL BREAKAGE of fixed glass and double glazing (including the cost of replacing frames), solar panels, sanitary fixtures and ceramic hobs, all forming part of the Buildings.</p>	<ul style="list-style-type: none"> <li>a) loss or damage whilst the Buildings are insufficiently furnished for normal habitation,</li> <li>b) the amount specified in the schedule of each and every claim.</li> <li>c) damage whilst your house is unoccupied for more than the number of consecutive days specified in the schedule</li> </ul>

<p>2. THE COST OF REPAIRING accidental damage to domestic oil pipes, underground water supply pipes, sewers, drains, underground gas pipes, underground electricity and telephone cables for which the Insured is legally responsible.</p>	<p>a) loss or damage due to wear and tear or gradual deterioration,  b) the amount specified in the schedule on of each and every claim.  c) any loss or damage which occurs outside the area specified in the schedule as premises.</p>
<p>3. LOSS OF RENT which the Insured is unable to recover and ADDITIONAL COSTS OF ALTERNATIVE ACCOMMODATION necessarily incurred by the Insured in consequence of the Buildings becoming uninhabitable following damage caused by any of the perils covered, PROVIDED THAT the Insurer's liability is limited to the period the Buildings are uninhabitable.</p>	<p>a) any amount in excess of the percentage specified in the schedule of the sum insured on the Buildings damaged or destroyed.</p>
<p>4. EXPENSES INCURRED following damage to the Buildings by any of the perils covered in connection with the removal of debris; any extra cost or reinstatement of the destroyed or damaged Buildings made necessary to comply with Government or Local Authority requirements and Architects' and Surveyors' fees necessarily incurred in the reinstatement of the Buildings.</p>	<p>a) any expenses incurred in the preparation of a claim or an estimate of loss, any expenses when notice of Government or Local Authority requirements have been served prior to the time of loss.</p>
<p>5. INCREASED-METERED WATER CHARGES incurred by the Insured resulting from an escape of water which gives rise to an admitted claim under Peril 5 of this Section.</p>	<p>a) any amount in excess the amount specified in the schedule in any period of Insurance, or in the aggregate if both Sections One and Two are insured by this Insurance.</p>
<p>6. INFLATION PROTECTION The sum insured shown in the Schedule for the Building 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.</p>	

## Conditions Applicable to Section One (Buildings) only

### Basis of Claims Settlement

In the event of loss or damage to the Buildings, the Insurers will pay the cost of repairing or replacing the damaged parts of the buildings, including subject to our prior agreement fees and associated costs but not the cost of complying with building regulations, Local Authority or other statutory requirements if notice of the need to comply was served upon you before the damage occurred or these relate to undamaged parts of the buildings. No payment will be made in addition for depreciation or loss of value as a result of repair or replacement of or damage to the buildings.

Fees and associated costs mean Architects', Surveyors' and Legal fees incurred in the repair or replacement (but excluding fees incurred in preparing or furthering any claim under this policy), the cost of removing debris, demolition, shoring – up or propping necessarily incurred in repair or replacement.

If the Buildings are not in a good state of repair or if at the time of any loss or damage the sum insured is less than the full reconstruction cost we will make a deduction for wear and tear or gradual deterioration. Reconstruction cost means the full cost of rebuilding all the buildings in the same form, size, style and condition as when new, provided materials are readily available in the local market as the time of loss.

This includes the cost of complying with Local Authority and other statutory requirements, fees and associated costs

Alternatively, if the repair or replacement is not carried out we will pay the reduction in market value of the home resulting from the damage not exceeding what it would have cost to repair the damage to the buildings if the repair work had been carried out without delay.

Insurers will not pay for the cost of replacing or repairing any undamaged part(s) of the Buildings which forms part of a pair, set, suite or part of a common design or function when the damage is restricted to a clearly identifiable area or to a specific part.

### Reinstatement

The sum insured under this Section shall NOT be reduced following the payment of a claim provided that the Insured shall agree to carry out Underwriters' recommendations to prevent further loss or damage.

### Limit of Insurance

The aggregate limit of liability for any one claim, event or series of events shall not exceed the sum(s) insured or limits for each Property separately stated in the Schedule in any one period of Insurance

### Underinsurance

The liability of Insurer's shall not exceed such proportion of any loss or damage as the sum(s) insured bears to the full cost of reconstruction in its present form for each Premises separately stated in the Schedule.

The cover provided by this Section is subject to the General Conditions, Exclusions and Claims Conditions of this Insurance.

**Optional cover:****Accidental Damage to Buildings**

The following Optional Cover is only included if stated in the Schedule and an additional premium paid.

**This Extension covers:**

The Buildings of the Private Dwelling(s) situated within the Premises specified in the Schedule against ACCIDENTAL DAMAGE by external and visible means.

**This Extension does NOT cover:**

- a) damage or any proportion thereof specifically excluded under Section One (BUILDINGS),
- b) settlement, shrinkage, collapse or cracking
- c) damage whilst the Buildings are undergoing alterations, repair, extensions or undergoing alterations, repair, extensions or any other process,
- d) damage to outbuildings and garages of non standard construction, swimming pools, tennis court, drivers, patios, and terraces walls, gates and fences,
- e) damage whilst the Buildings are lent, let or sub-let in whole or in part,
- f) the cost of maintenance,
- g) wear and tear or gradual deterioration, infestation,
- h) corrosion, damp, wet or dry rot mould or frost,
- i) damage arising out of defective materials, faulty workmanship, specification or design, inherent vice or latent defect,
- j) damage arising out of mechanical or electrical breakdown or derangement,
- k) damage by insects, vermin or fungus,
- l) faulty workmanship, defective design, the use of defective materials or damage caused by any of these

	<ul style="list-style-type: none"> <li>m) damage caused by movement of the land belonging to the buildings</li> <li>n) demolition of or structural alteration or structural repair to your home or damage caused by any of them</li> <li>o) damage arising out of climatic or atmospheric conditions,</li> <li>p) the amount specified in the schedule of each and every claim</li> <li>q) damage by domestic pets</li> <li>r) damage whilst your house is unoccupied for more than the number of consecutive days specified in the schedule</li> </ul>
ESCAPE OF WATER FROM OR FROST DAMAGE TO Solar Panels	<ul style="list-style-type: none"> <li>a) the amount specified in the schedule on each and every claim, any amount in excess of the amount specified in the schedule</li> </ul>

The cover provided by this Extension is subject to all the conditions of Section One (BUILDINGS) and to the General Conditions, Extensions and Claims Conditions of this Insurance.

## 9.2 SECTION TWO: CONTENTS

<p><b>Contents Insured</b> <b>This Section covers:</b></p> <p>Household goods and all other personal property, tenant's fixtures and fittings including radio and television aerials, satellite dishes, their fittings and mast, that are fixed to the Private Dwelling(s), all of which are owned by or are the legal responsibility of the Insured or of any permanent member of the Insured's household.</p>	<p><b>Contents not Insured</b> <b>This Section does NOT cover:</b></p> <ul style="list-style-type: none"> <li>a) motor vehicles, (other than domestic gardening implements) caravans, trailers or watercraft and accessories attached thereto,</li> <li>b) pets and livestock</li> <li>c) any part of the Buildings,</li> <li>d) any property specifically insured against the perils covered hereby under any other insurance.</li> <li>e) swimming pool covers</li> <li>f) securities and documents of any kind</li> <li>g) any item or property whatsoever used either in part or in whole for any Business or Professional purpose</li> </ul>
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### Specific Sub-Limits

For each Private Dwelling (and elsewhere as defined herein) Insurer's liability shall not exceed during the period of this Insurance:

1. the amount specified in the schedule in respect of property in the open but within the boundaries of the land of the property insured. This limit shall NOT apply to radio and television aerials, satellite dishes, their fittings and masts that are fixed to the Private Dwelling(s).
2. the amount specified in the schedule in respect of cash, currency, bank notes, credit cards or negotiable documents,
3. the amount specified in the schedule in respect of deeds, registered bonds and other personal documents,
4. the amount specified in the schedule in respect of stamps or coins forming part of a collection,

5. the amount specified in the schedule but limited to the amount specified in the schedule for ANY ONE ITEM in respect of gold, silver, gold and silver plated articles, jewellery, furs, antiques, paintings and works of art
6. the amount specified in the schedule in respect of domestic oil in fixed fuel oil tanks.

This Section COVERS THE CONTENTS within the Buildings of the Private Dwelling(s) situated within the Premises specified in the Schedule which are constructed of brick, stone or concrete and the external surface of the roof constructed of slates, tiles, concrete, asphalt or of any entirely incombustible mineral ingredients,- being for the purpose of this Insurance Standard Construction, and elsewhere defined herein. Also covered are the Contents within domestic outbuildings and garage situated within the Premises specified in the Schedule.

<b>Perils Covered</b> <b>This Insurance covers Contents for loss or damage directly caused by:</b>	<b>Exclusions</b> <b>This Insurance does NOT cover:</b>
1. FIRE, LIGHTNING, EXPLOSION	a) the amount specified in the schedule of each and every claim b) fire resulting from its own fermentation or heating c) damage caused by smog or by smoke from any agricultural or industrial operation or any gradual process
2. EARTHQUAKE	a) the percentage specified in the schedule (based on the year of construction) of the total Contents Sum Insured for each and every claim

3. AIRCRAFT and other aerial devices or articles dropped there from.	
4. STORM, TEMPEST, FLOOD, TORNADO OR CYCLONE	a) property in the open within the boundaries of the land
5. ESCAPE OF WATER from fixed water tanks, apparatus or pipes.	a) loss or damage whilst the Buildings are insufficiently furnished for normal habitation b) loss or damage whilst your house is unoccupied for more than the number of consecutive days specified in the schedule c) the amount specified in the schedule of each and every claim
6. ESCAPE OF OIL from a domestic fixed oil-fired heating installation and SMOKE DAMAGE resulting from a defect in ANY fixed domestic heating installation.	a) loss or damage due to wear and tear or gradual deterioration b) loss or damage caused by gradual emission c) loss or damage caused by faulty workmanship
7. THEFT or attempted theft.	a) loss or damage whilst the Buildings are lent, let or sub-let UNLESS such loss or damage is consequent upon violent and forcible entry, b) any amount in excess of the amount specified in the schedule or the sum insured under Section TWO (CONTENTS) whichever is the greater, in respect of Contents within detached domestic outbuildings and garages, (if applicable) c) loss by deception unless only entry is gained by deception d) theft unless there is forcible and violent entry or exit e) loss or damage while your house is unoccupied for more than the number of consecutive days specified in the schedule f) any amount in excess of the amount specified in the schedule for any item(s) of jewellery that is not kept in a locked safe
8. IMPACT by any vehicle or animal.	a) loss or damage by domestic pets
9. Any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or by any person of malicious intent.	a) damage by the insured or any member of the household who permanently resides at the property b) except where there is forcible and violent entry or exit, damage while your house has been unoccupied or unfurnished for more than the number of consecutive days specified in the schedule

<p>10. SUBSIDENCE, LANDSLIP or HEAVE of the Site upon which the Buildings stand.</p>	<ul style="list-style-type: none"> <li>a) loss or damage for which compensation has been provided or would have been but for the existence of this Insurance, under any contract or legislation or guarantee,</li> <li>b) loss or damage whilst the Buildings are undergoing any structural repairs, alterations or extensions,</li> <li>c) loss or damage due to coastal erosion,</li> <li>d) loss or damage arising from faulty workmanship, defective plans or the use of defective materials,</li> <li>e) loss or damage following damage to solid floors unless the walls are damaged at the same time.</li> </ul>
<p>11. FALLING TREES, TELEGRAPH POLES or LAMPPOST.</p>	<ul style="list-style-type: none"> <li>a) loss or damage caused through lopping, topping and/or felling,</li> </ul>
<p><b>This Section provides additional cover for:</b></p>	<p><b>This additional cover does NOT include:</b></p>
<p>1. ACCIDENTAL DAMAGE by external and visible means to Audio and Audio Visual Units including Television Sets, Video Recorders and Home Computers, BUT ONLY whilst in the Private Dwelling(s) situated within the Premises specified in the Schedule.</p>	<ul style="list-style-type: none"> <li>a) damage to or deterioration directly caused by cleaning, repair, renovation, maintenance or whilst being worked upon tapes, discs or computer software.</li> <li>b) mechanical, electrical breakdown or electrical overloading</li> <li>c) damage while your house has been left unoccupied or unfurnished for more than the number of consecutive days specified in the schedule</li> <li>d) damage to laptops</li> <li>e) damage to any portable item</li> <li>f) the amount specified in the schedule of each and every claim</li> </ul>
<p>2. ACCIDENTAL BREAKAGE of mirrors, glass tops and fixed glass in furniture, ceramic hobs and of fixed glass and sanitary fixtures forming part of the BUILDINGS, situated within the Premises specified in the Schedule, for which the Insured is legally responsible AS TENANT ONLY and is not otherwise insured.</p>	<ul style="list-style-type: none"> <li>a) the cost of repairing, removing or replacing frames.</li> <li>b) damage to or deterioration directly caused by cleaning, repair, renovation, maintenance or whilst being worked upon</li> <li>c) damage while your house has been left unoccupied or unfurnished for more than the number of consecutive days specified in the schedule</li> </ul>

<p>3. THE CONTENTS, if and so far as these are not otherwise insured, whilst TEMPORARILY REMOVED from the Premises within the geographical area for loss or damage:</p> <p>a) directly caused by ANY OF THE PERILS INSURED UNDER 1-11 in this Section,</p> <p>(i) in any occupied private dwelling,</p> <p>(ii) in any Buildings where the Insured or any permanent member of the Insured's household is residing or is' employed,</p> <p>(iii) in any trade buildings for the purpose of valuation, alteration, cleaning or processing.</p> <p>(iv) in any furniture depository,</p> <p>(v) in any bank or safe deposit;</p> <p>b) elsewhere directly by the perils of FIRE, LIGHTING, EXPLOSION or EARTHQUAKE only;</p> <p>c) directly caused by FIRE, LIGHTNING , EXPLOSION, EATHQUAKE, THEFT or attempted THEFT only, during the process of removal and transit, following PERMANENT change of residence or whilst in transit, to and from any bank, safe deposit or furniture depository</p>	<p>a) contents outside the Geographical Area</p> <p>b) cash, currency, bank notes, credit cards or negotiable from the Premises specified in the Schedule.</p> <p>c) any amount in excess of the percentage specified in the schedule of the total sum insured on contents</p> <p>d) in respect of C (ii) and (iii) loss or damage in any furniture depository</p> <p>e) by theft unless there is forcible and violent entry into or exit from a building</p>
<p>4. RENT – up to twelve months for which the Insured is liable as occupier if the Buildings are rendered uninhabitable by any of the perils covered.</p>	<p>a) any amount in excess of the percentage specified in the schedule of the sum insured on the Contents of the Buildings damaged or destroyed.</p>
<p>5. COSTS OF ALTERNATIVE ACCOMMODATION necessarily incurred by the Insured, if the Buildings are rendered uninhabitable by any of the perils covered.</p>	<p>a) any amount in excess of the percentage specified in the schedule of the sum insured on the Contents of the Buildings damaged or destroyed.</p>

