



The Way Insurance Should Be



PRIVATE MOTOR INSURANCE POLICY

THE COMPANY PROVIDING THIS INSURANCE

This insurance is underwritten by Lloyd's Insurance Company S.A, the Insurer.

Lloyd's Insurance Company S.A. is a Belgian limited liability company (société anonyme / naamloze vennnpschap) with its registered office at Bastion Tower, Marveldplein 5, 1050 Brussels, Belgium and registered with Banque-Carrefour des Entreprises / Kruispuntbank van Ondernemingen under number 682.594.839 RLE (Brussels).

It is an insurance company authorised (under number 3094) and supervised by the National Bank of Belgium. Its company Reference Number(s) and other details can be found on www.nbb.be. Website address: www.lloydseurope.com. E-mail: lloydseurope.info@lloyds.com.

Bank details: Citibank Europe plc Belgium Branch, Boulevard General Jacques 263G, Brussels 1050, Belgium - BE46570135225536

APPLICABLE LAW AND JURISDICTION

This policy shall be governed by and construed in accordance with the laws of the Republic of Cyprus and the Courts of the Republic of Cyprus shall have exclusive jurisdiction to which the Insurer and the Policyholder / Insured submit in all disputes connected with this policy.

All summonses, notices or processes requiring to be served upon Lloyd's Insurance Company S.A. for the purpose of instituting any legal proceedings against it in connection with this Insurance may be served if addressed and delivered to:

Stephen Michaelides
General Representative for Cyprus, Lloyd's Insurance Company S.A.
41-49, Agiou Nicolaou Street,
Nimeli Court, Block C, 3rd Floor,
2408 Engomi,
Cyprus

COMPLAINT HANDLING PROCEDURE

Every effort is made to ensure you receive a high standard of service. However, if you feel that the service provided does not meet with your expectations or you are otherwise not satisfied with the service you have received (including with the way your claim has been handled) then please contact us at:

Abbeygate Insurance Agency Limited
Shop 1 Mesogi Avenue
Paphos, 8280, Cyprus

Tel: 00357 26819175 Fax: 00357 26222991
E-mail: cyprus@abbeygate.cy

Your complaint will be acknowledged, in writing, within 2 (two) business days of the complaint being received.

A decision on your complaint will be provided to you, in writing, within 15 (fifteen) business days of the complaint being received. If it is not feasible to make a decision within 15 (fifteen) business days, you will be informed about the reasons for the delay, in writing, before the end of the 15 (fifteen) business day time limit and advise you when it expects to provide you with its decision. The additional time taken by the insurer to provide you with its decision on the complaint will be within 30 (thirty) business days from the end of the original 15 (fifteen) business day time limit.

Should you remain dissatisfied with the final response or if you have not received a final response within 3 (three) months of the complaint being received, you may be eligible to refer your complaint to the Financial Ombudsman of the Republic of Cyprus. The contact details are as follows:

Financial Ombudsman of the Republic of Cyprus
PO Box 25735
1311 Nicosia
Cyprus

Tel: +357 2284 8900
E-mail: complaints@financialombudsman.gov.cy
Website: www.financialombudsman.gov.cy

If you have purchased your contract online you may also make a complaint via the EU's online dispute resolution (ODR) platform. The website for the ODR platform is www.ec.europa.eu/odr.

The complaints handling arrangements above are without prejudice to your right to commence a legal action or an alternative dispute resolution proceeding in accordance with your contractual rights.

Private Vehicle Insurance Policy

(Policy Wording Form Volante /CY/Abbeygate/03.2023)

About your cover

The Schedule issued with the **Certificate of Insurance** states under "Insurance Provided" the type of cover **you** have.

TYPE OF COVER	SECTIONS THAT APPLY
COMPREHENSIVE COVER	Sections 1 to 3 and 5 to 10 apply.
THIRD PARTY FIRE & THEFT COVER	Sections 1, 3 and Sections 5 to 10 apply together with the cover outlined in Section 2 A & B but only for loss or damage caused directly by fire or theft.
THIRD PARTY ONLY COVER	Sections 1, 3 and Sections 5 to 10 apply.
OPTIONAL COVERS	Section 4 only applies if stated on your policy schedule.

Please note that this Policy is not complete without a Schedule and a **Certificate of Insurance**.

Private Car Insurance Policy

Thank **you** for choosing us for your car insurance. Because this Policy is a binding legal agreement between **you** and **us**, it is important that you understand it fully.

This Policy, the proposal form, the Schedule, the Certificate of Insurance and any endorsements that accompany it, set out the agreement between you and us. They should be read as one document.

In return for receiving the premium from **you**, **we** will provide insurance cover according to the terms in this Policy. **You** agree to comply with your responsibilities described in this Policy.

We have relied on the information that **you** have provided to us. For this Policy to be valid, all the information **you** have given **us** must be true and complete. If there are any changes in circumstances which affect **your** insurance cover, **you** must either tell the intermediary who arranged the Policy for **you**, or tell **us**, as soon as possible.

