

This policy information form provides a list of the main coverages, exceptions and other information. Full pre-contractual and contractual information for this product is provided in the Terms and Conditions of Insurance that are uploaded on the Ypera Insurance website www.ypera.com.cy or available through your Insurance Intermediary. This information form is not a substitute for either the pre-contractual and contractual information required by applicable law or the insurance contract and its general and specific terms and conditions.

What is this type of insurance? This type of insurance covers damage and civil liability for accidents caused by the use of the vehicle, as well as supplementary basic and optional cover.



What is insured?

Coverages:	Mini	Mini2nd	Maxisafe	Maxi2nd
3 rd Party Basic	✓	✓	✓	✓
Off the Road	✓	✓	✓	✓
Road Assistance	✓	✓	✓	✓
Accident Care	✓	✓	✓	✓
Legal Protection	€3500	€3500	€3500	€3500
Passengers Liability	✓	✓	✓	✓
Personal Accidents of the Insured	€5000	€5000	€17500 H&W	€17500 H&W
Any Driver of age from 23 to 70 with 4 years European license	✓		✓	
Third Party Cover for any driver of age from 23 to 70 with 2 years European license		✓		✓
Windscreen and Glass	€500	€500	€1000	€1000
Cover whilst towing a Trailer			✓	✓
Driving Other Cars in Cyprus	✓	✓	✓	✓
Windscreen Home Repair	✓	✓	✓	✓
Fire and Theft	✓	✓	✓	✓
Own Damage	✓	✓	✓	✓
Load and Unload	✓	✓	✓	✓
Malicious Damage	✓	✓	✓	✓
Protection of No Claim Discount Third Party Up To €3,000	✓	✓		
Malicious Damage Arson			✓	✓
Loss of use (20 Days €20 each day)			✓	✓
No Claim Bonus Protection			✓	✓
Coverage of Natural Hazards			✓	✓
Coverage in the event of civil commotion and strike			✓	✓
New Vehicle Replacement (for the 1 st year)			✓	✓
Loss of Personal Items €175			✓	✓
Yper-Assistance			✓	✓



What is not insured?

- ✗ The excess amount due to be paid according to your Insurance Schedule
- ✗ Coverage of a package that has not been selected
- ✗ Damages caused before the commencement of insurance
- ✗ Rented Vehicles
- ✗ Vehicles of Public Use



There are restrictions of coverage

- ! The limit of liability per period of cover is stated in the policy.
- ! Damages caused by age and/or insufficient maintenance.
- ! Damages or liability caused when motor vehicle with permission or knowledge is used contrary to the Restrictions as to Use.
- ! Damages to insured persons caused intentionally.
- ! Damages caused by a driver who does not have the driver's license required by law for the class of vehicle.
- ! Damages caused by a driver who at the time of the accident is under the influence of alcohol and/or toxic substances.
- ! Damages caused by an unauthorised driver.
- ! The cost of repairing damage to windscreen windows.
- ! Liability arising under an agreement which would not have arisen in the absence of the agreement
- ! Death, disability, loss, damage, destruction, any legal liabilities, costs and expenses including consequential loss of any nature caused by:
 - (a) War, invasion, act of a foreign enemy, hostilities or warlike operations, (whether or not war has been declared), civil war, insurrection, rebellion, insurrection, insurrection, military movement or usurpation of power
 - (b) An act of terrorism
 - (c) Retention, seizure, confiscation or during an attempt to obtain them.



Where am I covered?

- ✓ The above coverages apply only within the territory of the Republic of Cyprus except for the third party liability coverage which also applies to the states that have signed the Multilateral Guarantee Agreement.



What are my obligations?

The Insured is obliged to:

- **Upon signing the insurance contract:**
 - To disclose to Ypera Insurance, all details of the insured risk, as well as any element or incident that has an impact on the assessment of the risk, the acceptance or not of the insurance and the calculation of premiums.
- **During the period of the insurance contract:**
 - To declare in writing to Ypera Insurance, as soon as possible after becoming aware of it, any change in the elements of the insured risk as well as any element or incident that may lead to a significant increase in the risk, to the extent that if Ypera Insurance had been aware of it, it would not have concluded the contract or would not have concluded it under the same conditions.
 - To notify immediately and in writing to Ypera Insurance of any change in his/her address of residence or place of business.
 - To notify immediately and in writing Globus Insurance of the conclusion of any Insurance Contract of a similar nature to the present one with any other Company.
- **In the occasion of a damaging event:**
 - To notify Ypera Insurance in writing as soon as possible if the damaging event has come to its knowledge, as well as any judicial or extrajudicial document relating to the occurrence of the risk, wherever it originates. Furthermore, in the event of a riot, the notification must be sent immediately.
 - To facilitate and give all possible and reasonable assistance to the representatives or experts of Ypera Insurance, for the ascertainment and causes of the accident, the estimation of damages, as well as any other matter which directly or indirectly relates to the insured event.



When and how to pay?

The payment of the premium may be made in a one-time amount upon conclusion of the insurance contract or in three (3) monthly instalments through:

- The offices of Ypera Insurance
- The JCC service
- The insurance intermediary of Ypera Insurance
- Bank
- Web banking / Phone banking

For more information, please refer to the website of Ypera Insurance www.ypera.com.cy



When the coverage starts and ends?

The insurance is valid for the period specified in the insurance contract.



How can I cancel the contract?

The Insured may terminate the insurance contract at any time by giving a seven-day written notice sent either by fax or electronically to the contact details provided by Ypera Insurance on its official website and in any of its forms. In case of cancellation, administrative fees of €15 and additional charges of 10% of the total premium will be payable to the Company. In addition, the Insured will be refunded the corresponding premium from the date of cancellation until the expiry of the insurance policy, provided always that the Insured has paid the full amount of the premium.