<p>6. THE INSURED'S LEGAL LIABILITY AS TENANT for loss or damage Buildings caused by any of the perils covered.</p>	<ul style="list-style-type: none"> <li>a) any amount in excess of the percentage specified in the schedule of the sum insured under Section Two (CONTENTS), of the Buildings damaged or destroyed,</li> <li>b) loss or damaged caused by fire, lightning or explosion to the Buildings OTHER THAN landlord's fixtures or fittings,</li> <li>c) loss or damage arising from subsidence landslip or heave,</li> <li>d) loss or damage caused by any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or by any person of malicious intent.</li> <li>e) loss or damage whilst the Buildings are insufficiently furnished for normal habitation,</li> <li>f) the amount specified in the schedule on each and every claim arising from escape of water from fixed water tanks, apparatus or pipes, storm, tempest or flood, falling trees, telegraph poles or lamp-posts</li> </ul>
<p>7. THE COST OF REPAIRING accidental damage to domestic oil pipes, underground water supply pipes, sewers, drains, underground gas pipes, underground electricity and telephone cables for which the Insured is legally responsible AS TENANT ONLY.</p>	<ul style="list-style-type: none"> <li>a) loss or damage due to wear and tear or gradual deterioration,</li> <li>b) the amount specified in the schedule on each and every claim.</li> </ul>
<p>8. FATAL INJURY to the Insured, or to Insured's spouse, or both, occurring at the Premises specified in the Schedule, occasioned by outward and visible violence caused by BURGLARS or by FIRE EATHQUAKE or any other insured peril, PROVIDED THAT death ensues within twelve months of such injury.</p>	<ul style="list-style-type: none"> <li>a) any amount in excess of the amount specified in the schedule for each insured person.</li> </ul>
<p>9. COSTS necessarily incurred for replacing locks to external doors, safes and alarms of the Private Dwelling situated within the Premises specified in the Schedule following theft or loss of the keys.</p>	<ul style="list-style-type: none"> <li>a) any amount in excess of the amount specified in the schedule</li> </ul>
<p>10. INCREASED METERED WATER CHARGES incurred by the Insured resulting from an escape of water which gives rise to an admitted claim under Peril 5 of this Section.</p>	<ul style="list-style-type: none"> <li>a) any amount in excess of the amount specified in the schedule in any period of Insurance or in the aggregate if both Sections One and Two are covered by this Insurance.</li> </ul>

11. LOSS OR DAMAGE TO PROPERTY OF SERVANT(S) whilst within the premises insured and who permanently reside within the premises provided that such damage was incurred by an insured peril.	<ul style="list-style-type: none"> <li>a) any amount in excess of the amount specified in the schedule</li> <li>b) loss or damage from theft unless there is forcible and violent entry or exit to the premises</li> <li>c) the amount specified in the schedule on each and every claim</li> </ul>
12. FUNERAL COSTS to the Insured, (if natural person) or to Insured's spouse, or both, occurring at the Premises specified in the Schedule, occasioned by outward and visible violence caused by BURGLARS or by FIRE, EARTHQUAKE or any other insured peril, PROVIDED THAT death ensues within twelve months of such injury.	<ul style="list-style-type: none"> <li>a) any amount in excess of the amount specified in the schedule for each insured person</li> <li>b) if company</li> </ul>
13. Christmas seasonal increase during the month of December and if within the period of insurance shown in the schedule, the sum insured for contents under this section is increased by the percentage specified in the schedule.	
14. Loss or damage by any cause insured by paragraphs 1 – 11 occurring in the open within the boundaries of the land belonging to your home.	<ul style="list-style-type: none"> <li>a) any amount exceeding the amount specified in the schedule</li> </ul>
15. INFLATION PROTECTION The sum insured shown in the Schedule for the Contents and Valuables 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.	

### Conditions Applicable to Section Two (Contents) Only

#### Basis of Claims Settlement

In the event of the total loss or destruction by any of the insured perils of any article, the basis of claims settlement shall be the cost of replacing the article new, provided that the article is substantially the same as, but not better or superior that the original article when new

We will not pay for the cost of replacing or repairing any undamaged part(s) of the Contents which form(s) part of a pair, set, suite or part of a common design or function when the damage is restricted to a clearly definable area or to a specific part.

We shall be entitled at our sole option to repair, replace or pay for any article lost or damaged, whether wholly or in part.

For clothing, a deduction for wear and tear may be made

This basis of claims settlement will not apply to any separately specified items

#### Reinstatement

The sum insured under this Section shall NOT be reduced following the payment of a claim provided that the Insured shall agree to carry out Insurer's recommendations to prevent further loss or damage.

### Limit of Insurance

The aggregate limit of liability for any one claim, event or series of events shall not exceed the sum(s) insured or limits for each Property separately stated in the Schedule in any one period of Insurance

### Underinsurance

The liability of Insurer's shall not exceed such proportion of any loss or damage as the sum(s) insured bears to the total value for the Contents of each Premises separately stated in the Schedule.

The cover provided by this Section is subject to the General Conditions, Exclusions and Claims Conditions of this Insurance.

#### OPTIONAL COVER

##### Accidental Damage to Contents

The following Optional Cover is only included if stated in the Schedule and an additional premium paid.

The cover provided by this Extension is subject to all the Conditions of Section Two (CONTENTS) and to the General Conditions, Exclusions and Claims Conditions of this Insurance.

##### This Extension covers:

The Contents within the Buildings of the Private Dwelling situated within the Premises specified in the Schedule against ACCIDENTAL DAMAGE by external and visible means.

##### This Extension does NOT cover:

- a) damage or any proportion thereof specifically excluded under Section Two (CONTENTS),
- b) damage or deterioration of any article directly caused by the actual process of dyeing, cleaning, repair, renovation or whilst being worked upon,
- c) normal staining arising from spillage of food, food substances, consumable liquids and spillage caused by any person or person's attire,
- d) damage caused by animals kept as domestic pets,
- e) any loss or damage in respect of porcelain, china, glass and other articles of a brittle nature,
- f) consequential loss,
- g) cash, currency, bank notes, negotiable documents, coins, stamp and credit card,
- h) damage to clothing, contact, corneal or micro corneal lenses,
- i) damage whilst the Premises are lent, let or sub- let in whole or in part,
- j) wear and tear or gradual deterioration, or damage caused by moth, vermin, infestation corrosion, damp, wet or dry rot, mould or frost,
- k) damage arising out of defective materials, faulty workmanship, specification or design, inherent vice or latent defect,
- l) damage arising out of mechanical or electrical breakdown or derangement,
- m) damage arising out of climatic or atmospheric conditions,
- n) the amount specified in the schedule on each and every claim,
- o) damage whilst your house is unoccupied or insufficiently furnished for more than the number of consecutive days as specified in the schedule
- p) deterioration of food

### Funeral Extension

The following Optional Cover is only included if stated in the Schedule and an additional premium paid.

The cover provided by this Extension is subject to all the Conditions of Section Two (CONTENTS) and to the General Conditions, Exclusions and Claims Conditions of this Insurance.

#### This Extension covers:

FUNERAL COSTS to the Insured, or to Insured's spouse, or both, occurring within the geographical limits as specified in the schedule, by any cause within the duration of the policy.

#### This Extension does NOT cover:

- a) Any amount in excess of the amount specified in the schedule for each insured person.
- b) Companies or any other legal entities that are not natural persons
- c) Death occurred due to War, invasion, energy foreign power, hostilities (with a declared war or not), civil war, sedition, rebellion, insurrection or subversion of the government by force or military power or usurpation of power or the Insured Person participating in any illegal activities or due to Naval or military or police operations or air.
- d) Death occurred due to Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from combustion of nuclear matter.
- e) Death occurred due to Radioactive, toxic, explosive or other hazardous properties of any nuclear explosive, all or part of this nuclear component.
- f) Death occurred due to deliberate self-harm, suicide, attempted suicide, drug use, abuse drink, venereal disease, drunkenness or disease attributable to chronic alcoholism.
- g) Death as a result of an Injury from participation in professional sports or any dangerous/ extreme sports.

### 9.3 SECTION THREE: ACCIDENTS TO DOMESTIC STAFF

#### This Section indemnifies the Insured but ONLY included when section two is in force for:

Legal liability, including costs and expenses incurred by the Insured with Insurer's written consent, whether under any statute or at common law for damages in respect of BODILY INJURY BY ACCIDENT OR DISEASE happening during the period of this Insurance anywhere in the world, OTHER THAN as excluded, to any domestic staff of the Insured employed in connection with the Premises specified in the Schedule of which the Contents of the Buildings are insured under SECTION TWO; in connection with any temporary residence; or in connection with any car (whether as chauffeur or otherwise) which is used by the Insured or by any permanent member of the Insured's household.

#### This Insurance does NOT cover:

- a) any injury sustained in connection with any car elsewhere which is being used for racing, pacemaking or speed testing,
- b) any injury or illness caused directly or indirectly by the transmission of any communicable disease or condition.
- c) any injury in Canada or the United States of America after the total period of stay in either or both Countries has exceeded 15 (fifteen) days, in any one period of Insurance.



THE LIMIT OF LIABILITY in respect of all claims under this Section SHALL NOT EXCEED the limits as prescribed by the Law in the Residing Country for ANY ONE ACCIDENT or series of accidents arising out of any one event, PLUS the cost and expenses incurred by the Insured with Insurer's written consent in the defense of any such claim.

#### **Limit of Insurance**

The aggregate limit of liability for any one claim, event or series of events shall not exceed the sum(s) insured or limits for each Property separately stated in the Schedule in any one period of Insurance

The cover provided by this Section is subject to the General Conditions, Exclusions and Claims Conditions of this Insurance.

#### **9.4 SECTION FOUR: LEGAL LIABILITY TO THE PUBLIC**

This Section shall apply in the following manner:

1. where the BUILDINGS ONLY are insured herein, the Insured's legal liability as OWNER(S) ONLY but not OCCUPIER(S) is given under Item 1(a) below but no indemnity whatsoever is given respect of Item 1(b) below;
2. where the CONTENTS ONLY are insured herein, the Insured's legal liability as OCCUPIER(S) ONLY but not as OWNER(S) is covered under Item 1(a) and Item 1(b) below;
3. where both the BUILDINGS AND CONTENTS are insured herein, the Insured's legal liability as OWNER(S) OR OCCUPIER(S) is covered under Item 1(a) and Item 1(b) below.

**Item 1 of this Section indemnifies the Insured For BODILY INJURY by ACCIDENT OR DISEASE or DAMAGE TO PROPERTY happening during the period specified in the Schedule for which legal liability may attach:**

1. (a) To the Insured as owner or occupier of the Buildings in respect of accidents happening in or about the Premises specified in the Schedule,

OR

(b) To the Insured and any member of the Insured's family residing within the Insured's Household (who shall be regarded for the Purpose of this Section as if they were Insured) for accidents happening anywhere in the World OTHER THAN as excluded.

**This Section does NOT indemnify the Insured or any member of the Insured's family residing within the Insured's household against any liability:**

- a) for bodily injury by accident or disease to any person who at the time of sustaining such injury, is engaged in the Insured's service, or to any member of the Insured's family or household,
- b) arising directly or indirectly out of the transmission of any communicable disease or condition by any person insured hereunder,
- c) for damage to property belonging to or in the care, custody or control of the Insured or a member of the Insured's family or Household or a person in their service,
- d) arising out of or incidental to any profession occupation or business,
- e) which has been assumed under contract and would not otherwise have attached,

	<ul style="list-style-type: none"> <li>f) arising out of the ownership, possession or operation of, any mechanically propelled or horse drawn vehicle OTHER             <ul style="list-style-type: none"> <li>i) THAN a domestic gardening implement operated within the Insured's Premises and pedestrian controlled gardening implements operated elsewhere</li> <li>ii) any power operated lift,</li> <li>iii) any aircraft or watercraft OTHER THAN manually operated rowing boats, punts or canoes</li> <li>iii) any animal OTHER THAN cats, horses or dogs Expressively the following dog breeds are exclude: Pit Bulls &amp; Staffordshire Terriers, Doberman Pinschers, Rottweilers, Chows, Great Danes, Presa Canarios, Akitas, Alaskan Malamutes, German Shepherds, Siberian Huskies, Wolf-hybrids or a mix of any of the above</li> </ul> </li> <li>g) arising out of ownership, occupation. Possession or use of any land or building NOT situated within the Premises specified in the Schedule</li> <li>h) any amount in excess of the percentage specified in the schedule of the total sum insured on Buildings if Buildings only cover in force or the percentage specified in the schedule of the total sum insured on Contents if Contents only cover in force or the percentage specified in the schedule of the total sum insured on Buildings if both Buildings and Contents cover in force</li> </ul>
<p><b>Item 2 of this Section indemnifies the Insured for:</b></p>	<p><b>Exclusions under Item 2 of this Section as follows:</b></p>
<p>Damages and taxed costs in any Court of Law in the Residing Country in respect of bodily injury or damage to property as described in paragraph 1(b), in circumstances which had the position of the Insured and the responsible Party been reserved would have entitled the Insured to an indemnity within the terms, limits and exclusion of this Section and THE JUDGEMENT NOT BEING SUBJECT TO AN APPEAL PENDING AND REMAINING UNSATISFIED IN WHOLE OR IN PART THREE MONTHS AFTER THE DATE OF THE SAID AWARD the Insurer's will pay the outstanding amount of the judgment to the Insured subject to the limits of liability under this Section. Having made the payment hereunder the Insurers shall be entitled at their own expense and for their own benefit to enforce the Insured's unsatisfied rights against the judgment debtor.</p>	<ul style="list-style-type: none"> <li>a) any amount in excess of the amount specified in the schedule</li> </ul>

<p><b>Item 3 of this Section indemnifies the Insured for:</b></p>	<p><b>Exclusions under Item 3 of this Section as follows:</b></p>
<p>3. Liability in respect of bodily injury or damage to property for sums the Insured shall become liable to pay whilst practicing or playing Golf.</p>	<p>a) for the amount specified in the schedule on each and every claim,  b) cover will not apply whilst playing or practicing Golf as a professional or for an award.  c) any amount in excess of the percentage specified in the schedule of the total sum insured on Buildings if Buildings only cover in force or the percentage specified in the schedule of the total sum insured on Contents if Contents only cover in force or the percentage specified in the schedule of the total sum insured on Buildings if both Buildings and Contents cover in force</p>
<p><b>Item 4 of this Section applies only if stated in the schedule and an additional premium has been paid</b>  <b>Item 4 of this Section indemnifies the Insured for:</b></p>	<p><b>Exclusions under Item 4 of this Section as follows:</b></p>
<p>4. Third party Liability in respect of all claims which the Insured shall by reason of interest in the insured speed boat become legally liable to pay and shall pay. The indemnity payable in respect of any one accident, or series of accidents arising out of the same event, shall be limited to the sum specified in the Schedule. When the liability of the Insured has been contested with the consent in writing of the Insurers, they will also pay the legal costs that the Insured shall thereby incur or be compelled to pay. The protection of this Clause shall extend to any person navigating or in charge of the speed boat with the consent of the Insured other than a person operating, or employed by the operator of any ship yard, slipway, marina, yacht club, sales agency, delivery contractor or similar organization. This extension shall be subject to all terms, conditions and warranties of this Insurance. In relation to this Item, speed boat can be any pleasure craft, speedboat or jet ski used for private and pleasure purposes only.</p>	<p>a) any liability to the Insured or any owner of the speed boat  b) any claim arising directly or indirectly from any accidents to, or illness of, workmen or any person employed in any capacity whatsoever by the Insured (or any other person to whom the protection of this insurance is afforded) in, on, about or in connection with the speed boat  c) any liability arising while the speed boat is used for, or in connection with, water-skiing, aquaplaning, or similar activity, unless expressly agreed in writing, in which case insurers liability shall be limited to the insured value of the speed boat or the sum specified in the Certificate of Insurance for that purpose  d) any liability arising while the speed boat is used for or in connection with paragliding  e) punitive or exemplary damages however described.  f) use for hire or reward or racing competition, trials, or for any purpose in connection with trade or business</p>