Various provisions in this Policy restrict or exclude your cover and set out your rights and duties. Read the entire Policy carefully to determine **your** rights and duties, and what is and is not covered. **Your** ability to make a claim may be prejudiced unless **you** have complied fully with the General Conditions set out in Section 5 of this Policy.

Section 1 –Definitions

Words and terms used in this Policy are defined here or in the part of the Policy where they are used. Throughout the Policy, these words will appear in bold type.

Any word or expression that appears in this Section has the same meaning wherever it appears.

1. **You, your** and **yours** refer to the person(s) named as the Policyholder specified in **your** Schedule and **your Certificate of Insurance**.
2. **We, us, our** and **ours** means Lloyd's Insurance Company S.A.
3. **Authorised driver** means anyone who is named on **your** Policy Schedule and **Certificate of Insurance** as being entitled to drive **your Motor Vehicle** and has **your** permission to drive it.
4. **Bodily injury** means physical bodily harm to any person, including sickness, disease or death that results from a covered loss.
5. **Certificate of Insurance** is the document issued to **you** which provides evidence of motor insurance as required by law.
6. **Damages** means the sum that is paid or is payable to satisfy a claim settled by **us** or resolved by judicial procedure or by a compromise **we** agree to in writing.
7. **Endorsement/s** means a change in the terms of cover. The **Endorsements** that apply for this Policy are either detailed or set out, by reference to Section 10, in the Schedule.
8. **Excess** means an amount **you** must pay towards the cost of a claim if **your Motor Vehicle** is lost, stolen or damaged.
9. **Intermediary** means the intermediary who sold **your** Policy to **you**.
10. **Intoxication** means having a blood alcohol level which exceeds the prescribed limit as set out in the Motor Vehicles and Road Traffic Law and Regulations or applicable local legislation, or being under the influence of any illegal substance or exceeding the dose of a prescribed substance.
11. **Market value** means the cost of replacing **your Motor Vehicle** with one of a similar type, age, and condition at the time of loss or damage as assessed by **us**.
12. **Medical expenses** means reasonable charges for first aid, dental, prosthetic devices, ambulance, hospital, rehabilitation, medical, surgical, x-ray and professional nursing services.
13. **Motor Vehicle** means the private motor vehicle listed in your current Policy Schedule and **Certificate of Insurance**.
14. **Nuclear hazard** means any nuclear reaction, radiation, or radioactive contamination, all whether controlled or uncontrolled however caused, or any consequence of any of these.
15. **Occurrence** means a loss or an accident, which happens during the Policy period and results in **property damage** or **bodily injury** to any person.
16. **Property damage** means physical injury to or destruction of tangible property, including the loss of its use.
17. **Territorial limits** means the Republic of Cyprus excluding the territory where the government of the Republic of Cyprus does not exert effective control.
18. **Terrorism** means the use or threat of force or violence, by an individual or group acting alone, on behalf of or connected to any organisation or government, which gains its motivation from political, religious or ideological beliefs including the intent to influence any government or the public by the use of fear.

Section 2 – Loss or Damage to your Motor Vehicle

A. What we cover

This section covers **you** for loss or damage to **your Motor Vehicle** occurring anywhere within the **territorial limits** unless an exclusion applies, including those described in part D (Specific Exclusions to Section 2) below and in section 6 General Exclusions.

Excess

(a) The **excess** shown in **your** Policy Schedule applies to each and every covered loss or damage to your **Motor Vehicle** unless stated otherwise.

b) The first €500 of any loss when **your Motor Vehicle** is a convertible or soft top model. This excess is additional to any other excess clause applied above.

B. Payment of a loss

We will pay for loss or damage to **your Motor Vehicle** anywhere within the **territorial limits** (unless exclusion applies), as follows:-

1. Partial Loss

If the **Motor Vehicle** is partially damaged, **we** will pay the amount required to repair or replace, whichever is less, the damaged part(s) up to the **market value**.

Repair of the **Motor Vehicle** will be arranged with a suitable repairer by mutual agreement. **We** will pay the reasonable cost of taking **your Motor Vehicle** to the repairer. If **you** wish to use **your** own nominated repairer, **you** may do so with **our** prior written agreement. Repairs cannot commence without **our** prior approval. If **we** choose to repair the **Motor Vehicle** **we** may use suitable replacement parts that are not supplied by the original manufacturer.

A claim for any unobtainable part as a result of fire, theft or damage will be limited to the cost shown in the manufacturer's last published list price plus the reasonable cost of fitting.

We shall not be liable for any delay where new parts have to be obtained nor shall **we** be liable for loss of use on the **Motor Vehicle** or any depreciation in value.

The same cover applies to accessories and spare parts relating to the Motor Vehicle whilst these are in or on the **Motor vehicle**. The maximum amount **we** will pay in respect of car equipment is €500 per any occurrence.

If the **Motor Vehicle** is disabled due to loss or damage insured under this policy **we** will pay the reasonable cost of protection and removal to the nearest repairers.

Any **Motor Vehicle** which cannot be repaired to an acceptable standard is not eligible for repair and will be deemed to be a total loss.

