

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 material damage or loss to the insured buildings, as well as their contents used as a permanent (main) residence, due to the occurrence of the following risks.



What is insured?

Basic Coverages

- ✓ Damage caused by fire, lightning, explosion, earthquake or smoke
- ✓ Damage caused by storm, flood, storm or tornado
- ✓ Damage to insured persons as a consequence of riots, demonstrations & civil commotion
- ✓ Damage caused by vandalism and malicious acts
- ✓ Damage caused by the crash of aircraft and other aerial devices
- ✓ Damage due to oil or water leakage from any plumbing, heating, washing machine, refrigerator & freezer
- ✓ Theft or attempted theft following burglary
- ✓ Expenses resulting from the breakage or collapse of TV or radio antennae UP TO €1000
- ✓ Damage to equipment and machinery outside the house including solar equipment UP TO €1000
- ✓ Damage caused by falling trees
- ✓ Temporary occupancy & loss of rent
- ✓ Broken windows & sanitary ware up to €500
- ✓ Expenses as a result of water freezing in any plumbing installation
- ✓ Accidental Damage
- ✓ Expenses for investigative work
- ✓ Loss of oil and water UP TO €700
- ✓ The contents of the freezer UP TO €200
- ✓ Cost of contents inside the garden UP TO €400
- ✓ Accidental death €10.000
- ✓ Personal Accidents UP TO €500

Legal Liabilities Covered:

- ✓ Legal Liability for property damage UP TO €50.000
- ✓ Legal Liability for bodily injury UP TO €100,000

Optional Coverages

- Engineering costs
- Expenses for debris removal
- Portable Existing
- Personal Accidents
- Accidental Damage to Electrical Equipment
- Liability to domestic helpers UP TO €160,000 (limit of cover)

PLUS Packages:

- Short circuit damage up to €5.000
- Up to €5,000 for Home Conversion Costs
- Funeral expenses up to €5000 following an accident in the home.
- Expedited Return from Abroad up to €1000.
- Seasonal Increase of insured amount of contents up to €1000 per period of cover and €200 per item.



What is not insured?

- ✗ The excess amount due to be paid
- ✗ Damage caused before the commencement of insurance
- ✗ Damage caused as a consequence of smoke from agricultural or industrial operations or gradually increasing cause
- ✗ Damage to fences, gateways and gates
- ✗ Damage caused as a consequence of frost or water penetration from any roof or walls due to defective construction or inadequate insulation or through openings, doors and windows left open
- ✗ Damages caused by the insured or guest or occupant
- ✗ Damages caused as a consequence of radioactive contamination.
- ✗ Damages caused as a consequence of war, acts of terrorism, nuclear radiation, environmental pollution or sound waves.
- ✗ Maintenance costs for buildings and their contents.
- ✗ Damages caused by physical deterioration, atmospheric or weather conditions (other than those covered), decay, fungi, insects, pests and other progressive causes.
- ✗ Mechanical or electrical damage.
- ✗ Seizure or detention of property by any government, public or police authority.
- ✗ Devaluation in the market
- ✗ Liability of the Insured and/or the recipient of the insurance.
- ✗ Loss of money (coins, banknotes), cheques, credit cards, bonds, stocks and general securities as a result of burglary of the dwelling.
- ✗ Loss of valuables, jewellery, (semi-)precious stones, rare books and stamps as a result of a burglary of the dwelling, unless separately declared.
- ✗ Liability arising from the following:
 - (i) Loss or damage to property owned, managed or controlled by you.
 - (ii) Your employment, profession or business.
 - (iii) Injury (including death, sickness or disease) occurring to you or a member of your family and/or a roommate and/or any legal resident.
 - (iv) Your use or ownership of lifts or motor vehicles
 - (v) Any agreement made by you, unless you are held liable even without entering into an agreement.
- ✗ Accidents resulting from the act of committing or attempting to commit an unlawful assault or crime by an insured person.



There are restrictions of coverage

- Insurance for jewellery due to theft, the coverage is limited to 5% of the insured value of the contents when they are in a locked drawer or safe (beyond 5% see additional coverages)
- Legal liability limit per period of cover is indicated in the insurance policy
- Damages to the residence caused by falling trees do not include those caused by their felling or pruning.
- Coverage of the Insured's moving expenses to another residence is provided for a single move that must be made within a reasonable period of time from the date of the loss.
- Damages caused by deterioration, age or poor workmanship of the residence and permanent installations.
- Damages due to leakage from any heating or plumbing installation, washing machine, refrigerator, freezer in an insured dwelling older than 30 and 20 years old for the building and contents respectively, and/or which has remained vacant or unused for more than 90 consecutive days.
- Damage caused by any guest or occupant of your residence
- Damages due to vandalism or malicious acts or theft or attempted theft or breaking of windows or sanitary ware or water freezing in any plumbing or heating installation in an insured residence that has been left vacant or unused for more than 90 consecutive days.
- Personal accident cover does not apply to persons over 70 years of age.
- Paintings, sculptures, antiques, pictures, musical instruments, handmade carpets as individual objects are covered up to the amount of 1.500€, while a group of objects is covered up to the amount of 3.000€. Objects exceeding these amounts must be declared in detail.
- Civil Liability arising out of (a) your ownership/management/control (b) your employment/profession/business (c) your injury (d) your ownership and/or use of motor vehicles/elevators/carts/carts/lift trucks/hovercraft (e) boats (f) a vehicle which is required to be insured under the relevant law (g) a disease transmitted by you (h) entering into a contract (unless you would be at fault for entering into it without exception).



Where I am covered?

- ✓ The above coverages refer to the risk location, within the territory of the Republic of Cyprus, of the residence declared by the Insured in the insurance policy.



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 of address of his/her residence or place of business.
 - To notify immediately and in writing Ypera 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 an outbreak, the notice must be sent immediately.
 - To facilitate and give all possible and reasonable assistance to the representatives or experts of Ypera Insurance, for the establishment and the causes of the accident, the assessment of damages, as well as any other matter that directly or indirectly relates to the insurance 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.