	<ul style="list-style-type: none"> <li>g) the amount specified in the schedule of each and every claim</li> <li>h) if the speedboat , pleasure craft, speedboat or jet ski has not been maintained in a seaworthy condition and/or the insured has failed to maintain the Vessel in an efficient condition</li> <li>i) any liability admitted or agreed without the written consent of the Insurers</li> <li>j) any liability whatsoever in this section for any claim which occurs directly or indirectly from more than 12 nautical miles from the coastal seawaters of the Risk Address as stated in the schedule</li> </ul>
<p><b>Item 4(a) of this Section applies only if stated in the schedule and an additional premium has been paid</b></p> <p><b>Item 4(a) of this Section indemnifies the Insured for:</b></p>	<p><b>Exclusions under Item 4(a) of this Section as follows:</b></p>
<p>4. (a) Third party Jet Skiers Liability in respect of all claims which the Insured shall by reason of interest in the insured speed boat become legally liable to pay and shall pay. The indemnity payable in respect of any one accident, or series of accidents arising out of the same event, shall be limited to the sum specified in the Schedule.</p>	<ul style="list-style-type: none"> <li>a) any claim arising directly or indirectly from any accidents to, or illness of, workmen or any person employed in any capacity whatsoever by the Insured (or any other person to whom the protection of this insurance is afforded) in, on, about or in connection with the speed boat</li> <li>b) any liability arising while the speed boat is used for or in connection with paragliding</li> <li>c) punitive or exemplary damages however described.</li> <li>d) use for hire or reward or racing competition, trials, or for any purpose in connection with trade or business</li> <li>e) the amount specified in the schedule on each and every claim</li> <li>f) if the speedboat , pleasure craft, speedboat or jet ski has not been maintained in a seaworthy condition and/or the insured has failed to maintain the Vessel in an efficient condition</li> <li>g) any liability admitted or agreed without the written consent of the Insurers</li> </ul>

	h) any liability whatsoever in this section for any claim which occurs directly or indirectly from more than 12 nautical miles from the coastal seawaters of the Risk Address as stated in the Schedule
<b>Item 4(b) of this Section applies only if stated in the schedule and an additional premium has been paid</b>	<b>Exclusions under Item 4(b) of this Section is as follows:</b>
4. (b)Third party passengers Liability up to a maximum of 6 passengers excluding the driver in respect of all claims which the Insured shall by reason of interest in the insured speed boat become legally liable to pay and shall pay. The indemnity payable in respect of any one accident, or series of accidents arising out of the same event, shall be limited to the sum specified in the Schedule.	<ul style="list-style-type: none"> <li>a) any claim arising directly or indirectly from any accidents to, or illness of, workmen or any person employed in any capacity whatsoever by the Insured (or any other person to whom the protection of this insurance is afforded) in, on, about or in connection with the speed boat</li> <li>b) any liability arising while the speed boat is used for or in connection with paragliding</li> <li>c) punitive or exemplary damages however described.</li> <li>d) use for hire or reward or racing competition, trials, or for any purpose in connection with trade or business</li> <li>e) the percentage specified in the schedule on each and every claim</li> <li>f) if the speedboat , pleasure craft, speedboat or jet ski has not been maintained in a seaworthy condition and/or the insured has failed to maintain the Vessel in an efficient condition</li> <li>g) any liability admitted or agreed without the written consent of the Insurers</li> <li>h) any liability whatsoever in this section for any claim which occurs directly or indirectly from more than 12 nautical miles from the coastal seawaters of the Risk Address as stated in the Schedule</li> </ul>
<b>Item 5 of this Section includes legal liability which may attach:</b>	<b>Exclusions under Item 5 of this Section are as follows:</b>
To the Insured by or in connection with any private dwelling which has been disposed of by the Insured and which prior to such disposal, was occupied for private residential purposes by the Insured	a) where the Insured is entitled to indemnity under any other insurance

	<ul style="list-style-type: none"> <li>b) for the cost of remedying any defect or alleged defect, which if not remedied, may cause an accident, resulting in injury or damage as aforesaid</li> <li>c) any amount in excess of the percentage specified in the schedule of the total sum insured on Buildings if Buildings only cover in force or the percentage specified in the schedule of the total sum insured on Contents if Contents only cover in force or the percentage specified in the schedule of the total sum insured on Buildings if both Buildings and Contents cover are in force</li> </ul>
<p><b>Item 6 of this Section includes legal liability which may attach:</b></p>	<p><b>Exclusions under Item 6 of this Section are as follows:</b></p>
<p>Not with standing anything herein contained to the contrary, it is hereby understood and agreed that within the policy, subject to its terms, limitations and conditions, the Insured's legal liability is extended to cover for claims made in respect of poisoning of any kind arising from the consumption of food or to the presence of deleterious matter in such food or other goods</p>	<ul style="list-style-type: none"> <li>a) The Insurers shall not be liable hereunder unless the Insured shall at all times take every reasonable precaution to ensure the article or articles of food or other goods sold or supplied are in good condition, free from contamination and fit for human consumption</li> <li>b) any amount in excess of the amount specified in the schedule</li> </ul>
<p><b>Item 7 of this Section applies only if stated in the schedule and an additional premium has been paid.</b>  <b>Item 7 of this Section provides legal liability which may attach:</b></p>	<p><b>Exclusions under Item 7 of this Section are as follows:</b></p>
<p>To the Insured in respect of bodily injury or damage to property for sums the Insured shall become liable to pay whilst Hunting</p>	<ul style="list-style-type: none"> <li>a) any amount in excess of the amount specified in the schedule</li> <li>b) the amount specified in the schedule on of each and every claim</li> <li>c) any claim whatsoever caused by the hunting dog</li> <li>d) for bodily injury by accident or disease to any person who at the time of sustaining such injury, is engaged in the Insured's service, or to any member of the Insured's family or household</li> <li>e) any liability admitted or agreed without the written consent of the Insurers</li> </ul>

THE LIMIT OF LIABILITY in respect of all claims under Items 1, 2, 3 and 5 of Legal Liability SHALL NOT EXCEED THE LIMITS AS STATED ABOVE for ANY ONE ACCIDENT or series of accidents arising out of any one event, PLUS the costs and expenses incurred by the Insured with Insurer's written consent in the defense of any such claim

THE AGGREGATE LIMIT OF LIABILITY in respect of Items 4, 4(a) and 4(b) of Legal Liability SHALL NOT EXCEED the amount specified in the schedule in any one period of Insurance

THE AGGREGATE LIMIT OF LIABILITY in respect of Item 7 of Legal Liability SHALL NOT EXCEED the amount specified in the schedule in any one period of Insurance

The cover provided by this Section is subject to the General Conditions, Exclusions and Claims Conditions of this Insurance

#### 9.5 SECTION FIVE: VALUABLES AND PERSONAL EFFECTS AND SPECIFIED ITEMS

In consideration of the additional premium paid it is agreed that SECTION TWO extends to cover Valuables and Personal Effects and if stated on the Schedule Specified Items

<p><b>Perils Covered</b> <b>This Insurance covers:</b></p>	<p><b>Exclusion</b> <b>This Insurance does NOT cover:</b></p>
<p>By Valuables and Personal Effects and Specified Items we mean valuables, personal effects and clothing and specified items as described in the schedule which belong to or are the legal responsibility of the insured.</p> <p>Cover is provided for: Physical loss of or damage within the geographical limits stated in the schedule and while temporarily outside these limits for a period not exceeding the number of days specified in the schedule in any one period of Insurance while in the custody or control of you or any member of your family who permanently resides with you.</p> <p>The most we will pay for any one claim is the amount specified in the schedule in respect of Valuables and Personal Effects and the most we will pay for any one item, set or collection will be the amount specified in the schedule</p> <p>For Specified items the most we will pay is the Sum Insured as listed in the schedule.</p>	<ul style="list-style-type: none"> <li>a) any loss or damage if the Insured is engaged in or in any way connected with any form of professional entertaining.</li> <li>b) breakage of articles of a brittle nature OTHER THAN Jewellery and spectacles UNLESS such breakage is caused by burglars, thieves or fire,</li> <li>c) loss or damage caused by moth, vermin, wear and tear or gradual deterioration, electrical or mechanical breakdown or derangement,</li> <li>d) any amount in excess of the amount specified in the schedule for any one item (including articles forming a pair or set) UNLESS otherwise specified in the Schedule,</li> <li>e) damage to or deterioration of any article directly caused by the actual process of dyeing, cleaning, repair, renovation or whilst being worked upon,</li> <li>f) loss of cash, currency, bank notes, credit cards, negotiable documents, coins or stamps,</li> <li>g) damage to guns caused by rusting, or bursting of barrels,</li> <li>h) breakage of sports equipment whilst in use,</li> </ul>

- i) any loss of or damage to contact, corneal or micro corneal lenses,
- j) theft or disappearance of Jewellery from baggage UNLESS carried by hand under the personal supervision of the Insured,
- k) the amount specified in the schedule on each and every claim in respect of valuables and personal effects,
- l) the amount specified in the schedule on specified item(s) as described in the schedule
- m) mobile telephones or palm held computers
- n) any amount in excess of the amount specified in the schedule in all in respect of theft or disappearance of valuables and personal effects and specified items property from unattended Motor Vehicles or trailers of any description,
- o) any amount in excess of the amount specified in the schedule in all in respect of theft or disappearance of Jewellery from Hotel or Motel rooms which are left unattended by the Insured
- p) household goods and domestic appliances
- q) any loss not reported to the Police within 24 hours of discovery
- r) in respect of Valuables and Personal effects any amount in excess of the amount specified in the schedule
- s) any item(s) whatsoever used either in part or in whole for any Business or Professional purpose

### Conditions Applicable to Section Five (Valuables and Personal Effects) Only

#### Basis of Claims Settlement

We will at our sole option be entitled to, repair, replace or pay for any article lost or damaged, whether wholly or in part.

We will settle your claim less any excess and subject to any limits shown in the schedule

For clothing, a deduction for wear and tear may be made

#### Limit of Insurance

The aggregate limit of liability for any one claim, event or series of events shall not exceed the sum(s) insured or limits for each Property separately stated in the Schedule in any one period of Insurance

#### Underinsurance

Any item of the Schedule (or specification(s) attached) which covers



articles with no individual sum insured is SUBJECT TO AVERAGE; that is to say, if the TOTAL VALUE of all articles covered by such item, is at the time of the loss or damage, greater than the sum insured the Insured shall be entitled to recover ONLY SUCH PROPORTION of the loss or damage as the sum insured bears to the total value of such item. HOWEVER, if the property described in the Schedule (or specification(s) attached) shall include any item of PERSONAL EFFECTS and such Personal Effects be lost or damaged ELSEWHERE, OTHER THAN AT THE INSURED'S PREMISES, then, for the purpose of applying average (as above) NO ACCOUNT shall be taken of the amount of the Insured's Personal Effects at the Insured's Premises at the time of the loss or damage.

The cover provided by this Section is subject to the General Conditions, Exclusions and Claims Conditions of this Insurance.

#### 9.6 SECTION SIX: DOMESTIC DEEP FREEZE EXTENSION

In consideration of the additional premium paid it is agreed that SECTION TWO extends to cover the CONTENTS of the Insured's FROZEN FOOD CABINET(S) or DOMESTIC REFRIGERATOR(S).

<b>This Extension covers:</b>	<b>This Extension does NOT cover:</b>
<p>The above against DETERIORATION or PUTREFACTION due to a change in temperature or contamination from refrigeration fumes. The most we will pay for any one claim is the sum insured as stated in the schedule</p>	<ul style="list-style-type: none"> <li>a) the deliberate act of any electricity or gas supply authority or the exercise by any such authority of its power to withhold or restrict Supply</li> <li>b) failure of the electricity or gas supply due to strikes or any other withdrawal of labour by employees of any electricity or gas authority</li> <li>c) any amount in excess of the amount specified in the schedule</li> </ul>

#### **Basis of Claims Settlement**

We will pay the cost of replacement

#### **Limit of Insurance**

The aggregate limit of liability for any one claim, event or series of events shall not exceed the sum(s) insured or limits for each Property separately stated in the Schedule in any one period of Insurance

The cover provided by this Extension is subject to the General Conditions, Exclusions and Claims Conditions of this Insurance.

## 9.7 SECTION SEVEN: PEDAL CYCLE EXTENSION

In consideration of the additional premium paid it is agreed that SECTION TWO extends to cover PEDAL CYCLE(S) anywhere in the Geographical Limitations.

<b>This Extension covers Pedal Cycles against:</b>	<b>This Extension does NOT cover:</b>
<ol style="list-style-type: none"> <li>1. LOSS OR DAMAGE BY THEFT or any attempted theft.</li> <li>2. ACCIDENTAL DAMAGE.</li> </ol>	<ol style="list-style-type: none"> <li>a) accessories unless the cycle is stolen at the same time,</li> <li>b) wear and tear, gradual deterioration, electrical or mechanical breakdown or derangement,</li> <li>c) damage to tyres or lamps or other accessories unless the cycle itself is damaged at the same time,</li> <li>d) loss or damage whilst the cycle is used for racing or pace-making or is let out on hire or is used other than for private purposes,</li> <li>e) theft of any cycle unless locked to an immovable object or kept in a locked building when left unattended.</li> <li>f) the amount specified in the schedule of each and every claim</li> </ol>

### **Basis of Claims Settlement**

The liability of Insurer's shall not exceed the sum(s) insured stated in the Schedule.

Where the damage can be repaired economically we will pay the cost of repair

Where the damage cannot be economically repaired and the damaged or lost cycle can be replaced we will pay the replacement cost

If a replacement is not available we will replace it with a cycle of similar quality

Where we are unable to economically repair or replace the cycle with a cycle of similar quality we will make a cash payment equal to an agreed replacement value

### **Limit of Insurance**

The aggregate limit of liability for any one claim, event or series of events shall not exceed the sum(s) insured or limits for each Property separately stated in the Schedule in any one period of Insurance

The cover provided by these Extensions is subject to the General Conditions, Exclusions and Claims Conditions of this Insurance.

## 9.8 SECTION EIGHT: Personal Money and Credit Cards Extensions

In consideration of the additional premium paid it is agreed that SECTION TWO extend to cover PERSONAL MONEY and CREDIT CARDS

within the Geographical limits. By Personal Money and Credit Cards we mean money belonging to the insured which is kept and used solely for private, social and domestic purposes.

<b>This Extension covers loss of:</b>	<b>This Extension does NOT cover:</b>
<ol style="list-style-type: none"> <li>1. Cash, Currency, Bank Notes, or Negotiable Documents within the geographical limits whilst in the custody or control of the insured provided that the period for which the insured is outside the European Union does not exceed the number of days specified in the schedule in any one period of insurance</li> <li>2. Credit Cards within the geographical limits whilst in the custody or control of the insured provided that the period for which the insured is outside the geographical limits stated in the schedule does not exceed the number of days specified in the schedule in any one period of insurance. Cover is provided under section eight 2 for the financial loss resulting from any credit card being stolen or accidentally lost and subsequently used by someone other than the insured before the Credit Card Company have received notification of the loss.</li> </ol>	<ol style="list-style-type: none"> <li>a) shortages due to error or omission,</li> <li>b) depreciation in value,</li> <li>c) losses not reported to the Police and in the case of Credit Cards, to the issuing Company, within 24 hours of discovery,</li> <li>d) the amount specified in the schedule on each and every claim,</li> <li>e) any claim resulting from loss of Credit Cards where the Insured has failed to comply with all the terms and conditions under which the Credit Card was issued</li> <li>f) any amount in excess of the amount specified in the schedule</li> <li>g) when in your home, except where there is forcible and violent entry or exit, loss or damage by theft or attempted theft, malicious persons or vandals</li> <li>h) when in your home, loss or damage while your house has been left unoccupied for more than the number of consecutive days specified in the schedule</li> </ol>

### Basis of Claims Settlement

#### Limit of Insurance

The aggregate limit of liability for any one claim, event or series of events shall not exceed the sum(s) insured or limits for each Property separately stated in the Schedule in any one period of Insurance  
The liability of Insurer's for any loss or damage shall not exceed the sum(s) insured in the Schedule.