2. Total loss

If the **Motor Vehicle** is stolen or damaged beyond economical repair, **we** will pay the **market value**. However, **we** will reduce our payment by any amount paid for a previous loss to that **Motor Vehicle** if the damage resulting from that previous loss was not repaired. The most **we** will pay is the lesser of either the **market value** or the value of your **Motor Vehicle** as declared to **us** by **you**.

A **Motor Vehicle** shall be considered stolen when the entire **Motor Vehicle** is taken illegally and not recovered within 28 days.

The **Motor Vehicle** shall be deemed to be a total loss when in **our** opinion it is beyond economical repair. Should your **Motor Vehicle** be declared a total loss **we** will be responsible for the disposal of the salvage. Following a total loss settlement, any salvage shall become **our** property. When **we** pay for a total loss, any amount outstanding on any finance or hire purchase agreement may at **our** sole discretion be settled direct with the lender and deducted from the amount payable to **you**. Following a total loss payment and where the maximum value of your **Motor Vehicle** has been provided, all cover will cease.

C. Additional Benefits Comprehensive Cover Only

If **you** have Comprehensive cover the following benefits will also apply.

1. New Motor Vehicle Replacement Cover

We will replace **your Motor Vehicle** with a new motor vehicle of the same make, model and specification (subject to availability) if the loss or damage occurs whilst the **Motor Vehicle** is less than one year old from the date of first registration and you are the first and only registered keeper, and

- a) any repair cost or damage covered by the Policy exceeds 80% of the **Motor Vehicle's** Cyprus list price (including VAT) at the time of purchase; or
- b) **your Motor Vehicle** is stolen and not recovered.

Replacement is subject to:

- a) **your Motor Vehicle** being owned by **you** or purchased by **you** under a hire purchase agreement;
- b) the agreement of any interested hire purchase company; and
- c) **you** being the first registered owner of the **Motor Vehicle**.

Any **Motor Vehicle** which is the subject of any type of leasing or hire agreement is not eligible for new car replacement cover.

2. Lock Replacement

In the event of damage to locks on the **Motor Vehicle** shown on **your** Policy Schedule or in the case of the theft of keys, ignition card or lock transmitter of any **Motor Vehicle** listed on your Policy Schedule we will pay for the necessary replacement cost of:

- a) all external locks of the **Motor Vehicle**;
- b) the ignition/steering lock if this is operated by the same key; and
- c) the central locking system.

The most **we** will pay is €500 in respect of any one **occurrence**.

We do not cover:

The cost of replacing any alarms or other security devices used in, or on in connection with your **Motor Vehicle**.

3. Personal Belongings

We will pay up to €250 for any one claim for loss or damage caused by accident, fire or theft to **your** personal belongings which were in **your Motor Vehicle**. The provisions in your Policy for excess will not apply in respect of this cover.

We do not cover:

- a) Loss or damage to money, stamps, tickets, documents, securities, goods, samples, tools, personal audio equipment, mobile telephones or electronic equipment purchased as an accessory, compact discs, cassettes, or property insured under any other Policy.
- b) Theft of your personal belongings from a convertible car unless they were kept in a locked boot or compartment.
- c) Loss or damage to personal belongings as a result of theft or attempted theft where **your Motor Vehicle** has been left unlocked and unattended.

4. Loss of Use

In case a claim is accepted under this Section, **we** will indemnify **you** with the amount of €25 daily for the period of time during which according to **our** assessor the **Motor Vehicle** is necessary to lay in a garage for repair. This period of time is restricted to the actual number of days required for completion of the repair, but this period shall not exceed ten (10) days during the Insurance Period.

5. Damage to your windscreen

We will pay to repair or replace broken glass in the windscreen, sunroof or windows and any scratching to the bodywork of your **Motor Vehicle** caused by the broken glass provided that the **Motor Vehicle** has not suffered any other damage.

The most we will pay is €750 in respect of any one occurrence. The provisions in your Policy for excess shall be of no effect in respect of this extension. Any claim under this section 2.C.5. will not affect your renewal premium. If the payment exceeds €750, the claim should be dealt with under Part B. Payment of a loss. An excess will be applicable in this case and it will affect your no claim bonus discount.

6. Child car seats

If you have a child car seat fitted to your **Motor Vehicle** and your **Motor Vehicle** is involved in an accident, or your **Motor Vehicle** is damaged by fire, theft or attempted, we will pay for the cost of a replacement child car seat up to a limit of €200. Proof of purchase will be required in the event of a claim. The provisions in your Policy for excess will not apply in respect of this cover.

7. Personal injury cover for the Policyholder

We will pay you €4,000 for **bodily injury** caused whilst driving any private **Motor Vehicle** or while getting into or out of any vehicle, or travelling in any other vehicle not belonging to you, or hired to you under a hire purchase agreement, provided that the **bodily injury** results in and is the sole cause of;

- a) death
- b) loss of any limb;
- c) irrecoverable loss of sight in one or both eyes
- or d) permanent total disablement

You must notify us as soon as possible after the date of the **occurrence**. We do

not cover any **occurrence** caused directly or indirectly:

- (i) while you are in a state of **intoxication**;
- (ii) If you don't hold a valid driving license or you are disqualified from holding or obtaining such a license;
- (iii) if you are 75 years old or older at the time of the **occurrence**;
- (iv) if the policyholder is not a physical person.
- (v) as a result of suicide or attempted suicide.

