



**EXPATS HOME INSURANCE POLICY**

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# Expats Home Insurance Policy

SUITABLE FOR EXPATRIATES WHO WORK OR HAVE RETIRED IN CYPRUS

(Policy Wording Form: AIG/CY/EXPATS/12.2018)

## Your home insurance policy

Thank **you** for taking out insurance with AIG Europe S.A. **We** want **you** to understand and be satisfied that the insurance cover provided meets **your** individual needs, so please check these documents very carefully. If any to the information is incorrect or **you** do not understand them, please contact **your** insurance agent or our district office immediately.

As **you** may have noticed at this point, some words or phrases are printed in bold type. The reason for this is because these words have a species legal meaning. They are listed with an explanation of what they mean in the Section "Words with Special Meaning" below.

## 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.

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## THE COMPANY PROVIDING THIS INSURANCE

This insurance is underwritten by AIG Europe S.A., an insurance undertaking incorporated in Luxembourg as a société anonyme (public limited company) with R.C.S. Luxembourg number B 218806.

AIG Europe S.A. has its head office at 35 D Avenue John F. Kennedy, L-1855, Luxembourg, <http://www.aig.lu/>. AIG Europe S.A. is authorised by the Luxembourg Ministère des Finances and supervised by the Commissariat aux Assurances 7, boulevard Joseph II, L-1840 Luxembourg, GD de Luxembourg, Tel.: (+352) 22 69 11 - 1, [caa@caa.lu](mailto:caa@caa.lu), <http://www.caa.lu/>.

AIG Europe S.A. Cyprus branch is registered with the Cyprus Registrar of Companies with overseas company number AE2631 and has its registered place of business at 26 Esperidon Street, 2001 Strovolos, Cyprus, and is regulated for conduct of business in Cyprus by the Superintendent of Insurance. Contact details of the Superintendent of Insurance are: P.O. Box 23364, 1682 Nicosia, Cyprus; Tel: 22602990; Fax: 22302938; [insurance@mof.gov.cy](mailto:insurance@mof.gov.cy); <http://mof.gov.cy/en/directorates-units/insurance-companies-control-service>.

If a solvency and financial condition report of AIG Europe S.A. is available, it can be found at <http://www.aig.lu/>.

## About your cover

This is **your** insurance policy wording which along with **your** schedule forms **your Home Insurance Policy**.

The policy wording explains:

- what is and what is not covered;
- how to make a claim;
- how **we** settle claims; and
- the terms and conditions **you** must comply with.

The policy schedule shows:

- **your** name and the address of the property to be insured;
- **your** policy number;
- **your** premium;
- the dates for which **your** cover is in force;
- the sections of the policy that **you** have selected;
- **your** sums insured and/or the limits of cover, and
- any **endorsements** which apply to **your** policy.

The insurance policy wording and **your** schedule should be read as one document and **you** should keep it in a safe place.

## Contract of insurance

This insurance policy is a legally binding contract of insurance between **you** and **us**, and includes the policy wording and the policy schedule, as described previously. This policy wording replaces all earlier versions of **our** policy wording.

This insurance policy is based on personal information **you** gave **us** in a proposal form or a statement of fact about **you, your family, your** property and the way in which **your buildings** are being used and occupied. If information that **you** gave us is not true and complete, **your** policy may be invalidated and **your** claim may be rejected.

**Our** part of the insurance contract is that **we** will provide the cover set out in this policy wording:

- for those sections of cover which are shown on **your** policy schedule; and
- for the **period of insurance** shown on **your** policy schedule.

**Your** part of the insurance contract is that:

- **your** must pay the premium as shown on **your** policy schedule for each **period of insurance**; and
- **you** must comply with all the conditions set out in this policy wording and any **endorsements**.

If **you** do not meet **your** part of the insurance contract, **we** may reject a claim, increase **your** premium or **you** may find that **you** do not have a cover.

## Words with special meanings

This section defines any word or phrase that has a precise legal meaning to this insurance contract, and whenever a word or phrase with a special meaning is used, it will be printed in **bold** type.

### Accidental Damage

Sudden, unexpected and visible damage which has not been caused deliberately.