The cover provided by this Extension is subject to the General Conditions, Exclusions and Claims Conditions of this Insurance.

## 9.9 SECTION NINE: CLASSIC VEHICLE COVER

This Extension Covers loss of:	This Extension does NOT cover:
<p>CLASSIC VEHICLE COVER</p> <ol style="list-style-type: none"> <li>1. The Company will indemnify the insured up to the agreed amount specified in the schedule against loss or damage by any Insured peril to the Classic Vehicle specified in the schedule provided that it is parked in a closed area within the premises</li> <li>2. The Company will indemnify the insured up to the agreed amount specified in the schedule against loss or damage to the Classic Vehicle specified in the schedule whilst being towed or whilst being loaded or unloaded to a trailer</li> </ol>	<ol style="list-style-type: none"> <li>a) Third Party Liability while the Classic Vehicle is used on any road</li> <li>b) the percentage specified in the schedule of the declared value as stated in the schedule</li> </ol>

### Basis of Claims Settlement

#### Limit of Insurance

The aggregate limit of liability for any one claim, event or series of events shall not exceed the sum(s) insured or limits for each Property separately stated in the Schedule in any one period of Insurance

The cover provided by this Extension is subject to the General Conditions, Exclusions and Claims Conditions of this Insurance.

## 9.10 SECTION TEN: PET INSURANCE

In consideration of the additional premium paid it is agreed that SECTION TWO extends to cover Pet Insurance Cover.

### Definition of terms used in Section TEN of this Policy Wording

You - the policyholder named on the schedule

Your Pet - your dog or cat as named and described in the schedule

Condition - means all manifestations of clinical signs of injury, illness or disease resulting in the same diagnosis regardless of the number of incidents or the areas of the body infected

Chronic Condition - means a condition which having developed, is incurable and is likely to continue for the remainder of the life of your pet

Pre-Existing Condition - means a condition or any complication directly attributable to that condition that has been investigated by a vet or is other wise known to you prior to the start date of the Insurance

Recurring Condition - means a condition that is curable but which may recur throughout the life of your pet

Vet - means a registered veterinary practitioner

Veterinary fees - means properly charged by a vet to diagnose and treat a condition suffered by your pet

### **Additional General Conditions that apply to Section Ten, Pet Insurance**

It is a condition of the policy that your pet:

Is in sound health when you apply for cover.

Is provided with proper care and attention at all times by you and your family

Is vaccinated/boosted against distemper, hepatitis, leptospirosis and parvovirus for dogs and for cats against infectious enteritis, cat flu and feline leukemia

Is not a Racing Greyhound, Hunting Dog or breed of dog which is registered under the dangerous Dogs Act or Wolf Hybrids

Is not less than 8 weeks old at the start date of Insurance

Permanently resides in the geographical area stated in the schedule

#### **We reserve the right to:**

see all records held by your current vet or previous vet in support of any claim

disclose information about your pet insurance policy to any vet who has either treated your pet or is about to treat your pet

### **Additional General Exclusions which apply to Section Ten, Pet Insurance**

We will NOT pay for:

any consequential loss unless specified in the policy

any claim arising from a malicious act, willful injury or gross negligence

any claim where your pet has been used for commercial, guard or security purposes or for racing or hunting

any claim arising from the worrying of sheep

any claim arising from an incident outside the geographical area stated in the schedule

any insured pet destroyed or injured pursuant to any court order or by

any person or authority acting in accordance with statutory or regulatory power

any costs or expenditure that we do not consider to be reasonable or necessarily incurred

any claim which in anyway is connected with a pre-existing condition

### **Additional Claims Conditions which apply to section Ten, Pet Insurance**

#### **Under Section TEN (1) - Veterinary Fees**

You do not need to contact us before treatment begins. However, if you wish to make claim, you must notify us within 14 days of the initial consultation taking place

Where your pet is referred to a specialist you must notify us immediately and before treatment begins

You must retain all invoices and receipts issued by your vet in connection with your claim and submit them to us with a completed claim form

The maximum liability over and above the excess will be based on the indicative price list of the vet association of the geographical area stated in the schedule subject to the maximum limit under this section

#### **Under Section TEN (2) - Accidental Death of your Pet**

You must notify us within 7 days of the death of your pet

In the event of death that cannot be proven to be due to an accidental injury, you may need to have a post mortem performed on your pet at your expense

#### **Under Section TEN (3) - Theft or Straying**

You must notify us immediately and ask for our approval before you advertise or offer a reward for finding your pet

Notify us if your pet has not been recovered within 60 days from the date of theft or stray

### Under Section TEN (4) - Hospitalization of the Owner

You must notify us immediately of any known hospitalization of you. We may require your doctor or hospital treating you to confirm details of the illness or accident that led to your hospital stay and if this is required any costs to support these details will be at your own expense

You must retain all receipts issued by the boarding kennel or cattery

### Under Section TEN (5) - Third Party Liability (Dogs only)

You must immediately report to us any incident which may result in a claim under the policy and immediately forward to us upon receipt

by you any writ, summons, legal process or other communication in connection with a claim you must not admit liability or make an offer or promise of payment without our written consent

If any claim against you results in legal action, we can take over your case and control it for as long as we want to

If it is necessary for any reason connected with this Section A we can use your name in legal action, to enforce judgment or order that benefits us and to make or defend a claim for damages against someone else

<p><b>Section TEN (1) - Veterinary Fees</b></p> <p>This extension covers any veterinary fees incurred by you for the treatment of a condition affecting your pet during the period of insurance as a result of injury or illness. We will pay up to a maximum as specified in the schedule for each and every condition</p>	<p><b>This extension does NOT cover:</b></p>
<p>Each condition will only be covered for the twelve months immediately following the first date of treatment</p> <p>If the condition is identified as a recurring condition we will not make any further payments during the life of your pet once the maximum amount has been paid out</p> <p>Should a series of claims initially be regarded as separate conditions but are subsequently recognized as a recurring condition then the relevant payments will be aggregated and the limit as specified in the schedule will apply</p> <p>The initial payment for each condition will be subject to the excess shown in the policy. The excess will apply only once per condition</p>	<ul style="list-style-type: none"> <li>a) the amount specified in the schedule on each and every claim</li> <li>b) any vet fees to treat an illness or injury related to your pet being pregnant or having puppies or kittens</li> <li>c) any vet fees for preventative and routine treatments, for example, vaccinations, spaying, castration, or nail clipping and any claims arising as a result of these procedures</li> <li>d) any vet fees for house calls, out of hours calls or hospitalization, unless deemed essential by the vet in the interest of the health of your pet</li> <li>e) any illness or disease which occurs prior to or within 14 days from your pet being insured</li> <li>f) having your pet cremated, buried or otherwise disposed of</li> </ul>

	<ul style="list-style-type: none"> <li>g) prescription or dietary food to be consumed by your pet at home, whether recommended by your vet or not</li> <li>h) any pre-existing condition</li> <li>i) the treatment of behavioral problems, training or therapy unless caused by a direct result of an insured accident occurring during the period of insurance</li> <li>j) dental treatment except as directed by a vet to alleviate immediate pain and suffering</li> <li>k) any fee charged by a vet to complete a claim form</li> <li>l) any travel expenses incurred either by you or your vet</li> <li>m) any claim as a result of a 'notifiable' disease e.g. Rabies or as specified under the Contagious Diseases</li> </ul>
<p><b>Section TEN (2) - Accidental Death of your Pet</b></p>	<p><b>This extension does not cover:</b></p>
<p>This extension covers your pet for the Sum Insured/Declared Value as shown in the Policy Schedule in event of their death during the period of insurance due to accidental injury during the period of Insurance.</p>	<ul style="list-style-type: none"> <li>death of your pet due to illness</li> <li>the insured pet if it has been destroyed or put down following an accidental injury unless certified by a vet to be imperative for humane reasons</li> <li>the percentage specified in the schedule of the total Sum Insured/Declared Value</li> <li>having your pet cremated, buried or otherwise disposed of the cost of putting your pet to sleep due to aggression unless this can be attributed to a medical condition</li> </ul>

	the costs of, or compensation for, putting your pet to sleep under a Court Order or Contagious Diseases
<b>Section TEN (3) - Theft or Straying</b>	<b>This extension does not cover:</b>
<p>a) This extension covers you up to the amount specified in the schedule towards local advertising expenses (including a reward not to exceed the amount specified in the schedule) to assist in the recovery of your pet should it be stolen or stray during the period of insurance. This includes the cost of repatriating the insured pet to your home address in the geographical area stated in the schedule</p> <p>b) We will reimburse the Sum Insured/Declared Value should your pet be stolen or stray during the period of insurance and is not recovered within 60 days. If you get your pet back after we have paid you, you must pay all of the money we paid you.</p>	<p>a) any reward claimed by any member of your family or household or by any person employed by you</p> <p>b) any loss of your pet which has not been reported to the police</p> <p>c) the amount specified in the schedule on each and every claim</p>
<b>Section TEN (4) - Hospitalisation of the Owner</b>	<b>This extension does not cover:</b>
<p>This extension covers you if you are hospitalized for more than the number of consecutive days specified in the schedule as a result of illness or accident during the period of Insurance. We will pay up to the amount specified in the schedule towards -:</p> <p>The cost of boarding your pet at a licensed kennel or cattery or,</p> <p>The cost of your pet being looked after at a home in the geographical area stated in the schedule by someone who is not living with you, at a daily rate specified in the schedule subject to the maximum limit of as specified in the schedule.</p>	<p>any amount in excess of the amount specified in the schedule</p> <p>for costs arising from nursing home care or from convalescence care that you did not receive in hospital</p> <p>for costs arising from hospitalization that you were aware was likely to be required at the start date of Insurance</p> <p>hospitalization of you as a result of pregnancy</p> <p>if you have to go into hospital more than once for the same illness or injury, we will not pay more than the amount specified in the schedule in total</p>



## BASIS OF CLAIMS SETTLEMENT

The Liability of Insurers for any claim within Section Ten is as follows:-

For Section Ten (1) the aggregate limit of liability shall not exceed the amount specified in the schedule for each and every condition in any one period of Insurance

For Section Ten (2) and Section Ten (3b) the aggregate limit of liability shall not exceed the Sum Insured in any one period of Insurance

For Section Ten (3a) the aggregate limit of liability shall not exceed the amount specified in the schedule in any one period of Insurance

For Section Ten (4) the aggregate limit of liability shall not exceed the amount specified in the schedule in any one period of Insurance

For Section Ten (5) the aggregate limit of liability shall not exceed the amount specified in the schedule in any one period of Insurance

The cover provided by this Extension is subject to the General Conditions, Exclusions and Claims Conditions of this Insurance.

<b>Section TEN (5) - Third Party Liability</b>	<b>This extension does not cover:</b>
<p>This section applies to dogs only. We will pay up to the amount specified in the schedule in respect of all sums for which you or any member of your family become legally liable to pay as a result of an event which occurs during the period of Insurance arising out of your ownership of the Insured pet and which results in the accidental:</p> <p>death of or bodily injury to any person</p> <p>loss of or damage to material property</p>	<p>any claim for compensation or legal costs if the injured person is part of your family, lives in your home, works for you, or is the person looking after your dog with your permission</p> <p>any compensation or legal costs if the damaged property belongs to you or someone who is part of your family, lives in your home, works for you, or is looking after your dog with your permission</p> <p>any compensation or legal costs if you or someone listed above is looking after the property or holding it in trust</p> <p>the amount specified in the schedule on each and every claim</p> <p>if other dogs are involved with your pet in causing injury or damage, we will only pay for the proportional share of the injury or damage which your pet causes</p> <p>if other pets belong to you but are not insured, you will have to pay for the proportional share of the injury or damage which they caused</p>

## 9.11 SECTION ELEVEN: DOMESTIC STAFF MEDICAL COVER

### Definitions

1. **"Employee"** for the purposes of this insurance policy, means any person who legally provides full time services of a contractor for a fee based contract that exists directly with him.
2. **"Medical Expenses"** means reasonable and ordinary expenses in connection with treatment offered or recommended by legally qualified and licensed physician as well as drugs charges Hospital, surgical and medical utilities, in relation to that care. All costs must result from Bodily Injury by Accident or Illness that happened that occurred during the Period of Insurance and who have actually suffered by the Contractor and / or Insured Person no later than 60 days after the expiry of the Period of Insurance or 12 months from the date of the accident or manifestation of the disease if the insurance policy is renewed, and provided that the insurance coverage continues to provide the Insured Person.
3. **"Drugs"** means only those obtained with a prescription and are necessary for the healing of disease or accident. All herbal, homeopathic and similar drugs are not covered.
4. **"Hospital"** means any public or private hospital (including clinical) that operates legally and has full hospital equipment and permanent staff of doctors and nurses. Convalescent homes for drug addicts or alcoholics, nursing homes and convalescent homes and physiotherapy generally not considered hospitals.
5. **"Accident"** means any occurrence (event) due to external cause, sudden, visible, violent, random and completely independent of the will of the Insured Person which causes the Insured Person, as the sole cause and independent of each other, physical harm.
6. **"Bodily Injury by Accident"** means bodily injury caused by an Accident which: (a) there is the Insured Person during the Period of Insurance and (b) creates the need for the insured person to receive care and monitoring by a doctor.
7. **"Disease"** means any impairment of health or condition that is medically diagnosed, due to pathological causes and from causes which did not exist before or at the conclusion of the Policy or restore effective.

8. **"Reasonable and customary charges"** are charges for medical care does not exceed the general limit fees that would make other doctors and / or similar specialty hospitals for similar cases to those affected by the requirement.
9. **"Pre-existing illness or condition"** means whatever health disorder of an insured person which existed before the conclusion of insurance or any return in power and which:
  - a. or had presented symptoms
  - b. or was diagnosed
  - c. or had dealt with a medical / medication
  - d. or were a consequence of genetic abnormality or injury or illness, and complications
10. **"Coverage Remains Transfer"** means the coverage offered, upon the death of the insured of an accident or illness covered by this insurance, compared with the costs of transporting the body of the employee to the place of burial, including the cost of embalming the body up to the amount stated in the schedule.