8. Medical Expenses

If you suffer an accidental bodily injury as a direct result of your **Motor Vehicle** being involved in an **accident**, we will pay the necessary **medical expenses** in connection with such injury up to a limit of €4000 provided that such expenses are medically ascertained within three years of and are a direct result of a loss covered under this Policy.

9. Uninsured driver cover

If you make a claim for an accident that is not your fault and it has been established that the driver of the vehicle that has hit you is not insured, we will reimburse you, your policy excess and you will not lose your no claim bonus discount.

We will require from you to submit to us:

- i) A police report;
- ii) The registration number, make and model of the vehicle;
- iii) The details of the driver of the other vehicle if possible;
- iv) Details of independent witnesses if available.

D. Specific Exclusions to Section 2

The following exclusions apply to this Section of **your** Policy.

We do not cover:

- (a) any loss or damage to **your Motor Vehicle** caused by mechanical or electrical breakdown, failures and breakages, errors in computer programming, instructions to the computer;
- (b) wear and tear or loss of value;
- (c) damage to tyres by braking, bursts or puncture cuts;
- (d) diminution of the resale value of **your Motor Vehicle** as a result of damage whether repaired or not;
- (e) loss of use of **your Motor Vehicle** or any other consequential loss, save as specifically covered by the Loss of Use Extension;
- (f) that part of any repair or replacement which improved **your Motor Vehicle** beyond its condition prior to the loss or damage;
- (g) any loss or damage to **your Motor Vehicle** caused by any public or government authority legally taking, keeping or destroying **your Motor Vehicle**;
- (h) any loss or damage to **your Motor Vehicle** occurring whilst **your Motor Vehicle**:
 - (i) is being driven or used by any person not specified as an **Authorised driver** on **your** Policy Schedule, or
 - (ii) is being used for any purpose not allowed by the Limitations as to Use recorded on **your** Policy Schedule.

This exclusion does not apply if **your Motor Vehicle** is:

- (i) with a member of the motor trade for maintenance or repair,
 - (ii) stolen or taken away without **your** permission.
- i)** any loss or damage to your Motor Vehicle caused directly or indirectly while **you** or an **authorised driver** driving the **Motor Vehicle** is in a state of **intoxication**;
- j)** any loss or damage to your **Motor Vehicle** resulting from deception, fraud or trickery;
- k)** any loss, destruction of or damage to tools;
- l)** damage caused by the fixture of any faulty part or accessory or by defective workmanship or by work undertaken on the **Motor Vehicle** by you or by any person acting on your behalf;
- m)** loss or damage to **your Motor Vehicle** whilst being towed, lifted, or transported by **you** or by any person named in your policy schedule or your certificate of insurance;
- n)** loss or damage to any trailer and goods carried on or within any trailer.
- o)** loss or damage arising from theft while the ignition keys of the **Motor Vehicle** has been left in or on the **Motor Vehicle** or if all doors, windows and other openings have not be closed and locked.

Section 3 - Third Party Liability

A. What we cover

This Policy provides **you** with legal liability cover for **damages** resulting from an **occurrence** that happens anywhere within the **territorial limits** unless stated otherwise or when an exclusion applies. The **occurrence** must involve **your Motor Vehicle**.

Exclusions to this cover are described in part G (Specific Exclusions to Section 3) below and Section 6 General Exclusions.

B. Payment of a Loss

We will pay for **damages** from any one occurrence, regardless of how many claims, vehicles, or people are involved in the occurrence subject to the terms and conditions of the Policy and up to the Limits of Liability specified in **your** Policy Schedule.

C. Defence Cover

We will defend **you** or an **Authorised driver** against any legal action by a third party seeking **damages** for **property damage** or **bodily injury** arising out of the use of your **Motor Vehicle**. **We** will provide this defence with an advocate of **our** choice and at **our** own expense, even if the legal action brought against **you** is groundless, false or fraudulent. We may negotiate, investigate and settle any such claim or litigation at **our** discretion.

As part of **our** negotiation, investigation and settlement **we** will pay:

- (a) all expenses **we** incur;
- (b) all costs assessed against **you** or an **authorised driver**;
- (c) all interest accruing after a judgment is entered or as provided for in an agreed settlement, in a suit we defend, on only that part of the judgement or settlement **we** are responsible for paying.
We will not pay interest accruing after **we** have paid the judgment or settlement;
- (d) reasonable expense incurred by **you** or an **authorised driver** at **our** request for assisting **us** in the investigation or defence of a claim or suit.

If **we** are prevented, in certain jurisdictions, by local law from carrying out this defence cover, **we** will pay only those defence expenses that **we** agree in writing to pay and that are incurred by **you**.