### Exclusions

1. The Company shall not be liable under this Insurance to any payment in respect of:
  - a) Congenital diseases and defects
  - b) Acquired Immune Deficiency Syndrome (AIDS)
  - c) Therapeutic rest, sanatorium care or periods of quarantine or isolation
  - d) Cosmetic or plastic surgery unless it becomes necessary due to bodily injury by accident occurring during the Period of Insurance
  - e) Dental exam, dental x-rays, tooth extractions, root canal, fillings unless they are the result of accident damage to sound natural teeth, which proved beyond doubt by X-rays or external examination or other clinical findings, additives or remedies and

medical applications and artificial teeth, crowns, bridges and implants, orthodontics, endodontic, periodontal and general dental care

- f) Refractive disorders or abnormalities of the eyes and provision or application of optical or acoustic instruments
- g) Medical checkups, routine treatment (checkups), common medical tests not related to or are not necessary to diagnose illness or injury following an accident
- h) Checkups
  - i) Inoculation and vaccination
  - j) Contraceptives and / or implementation of contraceptive means
- k) Cost of treatment of rheumatism, arthritis, back pain, neck pain and sciatica, except for import and stay in the Hospital as Inpatient for these diseases, so the hospital expenses are covered
- l) Costs of infertility treatment and / or childbearing.
- m) Physiotherapy, except that necessary to redress injury by accident
- n) Pre-existing illness or disease and any complications or consequences arising therefrom
- o) Cost of treatment of gynecological problems that occur either before or within 6 months from the commencement of the Policy or by the Additional Act to restore
- p) Nervous or mental disorder or seizures or mental illnesses or disorders or treatment in psychiatric hospitals or institutions
- q) Expenses for treatment or not is not recommended by a legally qualified and licensed physician or made a physiotherapy clinic or spa, or similar institution or during quarantine
- r) Expenses incurred outside Cyprus
- s) Sums which the insured is entitled to recover under corporate or other funds or other health insurance. The drinks payable under this contract will be limited to the difference of costs not covered by other coverage or corporate or other health funds, or calculated from the table benefits of this contract, whichever amount is smaller

- t) Health care costs due to an accident within the meaning of labor law and covered by the Social Insurance Fund
- u) Any claim that falls under any exemption as specified in the Schedule of the Policy or any subsequent amendment or additional practice

2. In addition, the Company shall not be liable under this Insurance for expenses incurred for illness or accident occurs or is caused or resulting directly or indirectly of the following events:

- a) War, invasion, energy foreign power, hostilities (with a declared war or not), civil war, sedition, rebellion, insurrection or subversion of the government by force or military power or usurpation of power or the Insured Person participating in any illegal activities
- b) Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from combustion of nuclear matter
- c) Radioactive, toxic, explosive or other hazardous properties of any nuclear explosive, all or part of this nuclear component
- d) Naval or military or police operations or air.
- e) Deliberate self-harm, suicide, attempted suicide, drug use, abuse drink, venereal disease, drunkenness or disease attributable to chronic alcoholism
- f) Pregnancy, childbirth, pregnancy or ectopic pregnancy interruption or any physical or other complication from this: Provided that, notwithstanding the provisions of this exception in case delivery (normal or caesarean), activated the cover offered 2 "Benefit for childbirth "
- g) Injury from participation in professional sports or any dangerous sport as balloon, glider, parachute or Bungee or any form of air flight (unless owned by a recognized airline and carries a fixed route), ice hockey, match cruisers, ski jumps or marine

underwater swimming, where the insured person is using breathing apparatus, horseback hunting, polo and horse shows, caving, rock climbing or mountaineering where ropes are used properly or drivers, driving or participating in any kind of rally or competition, judo or other martial art of competitive winter sports, off-piste skiing, ski jumping, heli-ski, bobsleigh or luge, occupation of the Insured Person with, or participation in, racing or any kind of race. If a sport is not included in this list, the Company will decide whether or not this is dangerous

### Conditions

1. The Company will grant the contractor to deliver the order to the Insured Person, the certificate attesting the insurance coverage provided to the Insured Person.
2. No action by law or the law of equity could be raised a claim under the Policy that, after the expiration of two (2) years from the date on which the Contractor must submit written proof of accident or illness.
3. If an event occurs that may cause requirement under the Insurance Policy, should be notified immediately by the Contracting Company, the Insured Person and / or any representative thereof, at the latest within 14 days from the date of treatment, should be a written claim against the Company, which is accompanied by all documents concerning the incident for whom such a requirement. Any information and evidence requested by the Company to provide the Company without charge and in such form that the company would ask. No matter how often you request, an Insured Person will undergo a medical examination on behalf of and at the expense of the Company on whatever Bodily Injury by Accident or Illness whatever.
4. The Contractor shall notify within ten (10) days the Company for any change in work habits or occupation of the insured person and the address. If you omit such notice, the Company is exempt from any

obligation in relation to the Insurance Policy, if the change or change broadens the range of risks to the Insured Person and the Company will not accept the insurance on the same terms if he knew the new situation.

5. The premium is prepaid and is determined by age, occupation and medical history of Insured Person during each renewal of the Policy. The Company reserves the right to change the cover and adjust the premium in any future renewal of the Policy.
6. If not paid the premium due to the frequency of payment within a period of 30 days from the date of the notice for payment, the Company may cancel the insurance policy with a two weeks written notice to the Contracting dispatched by registered post to his last known address, with simultaneous communication of warning and / or cancellation to the Ministry of Labour.

### 9.12 SECTION TWELVE: EMPLOYERS LIABILITY

#### Cover Provided

Whereas the Insured is carrying on the business described in the Schedule and no other for the purposes of this Policy (the "Business") and whereas by a proposal and declaration which shall be the basis of this Policy and is deemed to be incorporated herein has applied to the Company for the insurance hereinafter contained and has paid or agreed to pay the Premium as consideration for such insurance.

Now this Policy witness that if any employee in the Insured's immediate service shall sustain bodily injury by accident or disease caused during the Period of Insurance and arising out of and in the course of his employment by the Insured in the Business.

The Company will subject to the Jurisdiction Clause and the other terms exceptions and conditions contained herein or endorsed hereon (all of

which are hereinafter collectively referred to as the “Terms of this Policy) indemnify the Insured against liability at law to pay compensation and claimant’s costs and expenses in respect of such injury and will in addition pay all costs and expenses incurred with its written consent.

The Company will also, in the event of the death of the Insured, indemnify the Insured’s legal personal representatives under the Terms of this Policy in respect of liability incurred by the Insured provided that such personal representatives shall, as though they were the Insured themselves, observe fulfil and be subject to the Terms of this Policy in so far as they can apply.

### Exceptions

The Company shall not be liable in respect of

1. the Insured’s liability to employees of contractors to the Insured.
2. any liability of the Insured which attaches by virtue of an agreement but which would not have attached in the absence of such agreement.
3. any sum which the Insured would have been entitled to recover from any party but for an agreement between the Insured and such party.
4. any injury by accident or disease sustained outside the Geographical Area.
5. to the legal personal representatives or dependents of any employee by virtue of any legislation providing for workmen’s compensation.
6. any injury by accident or disease attributable to war, invasion, act of foreign enemy hostilities, or warlike operations (whether war be declared or not) civil war, mutiny, rebellion, revolution, insurrection or military or usurped power.
7. any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:

- a) ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
  - b) the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
8. any legal liability arising from any incident occurring during the course of work (including visits) by or on behalf of the Insured or any Employee (as defined in the Policy), director, partner or contractor.
    - a) on any offshore platform rig service or accommodation vessel or installation.
    - b) whilst in the course of a journey directly thereto or therefrom by air or water.

### Conditions

1. The Insured shall take reasonable precautions to prevent accidents and disease and shall comply with all health & safety and statutory obligations.
2. The first premium and all renewal premiums that may be accepted are to be regulated by the amount of wages and salaries and other emoluments paid by the Insured to employees during each Period of Insurance. The name of every employee together with the amount of wages, salaries and other emoluments shall be properly recorded and the Insured shall at all times allow the Company to inspect such records and shall supply the Company with a correct account of all such wages, salaries and other emoluments paid during any Period of Insurance within one month from the expiry date of such Period of Insurance. If the amount so paid shall differ from the amount on which premium has been paid the difference in premium shall be met by a further proportionate payment to the Company or by a refund by the Company as the case may be.

### 9.13 GENERAL CONDITIONS APPLICABLE TO THE WHOLE OF THIS INSURANCE

#### Duty of Insured

The Insured shall take all reasonable steps to prevent loss, damage or accident and maintain the Buildings in a good state of repair.

#### Notice of Change of Occupancy

It is a condition precedent to the liability of Insurer's that the Insured or an authorized representative of the Insured shall notify Insurer's if the private dwelling at the premises specified in the Schedule ceases to be the Insured's permanent residence, or becomes regularly left unattended. Upon receipt of this notice Insurer's reserve the right to amend the terms and conditions of this Insurance.

#### More than One Private Dwelling

It is understood and agreed that each private dwelling, insured hereunder, is deemed to be covered as though separately insured.

#### Notice of Works Clause

It is a condition precedent to the liability of Insurer's that the Insured shall notify Insurer's prior to the commencement of any conversions and extensions to the buildings at the premises specified in the Schedule. Upon receipt of this notice Insurer's reserve the right to amend the terms and conditions of this Insurance.

#### Cancellation Clause

This Insurance may be cancelled by or on behalf of Insurer's by 14 (fourteen) DAY'S NOTICE given in writing to the Insured at their last Known address, and the premium shall be adjusted on the basis of the Insurer's receiving or retaining pro-rata premium.

This Insurance may also be cancelled at any time at the request of the Insured in writing to the Company and the premium hereon shall be

adjusted on the basis of Insurer's receiving or retaining the customary short term premium.

'Notice' shall be deemed to be received if send by recorded delivery post properly addressed.

### 9.14 GENERAL EXCLUSIONS APPLICABLE TO THE WHOLE OF THIS INSURANCE

In respect of all Sections OTHER THAN Section Three this Insurance does NOT COVER:

#### 1. Radioactive Contamination and Nuclear Assemblies Exclusion

- a) loss or destruction of or damage to any property whatsoever, or any loss expenses whatsoever resulting or arising therefrom or any consequential loss;
- b) any legal liability of whatsoever nature, directly or indirectly caused by or contributed to by or arising from:
  - (i) ionizing radiations or contamination by radioactive from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel,
  - (ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

## 2. War Exclusion

any loss or damage or liability directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalization or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

3. Any act of Terrorism. "Terrorism" means the use, or threat of use, of biological, chemical and/or nuclear force or contamination by any person(s), whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government(s) or put any section of the public in fear.

4. In respect of any liability of a person resulting from intentional or premeditated act, deed or omission that constitutes a criminal offence according to the Criminal Code and which cannot be considered as an accidental event.

5. Any loss due to the existence of any kind of highly flammable material excluding use of standard size gas cylinders for cooking.

6. Any loss due to defective premises.

## 7. Sonic Bangs

Loss or damage by pressure waves caused by aircraft or other aerial devices traveling at sonic or supersonic speeds

## 8. Pollution or Contamination

Any claim or expense of any kind caused directly or indirectly by pollution or contamination which:

- a) was the result of an intentional act; or
- b) was expected or should have been expected; or
- c) was not caused by a sudden incident; or
- d) did not occur during any period of insurance

## 9. Rot

Loss or damage by wet or dry rot whether or not this was caused directly or indirectly by an insured cause

## 10. Existing Damage

Loss or damage occurring, or arising from an event, before insurance commenced

## 11. Date Change and Computer Viruses

This insurance does not cover:

direct or indirect loss or damage caused:

- a) to equipment by its failing correctly to recognize data representing a date in such a way that it does not work properly or at all; or
- b) by computer viruses

12. legal expenses, legal benefits and/or liability arising directly or indirectly from:

- a) equipment failing correctly to recognize data representing a date in such a way that it does not work properly at all; or
- b) computer viruses.

Equipment includes computers and anything else insured by the policy which has a microchip in it. Computers include hardware, software, data, electronic data processing equipment and other computing and electronic equipment linked to a computer. Microchips include integrated circuits and microcontrollers. Computer viruses include any program or software which prevents any operating system, computer program or software working properly or at all.

## 9.15 CLAIMS CONDITIONS APPLICABLE TO THE WHOLE OF THIS INSURANCE

### Other Insurance

There shall be no liability under this Insurance in respect of any claim where the Insured is entitled to indemnity under any other insurance EXCEPT in respect of any excess beyond the amount which would have been covered under such other insurance had this Insurance not been effected.

This clause does not apply to Fatal Injury (SECTION TWO)

### Procedure

It is a condition precedent to the liability of Insurer's that following any happening likely to give to a claim the Insured shall:

1. as soon as reasonably possible notify and confirm in writing to Insurer's who effected the Insurance and if required give full details within 14 (fourteen) days of the incident together with such information and assistance as Insurer's may reasonably require,
2. immediately notify the Police following loss or damage by theft, attempted theft, malicious damage, violent disorder, riots or civil commotion or the disappearance of valuable items,
3. under no circumstances admit liability for, nor offer to agree to settle any claim without the written consent of Insurer's, who shall be entitled to take over and conduct in the name of the Insured the defense of any claim and to prosecute in the Insured's name, for Insurer's benefit any claim for indemnity or damages or otherwise against any third party and shall have full discretion in the conduct of any negotiations and proceedings and the settlement of any claim.
4. for any legal liability for injury or damage – tell us immediately and provide full details in writing as soon as is possible; send us any writ, summons or other legal documents served on you or your family
5. you must provide us, at your own expense, with such information and assistance as we may reasonably require

### Fraudulent Claims

We believe our policyholders are honest – the contract between us is based on mutual trust. However, fraudulent insurance claims are occasionally made. Where fraud (which can include exaggeration) is detected, claims will not be paid and we may refer the matter to the police for criminal prosecution. The policy may be rendered invalid and we may take other action consistent with our legal rights.

### Earthquake Clause

It is hereby agreed that all loss or damage to property occurring during any one period of seventy-two consecutive hours during the currency hereof, directly caused by an earthquake shock or volcanic eruption, shall be deemed to have been caused by a single event and therefore to constitute one loss for the purposes of this policy. The insured shall select the time from which any such period shall commence, but no two such periods shall overlap.

Whatever period of seventy-two consecutive hours is used for the purposes of this clause shall also be used for the purposes of any excess provisions in this policy

### Rights and Responsibilities

1. we may enter any building where loss or damage has occurred
2. following settlement of any claim any salvage becomes our property. No property may be abandoned to us
3. the insured must not admit, reject or negotiate on any claim without our written consent
4. we may take over and conduct in the name of the insured (but at our expense and for our own benefit) to recover from others, compensation in respect of anything covered by this policy.
5. the insured must give us all the help and information we may need to settle or defend any claim or to start legal proceedings

### Other Insurances

If at the time of any incident which results in a claim under this policy there is any other insurance covering the same loss, damage or liability or any part of it, we will only pay our rateable proportion of the claim



## 9.16 ENDORSEMENTS

THE FOLLOWING CLAUSES ARE ONLY APPLICABLE IF REFERRED TO IN THE SCHEDULE OR SUBSEQUENTLY ENDORSED HEREIN:

### 1. Hotel/Motel Clause

This Insurance excludes theft or disappearance of Jewellery whilst on the premises of Hotels or Motels UNLESS the said Jewellery is being worn by the Insured, or is contained in a locked safe or vault. (This clause overrides Exclusion of Section Five).

### 2. Alarm Clause

It is a condition precedent to the liability of Insurer's in respect of the peril of theft under this Insurance that:

The burglar alarm system shall have been put into full and effective operation: whenever the Premises specified in the Schedule is left unattended, or at night.

The burglar alarm system shall have been maintained in good order throughout the period of this Insurance under a maintenance contract with a company which is declared in the proposal form.

### 3. Safe Clause

This Insurance excludes THEFT in respect of Jewellery at the Private Dwellings situated within the Premises specified in the Schedule UNLESS the Jewellery is kept in a locked safe whilst not being worn.

### 4. Keys Clause

It is a condition precedent to the liability of Insurer's in respect of THEFT from the safe(s) that all keys and duplicate keys of the said safe(s) are removed from the Private Dwelling situated within the Premises specified in the Schedule whenever the Premises are left unattended by the Insured or an authorized representative of the Insured.

### 5. Climatic Conditions Clause

This Insurance does not cover loss or damage caused by climatic or atmospheric conditions or extremes of temperature, unless such loss or damage would be recoverable under an ordinary fire insurance policy.

### 6. Musical Instruments Clause

This Insurance does not cover, if musical instruments are insured hereunder, breakage of strings, reeds or drumheads from any cause.

### 7. Theft Limitation Clause

This Insurance excludes THEFT or attempted theft from the Premises specified in the Schedule UNLESS consequent upon violent and forcible entry.

### 8. Non-Standard Construction Clause

In consideration of the additional premium paid hereon it is agreed that the term 'Standard Construction' as defined in Sections One and Two does not apply to the main buildings of the Private Dwellings situated within the Premises specified in the Schedule.

### 9. Subsidence, Landslip and Heave Exclusion Clause

Peril 10 in Sections One and Two is deleted and of no effect.

### 10. Increased Excess Clause (Subsidence, Landslip and Heave)

Notwithstanding anything contained herein to the contrary it is hereby agreed that Exclusion e) of Cover 10 (SUBSIDENCE, LANDSLIP OR HEAVE) in Section One (BUILDINGS) is amended to read- the amount specified in the schedule or the percentage specified in the schedule of the sum insured on Buildings, WHICHEVER IS THE GREATER, of each and every claim".

### 11. Flood Exclusion Clause

It is hereby agreed that Section One (BUILDINGS) and Section Two (CONTENTS) of this Insurance do not cover:

- a) the escape of water from the normal confines of any natural or artificial watercourse, lake, reservoir, canal or dam;
- b) Inundation from the sea; or
- c) flood resulting from storm or tempest or any other peril OTHER THAN escape of water from fixed water tanks, apparatus or pipes.

### 12. Contractors Exclusion Clause

This Insurance excludes loss, damage or liability arising out of the activities of Contractors.

### 13. Business Use Extensions Clause

In consideration of the additional premium paid hereon it is hereby agreed that, notwithstanding Exclusion 4 of Section Four, Section Four A (i) is extended to include the Insured's legal liability, as defined therein, arising out of the use of the Premises, specified in the Schedule, for the purpose endorsed in the Schedule; PROVIDED ALWAYS that liability arising out of advice given or services rendered in respect of the Insured's profession, occupation or business is not covered.

### 14. Thatch and Bush Fire Clause

It is hereby agreed that any loss or damage occasioned by or through or in consequence of the burning, whether accidental or otherwise, of forests, bush, prairie, pampas or jungle and the clearing of lands by fire is specifically excluded under the terms of this policy

It is condition precedent to the liability of the Insurer's that:

- a) Chimney Warranty  
All chimneys to solid fuel stoves, boilers and open fires be kept in a good state of repair and be professionally cleaned once a year prior to winter use.
- b) Thatchburn Warranty  
The old thatch be burnt more than 100 yards from the Premises.

### c) Naked Flame Warranty

No naked flame or tools producing naked flames be present in the attic or loft space at any time.

### 15. Mortgagees Interest Clause

It is understood and agreed that the interest of the Mortgagee in this Insurance shall not be prejudiced by any act or neglect of the Mortgagor or occupier of any Building hereby insured whereby the danger of loss or damage is increased without the authority or knowledge of the Mortgagee, provided that the Mortgagee, as soon as reasonably possible after becoming aware thereof, shall give notice to the Insurer's and pay an additional premium if required.

### 16. Protection Clause

It is a condition precedent to the liability of Insurer's that all protections provided for the safety of the insured property be maintained in good order throughout the period of this Insurance and be in use at all times when the Premises are left unattended. Such protection shall not be withdrawn or varied without Insurer's consent.

### 17. Unoccupancy clause

Subject to our written agreement and endorsement to the policy this clause and all other exclusions for all perils relating to the property been unoccupied for more than the number of consecutive days specified in the schedule can be deleted with the exception of any loss or damage to gold, silver, gold and silver plated articles, jewellery and furs. In addition, this endorsement is subject to

- a) the property not being left unoccupied for more than the number of consecutive days specified in the schedule for any one period of insurance
- b) all external doors and windows having fitted security locks
- c) where applicable patio and/or French windows having fitted security locks
- d) fully functional burglar alarm installed

### The definition of Security Locks is as follows:

Final Exit Door - by final exit door we mean the last door normally used when leaving the house. This door must be fitted with either:

- a) a mortice deadlock with at least 5 levers or
- b) a lock conforming to British Standards (BS3621) or the equivalent European Standard (EN12209) or a higher specification

Other Exit Doors - by these, we mean all other single exit doors that can be used to leave the house (e.g. back or side doors). These doors should normally be locked from the inside before leaving the house via the final exit door. In addition, they must be fitted with either:

- a) key operated security bolts at the top and bottom; or
- b) a mortice deadlock with at least 5 levers; or
- c) a lock conforming to British Standards (BS3621) or the equivalent European Standard (EN12209) or a higher specification

French Doors must be fitted with key-operated security bolts at the top and bottom

Sliding Patio Doors must have an anti-lift device to prevent the doors from being lifted off their running track when closed and either:

- a) two key operated patio door locks on the inside of the doors at the top and bottom of the frame; or
- b) a key operated multiple point locking system with at least two locking points

Windows must be fitted with at least one key operated metal lock

### 18. Long Term Agreement Clause

A discount as specified in the schedule has been allowed in arriving at the net premium hereunder, in consideration of the Insured having undertaken to offer the renewal of this Insurance at the same terms and conditions for a period as specified in the schedule from the date of inception and to pay the premium annually in advance, provided, however, that:- The sum insured may be reduced proportionately at any time to correspond with any reduction in value, if this insurance covers property damage the business, if this insurance covers consequential loss

The undertaking shall be held to apply to any policy or policies issued in substitution hereof.

The premium shall be subject to revision at any time following any alteration in physical hazard.

At any renewal date the Insurer may require revised terms or conditions and, if the Insured does not accept such terms or conditions, the agreement set out in this Clause shall lapse.

The Insurer shall be under no obligation to accept an offer made under this Agreement.

### 19. Golfer's Liability as a Professional

For an additional premium exception (b) to Item C of Section Four (Legal Liability to the Public) is hereby deleted.

### 20. Escape of Water Exclusion Clause

It is hereby agreed that Section One (BUILDINGS) and Section Two (CONTENTS) of this Insurance do not cover any loss or damage whatsoever in respect of Escape of water from fixed water tanks, apparatus or pipes.

### 21. Earthquake Exclusion Clause

It is hereby noted and agreed that this Insurance contract does not cover any loss or damage whatsoever in respect of Earthquake.

### 22. Unlimited Unoccupancy Clause

It is hereby warranted and agreed that the Unlimited Unoccupancy Endorsement applies to this policy and all exclusions for all perils relating to the property been unoccupied for more than the number of consecutive days specified in the schedule.

This endorsement is subject to:

- a) all external doors having fitted security locks
- b) where applicable, patio and/or French windows having fitted security locks

- c) all windows having fitted security locks
- d) the risk address having a burglar alarm that is maintained by an annual service agreement and the burglar alarm is connected to the Private Security Service.
- e) the burglar alarm must have two functional and operational sirens
- f) the burglar alarm must have an electric battery backup
- g) you must notify the Private Security Company when you leave the Republic of Cyprus to go abroad
- h) the alarm system must have wireless transmission to the Private Security Company but not GSM wireless
- i) the Private Security Company must provide 24 hour physical monitoring of the alarm installed and have a task force which is available to be deployed to the risk address and/or notify the Police
- j) the Private Security Company must include in their contract with you, that should unauthorized access be gained to the risk address, which leaves the property exposed and/or is vulnerable that they will provide security to the risk address until the property has been made safe.
- k) in order for some of the above conditions to be in force it is also a condition of this endorsement that all utility bills, specifically, telephone and electricity are paid.
- l) that the main water supply pipe is turned off whenever the property is left unattended for the number of consecutive days specified in the schedule.
- m) any single item of jewellery in excess of the amount as this is stated on the Schedule.

### 23. Tracing the Leak Clause

For the additional premium specified in the policy the exclusion to peril 5 (escape of water) under section 1 (Buildings) is amended by the deletion of the exclusion 5(h) i.e. of the phrase: "for the cost of locating the point of escape of water or the repair of any fixed water tanks, apparatus or pipes" to is nullified/deleted. The limit of liability because of this deletion is specified in the Schedule.

## 24. Hazardous Goods Warranty

Warranted that there shall not be in the within described premises at any time during the currency of this policy hazardous goods as specified in the list attached\* hereto in excess of 1 per cent of the total value of the stock in the said premises and in no case more than 6 gallons of petrol or other inflammable spirits.

### \* LIST OF HAZARDOUS GOODS

The following goods are to be deemed hazardous

Acetylene (Liquid & Dissolved)	Cotton Seed (after ginning)	Petroleum and its liquid products (see Oils)
Ammonia	Explosives of all kinds	Petrol
Bags and Sacks which have contained nitrates or sugar, oily, greasy, or treacly materials	Firewood	Phosphorus
Barium Sulphide	Fireworks	Picric Acid
Benzolene (Benzene)	Fulminating Powder	Pitch
Benzoline (Benzine)	Gases in cylinders	Potash, Caustic (Potassium Hydroxide)
Bi-Sulphide of Carbon	Ghee	Potassium Sulphide
Bitumen	Grasses of all kinds	Rags (excluding clean cloth cuttings)
Boot Polish	Gunpowder	Resin
Brimstone (Sulphur)	Gunny Bags (see Bags & Sacks)	Rockets
Calcium Carbide	Hay	Rock Oil
Calcium Sulphide	Hemp	Robe (tarred)
Camphene	Kerosene	Sacks (see Bags & Sacks)
Camphor	Lampblack	Saltpetre
Candles	Lime	Shoddy

Canvas (tarred)	Matches of all kinds	Soda, Caustic (Sodium Hydroxide)
Cartridges	Methyl Chloride	Solvents (F.P. below 150 Fahrenheit degrees close test)
Celluloid, Xylonite and other similar substances having a base of nitrocellulose	Mungo	Spirits, except potable spirits packed in bottles in cases, or in jars in cases
Charcoal	Naphtha	Stearine
Chlorates of all kinds	Nitric Acid	Straw
Chloride of Lime	Nitrates of all kinds	Sulphuric Acid
Christmas Crackers	Nitrites of all kinds	Sulphur Dyes or Colors (excluding those packed in air tight metal vessels labeled with a Certificate by the manufacturers that the Dyes (or Colors) contained at least 10 per cent. of inert inorganic salts
Cinematograph Films, Celluloid	Nitro-Glycerine	Tallow (manufactured and unmanufactured)
Coir	Oils of all kinds (other than medicinal, edible and essential oils packed in bottles in cases, or in tins in cases)	Tar
Coir Yarn	Paints	Turpentine
Copper Sulphide	Paraffin	Varnish
Copra, Copra Cake, Copra Meal	Perchlorates of all kinds	Vegetable Fibres of all kinds
Cordite	Percussion Caps	Waste of all kinds
Cotton (whether in fully pressed bales or otherwise)		

## 10. 24HRS ASSISTANCE MEMBERSHIP PLAN

### 10.1 IMPORTANT INFORMATION

#### Your right to cancel

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.

#### How to make 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 a day, 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/incidents any time in the unfortunate event of fire, theft, vandalism, storm or flood. All our Property Insurance Policies provide Free Claim Assistance and where necessary our associates will arrive at the scene for emergency repairs to be completed.

#### 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 via email at [info@gandirect.com](mailto:info@gandirect.com). Alternatively, you may write to our Head Office at **Gan Direct**, P.O. Box 51998, 3509 Limassol, Cyprus for the attention of the Managing Director.

### MEANING OF WORDS

#### Authorised Repairer

A person, company or organisation appointed by us to temporarily or permanently rectify, repair or prevent further damage by making safe the emergency where possible.

#### Beyond Economic Repair

The point at which our authorised repairer estimates that the cost of repairing the boiler/appliance exceeds the value of replacing the boiler/appliance (based on our scale of valuations that take into account the age and type of the boiler/appliance). If your boiler is deemed Beyond Economic Repair, we will pay an amount towards the cost of a new one in accordance with the scale shown below:

Age of boiler	Payable amount as specified in the schedule
1 - 5 years	
6 - 10 years	
11 - 15 years	

#### Call-out

The despatch of an authorised repairer following a request for emergency assistance, even if the request is subsequently cancelled by you.

#### Electrical Wiring

The permanent electrical supply system in the Property supplying electrical power to internal wall sockets, switches, bulb sockets and fuse boxes which are all beyond the electricity company's supply meter.

#### Emergency

An incident in the Property occurring during the period of membership, which if not dealt with quickly will:

- make the Property unsafe or insecure for its occupants; or
- cause damage to the Property and its contents; or
- leave the Property with a total loss of its main source of heating, lighting or hot or cold water.

### Emergency Assistance

Work conducted by an authorised repairer to temporarily or permanently rectify, repair or prevent further damage occurring by making safe the emergency where possible, within the service limits. It does not include the restoration of any decoration, fixtures, fittings or landscaping (e.g. fitted kitchen units, floor coverings/ tiles, flowerbeds) or the permanent reinstatement of pathways and driveways needing to be removed or replaced in order to deal with the emergency.

### Geographical Limits

The Republic of Cyprus

### Property

The private dwelling, shop, office, practice or business that you own and reside in as your permanent or secondary residence or work. This includes integral or attached garage(s) used for domestic purposes at the address shown on your policy. This does not include detached garages and outbuildings.

### Internal Plumbing and Drainage

The domestic sanitary fittings, hot or cold water supply, storage and drainage systems for which you have the responsibility and that are located within the interior of your Property.

### Period of Membership

The period stated on the 24hrs Property Assistance membership certificate for which we have agreed to accept a premium and provided the premium is paid immediately on demand.

### Main Source of Heating

In the case of gas central heating is the boiler (up to the age of 15 years with a maximum output of 60kw) from the appliance gas isolating cock together with the pump, motorised valves and cylinder thermostat, temperature and pressure controls, pipework, hot water cylinder, feed and expansion tanks and primary flueing (but not any gas appliance

not forming part of the domestic central heating system, e.g. cookers and gas fires) for a conventionally vented system.

In the case of electrical storage heating (up to the age of 15 years), this is the storage and wall mounted panel heaters that are permanently sourced by the mains electricity supply, including convection storage heaters, storage heaters incorporating fans and combination storage/ panel heaters.

### Membership Certificate

The 24hrs Property Assistance membership certificate, which shows the details of your membership.

### Security

The external locks, doors and windows of the Property.

### Service Limits

Services included under your chosen level of membership, as is set out in your membership certificate.

### Underground External Drainage Piping

The drainage pipes and sewers within the Property, together with those underground and outside the Property for which you have legal responsibility, but only as far as the junction with the mains services.

### Unoccupied

Not lived in by you or any member of your family or by any other person with your permission.

### We/Us/Our

#### Gan Direct

### You/Your/Yours

The policyholder named on the **Gan Direct** 24hrs Property Assistance membership certificate or any person authorised by you to be in the Property at the time of the emergency.



## 10.2 TYPES OF MEMBERSHIP

### Response

#### What is included

In the event of an emergency occurring in your Property, we will:

- Advise you how to protect yourself and the Property immediately when you call us on our Freephone at **800 5 10 15**.
- Organise and pay the cost of providing emergency assistance, including call-out and up to one hour's labour at the home for the areas detailed in Sections A, B, C and D of this booklet. Major parts are excluded, but minor parts may be replaced at our discretion.
- Guarantee all permanent repairs for 12 months from the date that the permanent repair was carried out.

#### Please remember

During the first 14 days following your membership commencing for the first time, you will not be entitled to any financial protection. All labour charges in excess of the first hour's labour, together with the cost of replacement parts and/or other materials, other than we have agreed to pay for, are your responsibility. However, please note that such work will otherwise continue to be governed by this contract between you and us.

### Total Response

In the event of an emergency occurring in your Property, we will:

- Advise you how to protect yourself and the Property immediately when you call us on our Freephone at **800 5 10 15**.
- Organise and pay the cost of providing emergency assistance, including call-out, labour at the Property and parts the amount specified in the schedule per call-out for the areas detailed in Sections A,B,C,D of this booklet.
- Guarantee all permanent repairs for 12 months from the date that the permanent repair was carried out.