D. Additional Covers of Section 3

1. Emergency treatment

We will reimburse **you** or an **Authorised driver** using any **Motor Vehicle** that is listed in **your** Policy Schedule for payment made under the relevant road traffic legislation for emergency treatment.

2. Passenger Liability

The indemnity provided by this Section is extended to cover the liability of any passenger travelling in, entering or leaving the **Motor Vehicle**.

E. Limitations of Actions

In case an action, brought against **you** and/or a driver of an insured **Motor Vehicle** in respect of an **occurrence** that we would otherwise be liable to cover under this Section of the Policy, has been statute barred vis a vis **us** by virtue of the provisions of the , Motor Vehicles (Third Party Liability Insurance) Acts 2000 to 2023 **we** shall have no liability under this Section for the payment of any amount to **you** or the driver irrespective of whether **you** or the driver have paid any amount or not.

F. Specific Exclusions to Section 3

The following exclusions apply to this section of **your** Policy. **We** do not cover:

1. Liability

a) Liability

- (i) liability for **bodily injury** of the driver of **your Motor Vehicle**.
- (ii) liability for any **bodily injury** or **property damage** whilst **your Motor Vehicle** is being driven or used by any person not specified as an **Authorised driver** on **your** Policy Schedule.
- (iii) liability for any **bodily injury** or **property damage** whilst **your Motor Vehicle** is being used for any purpose not allowed by the Limitations as to Use recorded on **your** Policy Schedule.
- (iv) liability for the death of, or injury to, or damage to the property of, any person arising out of or in the course of his/her employment by anyone **we** cover under this insurance other than as required under the, Motor Vehicles (Third Party Liability Insurance) Acts 2000 to 2023.
- (v) liability incurred by anyone covered by the liability section of any other insurance.
- (vi) damage to **your** property or any other car belonging to **you** or to property in the care of any person covered by this insurance.
- (vii) liability for the death of, or injury to, or damage to property of, any person who at the time of the use of the **Motor Vehicle**, which gave rise to the liability, was carried, at his own free will, in or upon such **Motor Vehicle**, was entering or getting into the **Motor Vehicle** or alighting therefrom and such person knew or had reasons to believe that the **Motor Vehicle** was stolen or was illegally held.
- (viii) liability for the death of, or injury to, or damage to property of, any person whilst the **Motor Vehicle** was not under **your** control because it had been stolen or obtained by violence.
- (ix) any loss or damage to your Motor Vehicle caused directly or indirectly while **you** or an **Authorised Driver** driving the **Motor Vehicle** is in a state of **intoxication**;

(b) any person who does not comply with the terms of this insurance Policy.

2. Property

Damage caused by any **Authorised driver** to any property or motor vehicle they own or are responsible for.

Section 4 – No Claim Protection

If you have paid an additional premium and we have agreed to provide no claim protection, you will still enjoy 60% no claims discount off your insurance premium, unless more than two claims are submitted to us within a period of three years.

For the purpose of this extension the following shall not count as claims:

- a) payments under Breakage of Glass,
- b) payments made by us which are subsequently recovered by us.

Section 5 – General conditions

1

1.1 Your duty to provide information

The information **you** provide on **your** proposal form and the declaration made by **you** are, to the best of **your** knowledge, complete and correct. **You** must notify **us** of any changes affecting **your** insurance when they occur. If **you** have any doubts as to whether certain facts are relevant, **you** should disclose them. Failure to disclose all relevant changes may invalidate **your** insurance, or may result in the insurance not operating fully or at all.

1.2 Your duty to disclose changes

You must notify us as soon as possible of any change in circumstances that may affect **your** Policy, including where:

- (a) **you** change **your Motor Vehicle**,
- (b) **you** make any changes to **your Motor Vehicle** or modifications of the manufacturer's standard specifications,
- (c) **you** change the purpose for which you use **your Motor Vehicle**,
- (d) **you** change the main driver,
- (e) **you** change the address at which **you** normally keep **your Motor Vehicle**,
- (f) **you** change the parking or garaging arrangements,
- (g) **you** or any other **Authorised driver** insured under this Policy, change **your** occupation,
- (h) **you** or any other **Authorised driver** insured under this Policy receive any motoring convictions or motoring penalty points,

- (i) **you** become aware of any medical or physical condition of any **Authorised driver** insured under this Policy which may affect their ability to drive.

We may need to amend the terms and conditions of this Policy. If **you** do not disclose relevant changes in circumstances, **we** may invalidate your insurance.

No change or modification to the cover provided by this Policy shall be effective until it is notified to **us**.

2. Care of your Motor Vehicle

You must take all reasonable steps to prevent **your Motor Vehicle** and its contents from being lost or damaged, and maintain the **Motor Vehicle** in a sound condition.

8. Concealment or Fraud

You, any **Authorised driver**, or any person acting for **you** must not make false claims. If **you**, any **Authorised driver** or any person acting on **your** behalf makes a claim knowing any part of it to be false, **we** will not pay the claim and **we** will cancel **your** Policy.