#### Please remember

During the first 14 days following your membership commencing for the first time, you will not be entitled to any financial protection. All labour charges together with the cost of replacement parts and/or other materials in excess the amount specified in the schedule are your responsibility. However, please note that such work will otherwise continue to be governed by this contract between you and us.

### 10.2.1 SECTION A – ELECTRICAL WIRING

#### What is included

Emergency Assistance necessary as the result of an emergency to the permanent electrical wiring in the Property. The electrical wiring includes and is limited to the electrical power supply to internal wall sockets, switches, bulb sockets and fuse boxes that are all beyond the electricity company's supply meter.

#### What is not included

Any electrical wiring that is not permanent (e.g. fairy lights) and/or is situated outside of the Property (e.g. wiring to satellite dishes, aerials etc).

### 10.2.2 SECTION B – PLUMBING AND DRAINAGE

#### What is included

##### 1. Internal plumbing and drainage

Emergency Assistance necessary as a result of an emergency to the domestic sanitary fittings, hot or cold water supply, storage and drainage systems for which you have the responsibility and that are located within the interior of your Property.

## 2. Underground external drainage piping

Emergency Assistance necessary as a result of an emergency to the drainage pipes and sewers within the Property, together with those underground and outside the Property for which you have legal responsibility, but only as far as the junction with the mains services.

### What is not included

The costs of repairs to the underground water supply pipe of the Property. Your water supply company should provide this service.

We may agree to include the underground water supply pipe of the Property at our discretion.

The repair of any temporary freezing of pipes which has not resulted in confirmed damage.

Cesspits, septic tanks, treatment plants and any associated pipe work and equipment.

Any repair or replacement of sanitary ware.

Any replacement costs of pumps, water tanks, radiators, cylinders, water softeners, waste disposal units, macerators or any central heating component.

Drain clearance where you have previously been advised of the need to install access points (e.g. manhole, rodding eye) at your cost.

Shared drainage facilities except within the boundary of your Property. For flats and maisonettes, our liability is limited to your share of the costs (subject to the service limits).

### 10.2.3 SECTION C – SECURITY

#### What is included

Emergency Assistance necessary as a result of an emergency causing physical damage to security, or causing external door locks to fail. In the event of the damage being caused by theft or attempted theft, this must have been reported to the police within 24 hours of the occurrence. Where possible, replacement locks will be on a like-for-like

basis. Damage to external glazing will be deemed an emergency only in the event of it rendering the Property unsafe or insecure.

#### What is not included

Any damage, including but not limited to internal decoration, caused by the authorised repairer gaining access to the Property due to the failure of the locks or keys.

Replacement locks as a result of the theft or loss of the keys to the Property.

The repair or replacement of any intruder or alarm systems.

### 10.2.4 SECTION D – HEATING

#### What is included

Emergency Assistance necessary as a result of an emergency to the main source of heating in the Property.

In the case of gas central heating, this is the boiler (up to the age of 15 years with a maximum output of 60kw) from the gas isolating cock together with the pump, motorised valves and cylinder thermostat, temperature and pressure controls, pipework, hot water cylinder, feed and expansion tanks and primary flueing (but not any gas appliance that does not form part of the domestic central heating e.g. cookers and gas fires) for a conventionally vented system.

In the case of electrical storage heating (up to the age of 15 years), this is the storage and wall mounted panel heaters that are permanently sourced by the mains electricity supply, including convection storage heaters, storage heaters incorporating fans and combination storage/panel heaters.

#### What is not included

Replacement of lead or steel pipes on a like-for-like basis.

Gas leaks from any pipes or gas fired appliances.

Unvented hot water cylinders or their controls.

The cost of repairing a boiler/appliance that is, in our opinion, beyond economical repair.

The cost of replacing the central heating boiler, storage/panel heater or appliance.

The cold water supply tank, its feed and outlet.

Any domestic water supply from the hot water cylinder or gas appliance, to and including the taps.

The repair or replacement of radiators (leaking radiators will be isolated).

Clearing airlocks or bleeding radiators.

Descaling and any work/damage arising from hard water scale deposits (e.g. Powerflush) or sludge resulting from corrosion.

Separate gas or immersion heaters solely providing hot water, with the exception of the fixed wiring to the immersion heater.

Removal of asbestos associated with repairing the appliance or system.

Oil fired and solid fuel systems, LPG (Liquid Petroleum Gas) and Propane operated systems, open fires, warm air heating systems, Electrotech and Smarheat systems, underfloor heating, solar heating or air conditioning systems/units.

### Repair Guarantee

We will guarantee all permanent repairs made and parts used by our authorized repairers in providing emergency assistance to you in accordance with your membership on the following conditions.

### Conditions:

1. The guarantee shall only apply to permanent repairs (not repairs of a contemporary nature) made and parts supplied by our authorised repairer in providing emergency assistance during your period of membership.
2. This guarantee shall be for a minimum period of twelve months from the date of permanent repair is carried out.
3. We will subject to the terms of this guarantee, replace any defective parts supplied by an authorised repairer performed by an authorised repairer.
4. We shall have no liability for any indirect or consequential loss arising as a result of any repairs made of parts used by an authorised repairer.
5. This guarantee is conditional upon any potential claim under this guarantee being reported to us with the minimum of delay.
6. All machines, appliances and systems covered under the membership must be used in accordance with the manufacturer's instructions and guidelines and kept in a good state of repair.
7. If in our opinion a defect with the part or repair does not exist, we will abide by the findings of an independent expert.
8. You will arrange for our authorised repairers to have access to your Property as reasonably required in order to rectify the permanent repair.

### Exclusion:

This guarantee will not apply in respect of any normal wear and tear, accidental or deliberate damage, the improper use or abuse or wilful neglect of any parts, systems or appliance.

## 10.3 CALL-OUT CONDITIONS

Applicable to all sections of the membership:

### 1. Requests for emergency assistance

You must contact us without delay whenever an emergency arises that may result in a call-out.

All requests for Emergency Assistance must be made on our Freephone 24 hours a day, 7 days a week at **800 5 10 15** or at **00357 25 885 885** (if you call us from abroad) within 24 hours of discovering the emergency and not direct to a repairer otherwise the benefits of membership will not apply.

In the event of any emergency as determined by us, we will send an authorised repairer to your Property or arrange an appointment for an authorised repairer to visit your Property at a mutually agreed time. Major emergencies which could result in serious damage or danger should be immediately reported and one of our associates will arrive at your Property address to repair the urgent damage any time, 24 hours a day.

### 2. Service Limits

We will not be responsible for any costs above or outside the service limits. The service limit applicable to your membership is stated on your membership certificate. You are responsible for agreeing and settling costs not covered by the service limits directly with us. You will be required to settle these costs using a debit or a credit card over the telephone.

Our operator will take the payment details from you at the time of repair. You should not pay the authorised repairer directly unless agreed with us first.

### 3. Abandonment

No property may be abandoned to us without our written authority.

### 4. Other Insurances

If any loss, damage or expense included in this membership is also covered by any other insurance, maintenance contract, guarantee or warranty, we will not pay more than our rateable proportion.

## 10.4 GENERAL CONDITIONS

General conditions applying to your membership:

### 1. Membership terms and conditions

We will provide the services described in this 24hr Property Assistance membership booklet using our approved agents and sub-contractors, providing that you observe all the terms and conditions that we have set out in this membership booklet and your membership certificate.

### 2. Prevention of loss

You must take all reasonable steps to prevent any loss, damage or breakdown and to maintain the Property, its systems and appliances in good repair.

### 3. Qualifying period

During the first 14 days following the commencement of your membership for the first time, or your membership being upgraded to include any additional section of cover (Electrical wiring, Plumbing and drainage, Security or Heating) you will not be entitled to any financial protection. Please note that upon upgrading your membership from **"Response"** to **"Total Response"**, the new level of membership will not be effective until a period of 48 hours has elapsed.

#### 4. Cancellation

- a) You may cancel the membership at any time by calling us on **800 5 10 15** or writing to us at our Postal Address P.O. Box 51998, 3509 Limassol and we will give a refund for any unexpired period of membership, provided that no call-out has arisen during the current period of membership.
- b) We may cancel the membership at any time by sending seven days written notice to you at the address last known to us and we will give a refund for any unexpired period of membership.

#### 5. Payment of membership fee

- a) Where payment of membership fee is not made, we will assume that it is your intention to cancel the membership and any benefit otherwise provided by the membership shall become invalid from the date that the first missed payment was due.
- b) If you are paying by instalments, the full annual membership fee remains due when a call-out has been made in the current period of membership despite cancellation.

#### 6. Continuous Payment Authority - Auto Renewal

This membership may be automatically renewed by us on the renewal date. If we intend to automatically renew, we will notify you of our intention prior to expiry together with details of the renewal premium. If you do not wish to renew this membership, all you need to do is call our customer priority line on **800 5 10 15** to let us know prior to the renewal date.

#### 7. Fraud

If any call-out is made fraudulently or falsely, the membership shall become void and all benefit under the membership will be forfeited.

#### 8. Availability

24hrs Property Assistance is only available to all Property Policyholders within the geographical limits.

#### 9. Change of details

You are responsible for informing us of any change in the information you have supplied to us or our agents. If you fail to do so, you may invalidate the membership.

#### 10. Spare/replacement parts

Spare or replacement parts may not be from the original manufacturer and will not necessarily be on a like-for-like replacement. We cannot be held responsible for delay in supplying spare or replacement parts.

#### 11. Reduction in membership

If you wish to reduce your level of membership you may only do so at the time of renewal.

#### 12. Pay on use

Should an emergency arise that is not included under your 24hr Property Assistance membership, where possible, we can arrange for an authorised repairer to attend your Property but you will be responsible for all costs involved.

#### 10.5 GENERAL EXCLUSIONS

General exclusions applying to your membership.

**The following are not included under any section of the membership:**

1. Any loss or damage occurring prior to the commencement of the membership.
2. The cost of any work which is carried out prior to our approval or by anyone other than an authorised repairer.

3. Consequential loss of any kind arising from the provision of, or delay in, providing the services to which this membership relates.
4. Any liability for delay or failure in performance of our obligations to provide emergency assistance if that delay or failure is due to any cause outside our reasonable control.
5. Any costs arising out of an emergency caused directly or indirectly by or through any wilful or negligent act, or omission by you or any third party.
6. Call-outs arising after the Property has been left unoccupied for 30 or more consecutive days, except where included under Special conditions.
7. The costs of labour, parts and materials in excess of your chosen level of membership as shown on your membership certificate.
8. Loss or damage occurring outside the legal boundaries of the Property.
9. The cost of repairing faults or damage caused by fire, lightning, explosion, earthquake, flood, storm, subsidence, heave or landslip, malicious damage, theft or attempted theft (except where in relation to locks, doors and windows), structural repairs, alteration or demolition, faulty workmanship or the use of defective materials.
10. Any defect, loss or damage arising as a consequence of:
  - a) war, invasion, act of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion.
  - b) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
11. Any expense, consequential loss, legal liability or any defect, loss or damage directly or indirectly caused by terrorism. Terrorism is defined as the use of biological, chemical or nuclear force or contamination by any person(s) or group(s) of persons, whether acting alone or in connection with any organisation(s) or government(s), whether or not committed for political, religious, ideological or similar purposes, including the intention to influence any government or to put members of the public in fear.
12. Loss or damage arising from the interruption or disconnection of the gas, water or electricity services to the Property.
13. An emergency arising due to the failure of either the gas, water or electricity supplier to fulfil their obligations.
14. The normal day-to-day maintenance of the system(s)/appliance(s) or equipment which are not installed, serviced or maintained in accordance with established practice or manufacturer's instructions, statutory regulations.
15. Any system, appliance, wiring or fixtures where replacement is only necessary to make it compliant with legislation, health and safety guidelines.
16. Costs of the restoration of any decoration, fixtures or fittings needing to be removed or replaced in the process of providing the emergency assistance.
17. Adjustment to the time and temperature controls and or replacement of the time controls.

18. An emergency caused by your failure to carry out routine maintenance.
19. The system and/or appliance in the event that spare parts or components are not being available after a reasonable search of stockists.
20. Any part of the system or appliance that is too difficult to access safely or is impossible or impractical to maintain because of its position.
21. Replacement costs of the complete electrical wiring, plumbing and drainage, central heating or security which needs to be replaced as a consequence of natural wear and tear or gradual deterioration (e.g. the complete re-wiring of a Property due to the age of the electrical wiring system).
22. Any loss or damage caused by rot, fungus, woodworm, beetle, moths, insects or vermin.
23. Any repairs as a result of the failure to carry out any remedial work, that has been recommended. Any costs incurred where you have been advised of the need to carry out permanent repair work to avoid repetitive situations leading to emergencies, breakdown and/or failure.
24. Any loss, injury, damage or legal liability arising directly or indirectly from:
  - a) the failure of any computer or other electrical equipment or component to recognise correctly any date as its true calendar date.
  - b) computer viruses.
25. Consumables that need replacing through regular use, including but not limited to light bulbs, batteries, filters, fuses etc.
26. More than 3 call-outs in a period of insurance ( policy year)

## 10.6 SPECIAL CONDITIONS

Your membership may be subject to special conditions as outlined below. Please check your membership certificate to see if either of these special conditions apply.

### Second Property condition

In consideration of the Property at the address shown in the membership certificate not being your principal residence, the following amendments are made to the membership. When the Property is left unoccupied for more than 30 consecutive days, it is a condition of the membership that:

- a) All water, gas, electricity and oil supplies be turned off at the mains.
- b) The Property is inspected at least once a week by a responsible person.

### Town and country residence condition

Whenever the Property at the address shown in the membership certificate is left unoccupied for more than 48 consecutive hours the following amendment is made to the membership: All water, gas, electricity and oil supplies be turned off at the mains.

## YOUR INFORMATION

### Who we are

24hr Property Assistance is a service provided by **Gan Direct** if you take out a Property Insurance Policy.

You are giving your information to **Gan Direct**.

## 11. GUIDE TO CLAIMS

Our Property products are only as good as our claims service.

It's that simple.

We know that time is money and it's really important that you get back to normal life quickly, with the minimum of fuss. As you'll see from this guide, we go to great lengths to make sure we get it right, when things go wrong.