We have the right to cancel **your** Policy if, whether before or after a loss or damage relating to this insurance, **you** or an **Authorised driver** has:

- a) intentionally concealed or misrepresented any material fact or circumstance;
- b) engaged in fraudulent conduct relating to the Policy; or
- c) made false statements.

9. Assignment

No one covered under this Policy may assign or turn over any right or interest in regard to the Policy without **our** written consent.

10. Bankruptcy

Your bankruptcy or insolvency shall not relieve **us** of any of **our** obligations. Furthermore, if **you** become bankrupt or insolvent during the Policy period, this Policy, unless cancelled, will cover **your** personal representative for the remainder of the Policy period.

11. Other insurance

If a claim made against this Policy is also covered by other insurance, **we** will pay only **our** proportion of the loss that applies under this Policy in relation to the total amount of insurance covering the claim.

12. Instalment Premiums

Where the premium for this insurance is payable by instalments, each payment must be made when due, otherwise all benefits under the insurance will be forfeited and the insurance will be cancelled from the date when any unpaid instalment was due. In this event **you** must return the **Insurance Certificate** to **us** immediately.

13. Limitations as to Use

You, or any **Authorised driver**, may only use **your Motor Vehicle** for purposes described under "Limitations as to Use" on **your** current Policy Schedule.

14. Motor Vehicle Registration

To be covered by this Policy **your Motor Vehicle** must be registered in, or be in the process of being registered in the Republic of Cyprus and all taxes and duties for registering the vehicle have been paid or will be paid by you.

Section 6 – General Exclusions

The following exclusions apply to your Policy.

1. Driving License

Any **property damage** or **bodily injury** taking place whilst **your Motor Vehicle** is being driven or used by **you** or an **authorised driver**, if **you** or the **authorised driver** involved in the accident do not hold a valid driving license which has been held for minimum of 24 months, or are disqualified from holding or obtaining a license to drive the car, or act otherwise than in accordance with the terms and limitations of the driving license.

2. Contractual agreements

Any loss or damage arising out of any liability accepted solely by virtue of an agreement but which would not attach if that agreement did not exist.

3. Intentional Acts

Any **property damage** or **bodily injury** arising out of an act intended by **you** or an **authorised driver**, or by any person instructed or directed by **you** or an **authorised driver** to cause property damage or bodily injury, even if the damage or injury caused is of a different type or degree than actually expected or intended. For the purpose of this section, an intentional act is one the consequences of which could have been foreseen by a reasonable person.

4. Use of Airfields

Any loss or damage whilst a **Motor Vehicle** in **your** Policy Schedule is on any part of an airport, aerodrome, airfield or military base provided for:

- a) the takeoff or landing of aircraft and for the movement or storage of aircraft,
- b) aircraft parking aprons including the associated service roads, refueling areas and ground equipment parking areas.

5. Pollution

Any loss or damage caused by pollution or contamination.

6. Radioactive, chemical or biological contamination

Any loss or damage, directly or indirectly caused by:

- a) Radioactivity or ionizing radioactive contamination from nuclear fuel or nuclear waste,
- b) the radioactive, toxic, explosive or other dangerous properties of nuclear equipment or its nuclear parts, or
- c) the use of a chemical or biological weapon.

7. War

Any loss or damage caused 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 nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

8. Terrorism

Any loss, damage, cost or expense of any nature whatsoever directly or indirectly caused by, resulting from or in connection with:

- a) any act of **terrorism** except in so far as is necessary to comply with the relevant road traffic legislation; or
- b) resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of **terrorism**.

In the event that any portion of this exclusion is found to be invalid or unenforceable the remainder shall remain in full force and effect.

9. Drivers under 25 years of age

Any **property damage** or **bodily injury** taking place whilst **your Motor Vehicle** is being driven or in the purpose of being driven by any person under 25 years of age.

Section 7 – Foreign use and driving abroad

Cover Abroad

This Policy provides the insurance cover detailed in **your** Policy Schedule in the **territorial limits**. This Policy also provides the minimum Third Party Liability cover required by law to use **your Motor Vehicle**:

- a. in any member state of the European Union, or
- b. any other state signatory to the Multilateral Guarantee Agreement.

Extending your Cover Abroad

In addition to the minimum Third Party Liability cover this insurance provides the cover shown in **your** Policy Schedule for up to 90 days during any one period of insurance in any country above including Sea transit between any parts in those places including the process of loading and unloading subject to the following:

- **Your** permanent home being in Cyprus.
- **Your** visit to countries outside Cyprus does not exceed 30 days.

Green Card

A green card is not required by law to cross borders within the European Union. **Your Certificate of Insurance** is sufficient evidence of **your** motor insurance cover.

Exclusions which apply to this section

This Policy does not cover use of **your Motor Vehicle** in countries other than those listed in this section.

Section 8 – How to cancel your Policy

Cancellation

If **you** have bought this **Policy** online or over the phone, a 14-day cooling off period applies. The 14-day cooling off period commences on the day that your **Policy** is concluded or the day that the documentation of your **Policy** is received, whichever is the later. During this 14-day cooling off period, **you** may cancel your Policy by notifying **your intermediary** or **us** in writing. If **you** do this, it will be as if **your Policy** had never been issued and we will refund any premiums you have paid in full, provided that no claims have been made and that **your Motor Vehicle** has not been involved in an event that may lead to a claim by third parties.

Without prejudice to the above, **you** can cancel the Policy at any time by notifying **your intermediary** or **us** in writing of the future date (minimum notice 7 days) that the cancellation is to take effect. Provided that no claims have been made and that **your Motor Vehicle** has not been involved in an event that may lead to a claim by third parties, **You** will be entitled to a return of premium at the following Short Period Rates for the time the insurance has been in force.

Period No exceeding :	1 Week	2 weeks	1 month	2 months	3 months
Amount Payable	12.5%	17.5%	25%	37.5%	50%
Period No exceeding :	4 months	6 months	8 months	Over 8 months	
Amount Payable	62.5%	75%	87.5%	Full Premium charged	

We may cancel **your** Policy at any time by giving **you** 7 days' written notice to the last known address provided by **you**. **We** will give **you** a proportionate refund of any premiums paid for the period of insurance cover remaining, providing **you** have not made any claim during the period of insurance cover and that **your Motor Vehicle** has not been involved in an event that may lead to a claim by third parties.

If **you** cancel the Policy, it will not affect **your** rights or claims you make before the cancellation date.

The insurance of **your Motor Vehicle** and the indemnity for liability to a third party apply whilst **you** maintain an insurable interest in the **Motor Vehicle**. This Policy is rendered void as soon as **you** dispose of the **Motor Vehicle** in any way.

If this Policy is cancelled, **you** are obligated within 48 hours from the effective date of cancellation of this Policy to return to **us your Certificate of Insurance** or, if it has been lost, to send **us** a declaration verifying you have lost **your Certificate of Insurance**

Section 9 – How we process your personal information

Who we are

We are Lloyd's Insurance Company S.A. (hereafter referred to as "Lloyd's Europe") found in the contract of insurance and/or in the certificate of insurance.

The basics

We collect and use relevant information about you to provide you with the insurance cover or the insurance cover that benefits you, and to meet our legal obligations and the obligations of others in the insurance chain.

This information includes details such as your name, address and contact details and any other information that we collect about you in connection with the insurance cover, or the cover from which you benefit. This information may include special categories of personal data details such as information about your health and any criminal convictions you may have.

In certain circumstances, we need your consent to process certain categories of information about you (including special categories of personal data details as mentioned above). Where we need your consent, we will ask you for it separately. You do not have to give your consent and you may withdraw your consent at any time by sending an e-mail to LloydsEurope.DataProtection@lloyds.com (without however affecting the lawfulness of processing based on consent prior to its withdrawal). Nevertheless, if you do not give your consent, or you withdraw your consent, this may affect our ability to provide the insurance cover from which you benefit and may prevent us from providing cover for you or handling your claims.

The way insurance works means that your information may be shared and used by a number of third parties in the insurance sector (both inside and outside Belgium, and inside and outside the EU). For example, insurers, insurance agents or insurance brokers, reinsurers, loss adjusters, sub-contractors, regulators, law enforcement agencies, fraud and crime prevention and detection agencies and compulsory insurance databases. We will only disclose your personal information in connection with the insurance cover that is provided, and to the extent that it is needed or allowed by law.

We keep your personal details for no longer than is necessary in offering the insurance arranged or to comply with our legal or regulatory requirements.

Other people's details you provide to us

Where you provide us (or your insurance agent or insurance broker) with details about other people, you must ensure that this short form privacy notice is provided to them.

Want more details?

For more information about how we use your personal information please see our full privacy notice, which is available in the Privacy section of our website www.lloydseurope.com or in other formats on request.

Complaints, contacting us and the regulator, and your rights

You have rights in relation to the information we hold about you, including the right to access your information. If you wish to exercise your rights, discuss how we use your information or see a copy of our full privacy notice, please contact us or go to the Privacy section of our website www.lloydseurope.com where we have full details.

Alternatively, you may contact the insurance agent or insurance broker that arranged your insurance at:
Abbeygate Insurance Agency Limited
Shop 1 Mesogi Avenue
Paphos, 8280, Cyprus

Tel: 00357 26819175 Fax: 00357 26222991

E-mail: cyprus@abbeygate.cy

You have the right to lodge a complaint with the competent data protection authority, but we encourage you to contact us before doing so.

LBS0046C

SECTION 10 – ENDORSEMENTS

Those Endorsements set out below whose numbers appear in the Schedule are applicable; all other Endorsements set out below are deemed to be deleted unless reference is made to them in any Endorsement which is applicable or which becomes applicable:

CV 4. ACCIDENTAL DAMAGE EXCESS

We shall only be liable for the amount in excess of the first (the amount shown in the Schedule) in respect of each and every claim under Section-2 of this Insurance.

This Endorsement operates independently of and in addition to any other Excess provision or condition which may be applied or which may be contained in this policy.