### Making a claim

- ✓ The only number you need to report a Motor claim is: **800 5 10 15**
- ✓ Call us anytime 24/7
- ✓ The sooner we know, the quicker we can help and be there for you
- ✓ Just one call to our team will set the wheel in motion and the right man by your side
- ✓ Calls may be recorded and/or monitored

### 11.1 AT THE 'MOMENT OF TRUTH'

#### We commit and keep our promises

- ✓ We design insurance policies exclusively for you
- ✓ All you need to do is "Switch to Us" and we will take care of everything else for you!
- ✓ We always provide appropriate cover and value for money solutions (More for Less!)
- ✓ We are sympathetic to the lifestyles of career people and offer a 24/7 service on-line at [www.gandirect.com](http://www.gandirect.com) or extended hours of operation for our Call Center

- ✓ We are transparent, open about what's next
- ✓ We proactively keep you informed every step of the claim process
- ✓ Our claims team will update you at every point, what to expect more and by when
- ✓ We are dedicated to eliminating paperwork and saving you time
- ✓ We have a policy of offering single call and/or interaction resolution
- ✓ Our staff is empowered to provide you customized solutions according to your individual needs
- ✓ We will provide independent advice on all your motor insurance needs
- ✓ Each year we review your insurances comparing them to other insurers to ensure we offer value for money
- ✓ We offer a broad range of policies that reflect changing needs as your lives develop
- ✓ We aim to offer solutions to any insurance needs that you have. You will directly be connected to our expert customer service advisors
- ✓ Instant visit by a member of our Network of associates for Emergency Repairs, available 24hours per day



## Customer Service

- ✓ Integrity and ethics play a key role in the running of our business
- ✓ Our Customer Service Advisors are paid salaries, not by commission
- ✓ All Customer Service Advisors work to high service standards and are constantly monitored to ensure they retain client confidence and loyalty
- ✓ We won't hide behind small print. Charges for our services are clearly laid out in our documentation
- ✓ We act fairly, reasonably, promptly and speedily with accuracy, clarity, empathy, reliability, in all our dealings with you
- ✓ We make sure all the information we give you is clear, fair and not misleading
- ✓ We give you sufficient information and help so you can make an informed decision
- ✓ Offer options and solutions for you to choose what suits you best!
- ✓ Your details are safe with us and will only be used to support our relationship with you. We actively seek feedback from our clients encouraging complaints where they are deserved

- ✓ If we receive a complaint we promise to reply by return and immediately initiate an investigation and it will be speedily resolved to your satisfaction. We expect to retain your insurance policy even after a complaint
- ✓ We provide Continuous Training Education (CTE) to our Customer Service Advisors to sustain and improve their knowledge

## Our call centre

- ✓ We have worked hard to maintain our branch culture within this operation and therefore a more personal service is also achieved

## Internet

- ✓ We provide on-line quotes, which once purchased give you instant cover. We are also introducing functionality that allows clients to download policy documents and work is progressing towards on-line renewals and adjustments
- ✓ All channels access the same quotes and client database so irrespective of when and where a member may call back at a later date, all information is instantly retrievable, by all staff, through all channels (web, call center and branch)

## Customer Care

- ✓ "We put our Customer at the centre of all we do and constantly seek to develop innovative solutions that exceed our Customer needs and expectations"

### The essence of our customer care strategy is to

- ✓ Deliver excellent quality of customer service with “More for Less”

### General Insurances Claims Service

- ✓ Our claims division is as one of the best in the industry. It has consistently been praised for its speed and efficiency
- ✓ We have experienced claims technicians and managers all of whom appreciate that dealing with clients requires a heightened level of service

## 11.2 IT'S ABOUT PEOPLE NOT PROCESSES

It's vital that you swift back to normal life after an incident. That's why we make sure we get claims moving straight away. Whether that means appointing a loss adjuster during the first phone call or contacting our emergency plumbers, glaziers and locksmiths (who are all available 24/7), we make sure you aren't left in a vulnerable position.

### After the first call

We'll email or call you confirming who will be looking after the claim and all the relevant contact numbers. You will also hear from the people appointed to look after your claim.

### What we need to know

The sooner we know about an incident, the quicker we can put things right, minimize the impact on your businesses and any loss of revenue.

### Did you know...?

We can make interim payment if in need.

Our loss adjusters can also make interim payments directly ensuring you receive their money faster and when you need it most.

During the first notification we'll review the claim to make sure it gets the treatment it needs, from the right specialists, at the right time.

## 11.3 MAKING A NEW CLAIM

### Policyholder's details

- Name
- Address
- Policy number
- Contact telephone number

### Loss or damage details

- When, how and where the loss or damage occurred
- The type and extent of damage

### Proof of ownership

- Original receipts

### Any police involvement?

- Contact details of policeman who attended
- Crime reference number

### You must cooperate with requests

You are legally obligated to cooperate with requests for information from your insurance company related to your claim.

### Document your loss as thoroughly as you can

In most cases, items and their written or photographic proof may also be destroyed. Your descriptions of lost items, along with descriptions given by witnesses (family members, neighbors and friends), should suffice along with proof of payment (obtained by bank and credit card statement) that can be reproduced upon request and we will reimburse you according to your policy. Retailers can help you identify replacement costs.

### There is a difference between replacement and actual cash value coverage

«Cash Value» is defined as «Fair/Current Market Value», which is the amount a willing buyer would pay a willing seller under no duress. Cash Value means replacement cost minus depreciation. Some policies have «a new for old» clause where you may be entitled to a new item in replacement of the damaged, lost one.

### Make sure your contractor and the insurer's contractor are bidding on the same "scope"

Get a «scope» of work from your adjuster that defines the amount and nature of repairs he/she believes are needed. Have an independent contractor review and if necessary, revise the scope. Try and reach an agreement with the adjuster on a scope, then get estimates on that scope so you and the insurer are comparing «apples to apples», or you may choose to use one of our Network Associates for repairs. This resolves the most common problems that turn claims into disputes. Remember that at the end of the day it is your duty to prove your loss and the adjuster to approve, reject or negotiate with you a fair settlement.

### What happens next

We appreciate that behind every claim there's an individual. That's why we have a Call Centre of Excellence filled with experts to best support you.

#### 11.4 LOOKING AFTER YOUR CLAIMS

Our Centre of Excellence has specialists, in dedicated teams who'll be able to speed matters along, discuss next steps and provide you with all the contact details you'll need. Our dedicated handlers will understand the impact of the claim, work hard to minimize any interruptions and strive to get things back to normal, as quickly as possible.

#### 11.5 KEEPING YOU UPDATED

We know that few things are more frustrating than waiting for news. That's why we'll keep you posted on developments throughout the claim in the way that best suits you. And if, when you first notify us of the claim, you tell us about everyone involved we can keep them updated too. That way everyone will know what's going to happen and by when, so they always know what to expect.

### Guarding against fraud

We work hard to settle genuine claims effectively and identify fraudulent ones – protecting the best interests of you. If you suspect fraud please make us aware when you register the claim. Helping us to identify and manage fraud helps protect the cost of the claim and premiums.

Most claims are legitimate, but some are fraudulent! There are fraud indicators which should help isolate those claims which merit closer scrutiny.

All suspicious claims, though they may have to be paid for lack of conclusive evidence of fraud, however, should be referred and recorded so that investigative resources can be targeted on the most deserving cases.

Fraudsters think that “There’s a lot of money in the coffers of cash rich insurance companies”. With this kind of attitude, fraudulent claims are sure to follow. Sometimes these schemes will be attempted by professional fraud artists. Other times, they’ll be attempted by financially distressed who are looking for a quick money fix. In either case, insurance fraud can be good business for the perpetrators unless derailed by savvy investigators that lead to Fraudsters imprisonment.

## 11.6 GETTING LIFE BACK TO NORMAL

Ultimately, that’s what you are paying for. Here’s how we put things right.

### You decide

We recognize that you want choices. Each claim is unique and everyone has their own view of how they want to get back to normal. That’s why during the first call we’re making it clear to you that you have the choice to use your own builder, plumber or tradesman. Once the surveyor has assessed the damage and agreed the financial limit of liability, you have the choice to use your own tradesmen for repairs up to the agreed limit. And for those that wish to use our repairer network you can rest assured that all repairs come with guarantee. For straightforward claims, we can even fast track the payment. In short, we’ve got claims solutions for all property customers.

### The right people in the right place

Our qualified surveyors can visit your property, normally within 24hrs, to assess damage, scope the work, and agree the limit of liability and the schedule of repairs. They’ll also appoint specialists from our network of contractors and suppliers, from glaziers to drainage specialists, restoration to flooring professionals and anything in between. All our suppliers work to agreed rates for us and are carefully managed to defined service standards, to make sure they’re delivering, as promised.

### Our loss adjusters

These experts work closely with us, in dedicated teams aligned to our own structure, to ensure they visit at the earliest opportunity when high value or complex claims occur. With a good network of professionals across the island, dedicated contacts are available wherever needed. Our loss adjusters can even authorize claims and make payments directly– all measures to accelerate the speed of settlement.

### Did you know...?

Repairs carried out by our approved network of repairers are guaranteed.

## 11.7 IMPROVING WHAT WE DO

We strive to enhance what we do. Your feedback counts.

Tell us your thoughts.

We appreciate that life is far from perfect: that claims sometimes go wrong.

We always look to make our service even better.

### Did you know...?

If you have any queries about our dedicated team, just send us an e-mail at [info@gandirect.com](mailto:info@gandirect.com).

## 11.8 WORKING FOR YOU

The teams we have to help you. Our Property claims service has been designed to deliver the best service to you. We’ve got lots and lots of experts ready to help you, 24/7.

### Back to Normal

Throughout the life of the claim we will always provide you with updates and contact details.

## Incident

Please tell us about all new claims as quickly as possible so we can get to work on getting you back to normal:

You can notify your claims by calling us on our Free Phone line on **800 5 10 15** and **00357 25 885 885** (if you call us from abroad), 24hrs, 7 days per week.

During the first call we'll gather all the information needed to get the claim moving and discuss the choices available to get back to normal. In an emergency we'll get the right people out to you straight away so they're not left in a vulnerable position. We'll even offer you the choice between using your own tradesmen or our array of approved repairers and suppliers. You'll leave the first notification of loss call knowing who's looking after your claim, what will happen next and with all the contacts you'll need. The claim will be assigned to a supplier, who will manage a claim through to settlement. Everyone will work hard throughout the life of the claim to get you back to normal as quickly as possible and minimize the impact. Our specialist case ownership team will look after the more complex cases or those which need special support.

## Property Claims

### Did you Know ...?

You are always welcome to visit us.

### Behind every policy...

- Property claims specialists.
- Expert surveyors and loss adjusters.
- Proactive claims handling. A network of dedicated repairers, trades people and other suppliers up and down the country.
- And a commitment to continually improve what we do.

## 11.9 CLAIMS BEST PRACTICES

The following is generally accepted in the insurance industry as the best way to handle a claim:

- **Damage Inspection and Estimate** – Within 12 hours of the assignment, the adjuster should inspect the damage. The inspection should include an accurate scope of damages and photographs of the damage. The scope of damages should be translated into a written estimate taking into consideration policy limits, depreciation and/or actual cash value when the coverage does not provide full replacement cost.
- **Acceptance or Denial** – The basis for the acceptance or the denial of the claim is clearly stated by the adjuster in the file. If a denial of the claim is necessary, the adjuster should send a denial letter explaining to the insured why the claim is not covered. If the adjuster cannot make a timely decision to accept or deny the claim, a Reservation of Rights Letter should be sent to the insured (or by the claims department) till all information are available giving reason for delay to claimant within 12 hours.
- **Claimant Contact** – Within 12 hours of receipt of the claim, the adjuster should contact the claimant(s) by phone (or in person on severe claims). If unable to make contact within 12 hours, a contact letter requesting immediate contact should be sent to the claimant along with a medical authorization if there is a known injury. On any claim with questionable liability or subrogation/recovery potential, a signed statement or recorded statement should be obtained during the initial contact.
- **Witness Contact** – When there are independent witnesses to a liability claim, the witness(es) should be contacted within 12 hours to confirm the accident details and their knowledge of any injury. On any claim with questionable liability or subrogation/recovery potential, a signed statement or recorded statement should be obtained during the initial contact.
- **On-Going Contact** – Consistent, on-going contact and updating with the claimant is key to getting the claim resolved quickly and fairly.
- **Investigation** – The adjuster to address all issues affecting coverage, liability, subrogation/recovery, and extent of injuries and extent of property damage, if any, within 24hours of receipt of claim.

- **Report** – A detailed report indicating the work completed should be prepared within 48 hours of the claim being received by the claims office. The Report can be to the file or to an outside supervisory location. The report should discuss coverage, liability, damages, subrogation/recovery, and current reserves/payments. It should include any unresolved pending issues and provide recommendation and/or an action plan on how to move the case forward. It should provide a specific time frame within which the recommendations will be completed.
- **At the Scene** – In half an hour (within the city limits) and in one hour and a half (if out of the city limits) from notification, the Assistance Service is to attend the scene, take pictures, fill in the claim form and make arrangements to set the wheel in motion for the claim handling for your case.
- **Courtesy Care Visit** within 24hrs or if emergency and/or serious illness or injury within the hour.
- **Medical Management** – When the adjuster makes the initial Physician Contact during the first 24 hours, should learn the date of the initial office visit, the history pertaining to the current injury (and any previous injury), the extent of the injury, the treatment plan, the prognosis, and the Return To Work status. When applicable, the adjuster should give the medical provider the contact information for utilization review and pre-certification. If the claims office uses a medical vendor to audit the medical bills, the adjuster should ensure all medical bills associated with a compensable claim are sent to the appropriate audit vendor for review and processing.
- **Subrogation/Recovery** – The adjuster should review the accident investigation details to determine if any third party could be held responsible for the accident (Contributory Negligence). If there is third party involvement, the responsible party should be placed on notice of the intent to pursue subrogation.

- **Subsequent Injury Fund** – In those cases that have a Subsequent Fund (eg. Other Insurance Policy), the Fund should be placed on notice as soon as the medical information reflects the potential for a recovery from the Fund. The file should reflect how social security benefits, disability benefits, unemployment benefits and other offsets would impact and the final payment total of the file.

### Best Practices of Litigation

- When notice is received regarding the trial date, the date should be noted to Insurers. A strategy for the handling of the trial should be discussed. During the trial, defense counsel should provide verbal reports and periodic written reports on significant events. The insured must be notified immediately of any aspect of the litigation that is not covered by the insurance policy;

### Did you know...?

You are most welcome to come in and see us in our Centre of Excellence!

This booklet has been designed for you so please let us know what you think. We welcome your feedback; just send your comments to [info@gandirect.com](mailto:info@gandirect.com).

### Share your experience with us

**Gan Direct** will offer you an unforgettable After Sales 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, [info@gandirect.com](mailto: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.

## 12. DATA PROTECTION NOTICE

Please read this notice as it explains the purposes for which we will use personal data and sensitive personal data which we hold.

### Your personal data

For mutual security calls are recorded and may be monitored for training purposes and to prevent and detect fraud.

### Insurance administration, renewal and claims handling

Information you supply may be used for the purpose of insurance administration, renewal and claims handling. In assessing any claims made, we may undertake checks against publicly available information. Information may also be shared with other insurers either directly or via those acting for the insurer such as loss adjusters or investigators.

### Claims & Underwriting Exchange Register

Insurers pass information to the Claims and Underwriting Exchange to help us check information provided and also to prevent fraudulent claims. When we deal with your request for insurance, we or the insurer may search these registers and any other relevant registers. Under the conditions of your policy, you must tell us about any incident (such as an accident or theft) which may give rise to a claim. When you tell us about an incident, we or the insurer will pass this information to the registers and any other relevant registers. You can ask us for more information about this.

### Your electronic information

If you contact us electronically, we or the insurer may collect your electronic identifier, e.g. Internet Protocol (IP) address or telephone number supplied by your service provider. This information may be used by us to aid in the detection of fraud.

### Sensitive personal data

In order to assess the terms of the insurance contract or administer claims, we will need to collect personal data which the Data Protection defines as sensitive, such as medical history or criminal convictions and we may need to transfer this data. By proceeding with this contract, you will signify your explicit consent to such information being processed by us.

### Fraud prevention

In order to prevent and detect fraud we may at any time: Share information about you with other organizations including the Police; check and/or share your details with fraud prevention and detection agencies. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention. Law enforcement may access and use this information.

We or other organizations may also access and use this information to prevent fraud.

Please contact us on the number shown on your policy documentation if you want to receive details of the relevant fraud prevention agencies. We, the insurer or other organizations may access and use from other countries the information recorded by fraud prevention agencies.

### **Marketing and market research**

We may use your information to keep you informed by post, telephone, email or other means of products and services which may be of interest to you. We may also contact you to conduct market research. Your information may also be used for the above purposes after your policy has lapsed. If you do not wish your information to be used for these purposes please write to us.