CV 5. FIRE & THEFT EXCESS

We shall only be liable for the amount in excess of the first (the amount shown in the Schedule) in respect of each and every claim under Section-2 of this Insurance.

This Endorsement operates independently of and in addition to any other Excess provision or condition which may be applied or which may be contained in this policy.

CV 6. UK EXCESS

We shall only be liable for the amount in excess of the first (the amount shown in the Schedule) in respect of each and every claim under Section 2 of this Insurance whilst the **Motor Vehicle** is being used in the United Kingdom, subject to such use being approved by **us** and an International Motor Insurance Certificate (Green Card) being in force.

This Endorsement operates independently of and in addition to any other Excess provision or condition which may be applied or which may be contained in this policy.

CV 7. ADDITIONAL EXCESS

We shall only be liable for the amount in excess of the first (the amount shown in the Schedule) in respect of each claim under Section 2 of this Insurance.

This Endorsement operates independently of and in addition to any other Excess provision or condition which may be applied or which may be contained in this policy.

V 22. TRAILERS

The insurance cover granted under this Policy extends to apply to one trailer whilst attached to or accidentally detached from **your Motor Vehicle**.

CV 23. TRAILERS ATTACHED/DETACHED

The insurance cover granted under this Policy extends to apply to any trailer declared to **us** and owned by **you** whilst attached to the **Motor Vehicle** or detached therefrom and out of use. This only applies where such trailer whilst detached is kept on premises owned or occupied by the **you**, or premises used for delivery or collection by the policyholder provided such premises are securely locked and declared to the **us**. **Our** maximum liability in respect of any one trailer shall be up to but not exceeding the sum stated on the Schedule or subsequent notification supplied to and agreed by **us**.

CV223-NAMED DRIVERS ONLY

We shall be only liable in respect of any claim for loss, damage or liability whilst **your Motor Vehicle** is driven or in the purpose of being driven by the drivers named in **your** Schedule.

CV 46. TRACKER SYSTEM

If shown in the schedule as applying to the insured **Motor Vehicle**, a Tracker system, as approved and agreed by us, is required to be installed and it is a condition of this Section of the Policy that:

- a) The Tracker system is kept in an efficient and effective condition.
- b) A service contract is kept continuously in force with the Tracking Company, and the company responsible for the service contract is immediately advised by you of any apparent defects or failures in the system or signaling.
- c) All detection devices and their circuitry connection for continuous functioning are fully operable at all times.
- d) The system is put into full and effective operation at all times.
- e) We are notified immediately;
- i) If the central monitoring body give written or verbal warning of possible intended withdrawal of response.
- ii) Before any alteration to or replacement of the Tracker system and its associated service contract is made.

CV 47. DELETE NO CLAIM BONUS

The benefits granted by Section 4 (No Claim Bonus) have been deleted.

CV 172 NO CLAIM PROTECTION

Section 4 'No claim protection' is included.

CV 999 VEHICLE LOCATION

This insurance is issued on the strict understanding that the vehicle will reside at the address detailed in the statement of fact.

CV 1028. ECONOMIC AND TRADE SANCTIONS EXCLUSION

The Company is not liable to make any payments for liability under any coverage sections of this policy or make any payments under any extension for any loss of claim arising in, or where the insured or any beneficiary under the policy is a citizen or instrumentality of the government of, any country (ies) against which any laws and/or regulations governing this policy and/or the insurer, its parent company or its ultimate controlling entity have established an embargo or other form of economic sanction which have the effect of prohibiting the insurer to provide insurance coverage, transacting business with or otherwise offering economic benefits to the insured or any other beneficiary under the policy.

It is further understood and agreed that no benefits or payments will be made to any beneficiary (ies) who is/are declared unable to receive economic benefits under the laws and/or regulations governing this policy and/or the insurer, its parent company or its ultimate controlling entity.

All other terms, conditions and exceptions remain unchanged.

CV 1029. PREMIUM PAYMENT WARRANTY

Notwithstanding any provision to the contrary within this policy or any endorsement hereto, in respect of non-payment of premium only the following clause will apply.

The Policyholder / Insured undertakes that premium will be paid to the Insurer in instalments, when due.

If any instalment of the premium due under this policy has not been so paid to the Insurer by the date it is due, the Insurer shall have the right to cancel this policy by notifying the Policyholder / Insured in writing. In the event of cancellation, premium is due to the insurer on a pro rata basis for the period that the insurer is on the risk but the full policy premium shall be payable to the Insurer in the event of a loss or occurrence prior to the date of termination which gives rise to a valid claim under this policy.

It is agreed that the Insurer shall give not less than fifteen days prior notice of cancellation to the Policyholder / Insured. If premium due is paid in full to the Insurer before the notice period expires, notice of cancellation shall automatically be revoked. If not, the policy shall automatically terminate at the end of the notice period.

If any provision of this clause is found by any court or administrative body of competent jurisdiction to be invalid or unenforceable, such invalidity or unenforceability will not affect the other provisions of this clause which will remain in full force and effect.

All other terms, conditions and limitations of this Policy shall remain unchanged.