### Bedroom

A room designed or permanently converted for sleeping in, even if used for other purposes.

### Buildings

The **home**, garage and **outbuildings**, its **fixtures** and **fittings**, boundary and garden walls, gates, hedges, fences, footpaths, patios, terraces, drives, tennis courts, swimming pools, garden ponds, statues and fountains which are permanently fixed into the ground, greenhouses, solar panels, septic tanks, gas or oil central heating tanks all forming part of the home which are used for domestic purposes only. These must be at the address shown on the schedule.

### Business Equipment

Furniture, computers, keyboards, monitors, printers, computer-aided design equipment, facsimile machines, telecommunications equipment (but not mobile phones) and stationery which are used for the business, trade or profession of **you** or **your family**. **Business Equipment** does not include business stock or business money or business credit cards.

The most we will pay for **business equipment** is €5.000 in any **period of insurance**.

### Contents

Household goods, furniture, furnishings, radio and television aerials on or in the **home**, **high risk items**, **personal possessions**, **pedal cycles**, **business equipment**, and **wheelchairs** owned by **your family** and that **you** or **your family** are legally responsible for.

The most we will pay for **contents** in any garage or **outbuildings** is €3.000 in any **period of insurance**.

**Contents** does not include –

- items held for business purposes (either totally or partially) other than **business equipment**;
- any living creatures;
- permanent **fixtures** and **fittings**;
- electrically or mechanically propelled or assisted vehicles of all types – whether designed for road use or not, aircraft, caravans, trailers, boats or any parts and accessories in or attached to caravans, trailers, boats or motor vehicles. This does not include domestic garden machinery that does not have to be licensed, **wheelchairs**, electrically or mechanically propelled toys and models that cannot go over 8 miles an hour or golf trolleys which are controlled by someone on foot.
- individual **pedal cycles** over €200 in value.

### Credit Cards

Any type of credit, debit, bank charge, cheque guarantee, store and cash dispenser cards. This does not include cards used for business purposes.

The most we will pay for **credit cards** is €1.000 in any **period of insurance**.

### Domestic Employees

Any person(s) **your family** employ under a contract of service to work in or around **your home** strictly for domestic purposes only.

### Endorsement

Any agreed alteration made to the terms of the policy, which will be shown on **your** schedule.

## Excess

The first amount **you** must pay towards any claim made under the policy. In the event of a claim being made under more than one section of the policy for the same incident, **you** are only responsible for one **excess** (whichever is higher).

## Fixtures and fittings

Built in furniture and kitchen units, fixed glass and sanitary ware, fixed pipes, ducts, tanks, wires, cables, switches, fireplaces, central heating equipment, boilers, storage heaters and light fittings.

## Heave

Upward or lateral movement of the site on which **your buildings** stand caused by swelling of the ground.

## High risk items

The following are defined as high risk items;

- jewellery, watches, articles made of precious metals and precious stones;
- sculptures, tapestries, rare and unusual figurines or any item valued for its rareness, paintings, pictures and other works of art;
- stamp, medal and coin collections;
- guns, clocks and furs.

The most **we** will pay for **high risk items** is one third (1/3) of the **contents** sum insured in any **period of insurance**.

This limit applies within (not on top of) the sum insured for **contents**. Any single article, set or collection of **high risk items** worth over €3.000 must be specified on the schedule, otherwise the limit is €3.000.

## Home

The private dwelling located at the address shown on **your** schedule, including the garages and domestic **outbuildings**, all used for domestic purposes only by **you** or any member of **your family**.

## Money

Current bank notes and coins, cheques, traveller's cheques, electronic cash pre-payment cards, postal orders, banker's drafts, unused current postage stamps, season tickets and travel tickets (but only for the cost of replacement for the period from the date of loss to the expiry date of the original ticket) if a duplicate cannot be obtained.

Money does not include-

- promotional vouchers, air mile vouchers, loyalty points, lottery tickets, scratch-cards, raffle tickets;
- stamps which are part of a stamp collection;
- money used or held for any trade, professional or business purposes.

The **most** we will pay for money is €500 in any **period of insurance**.

## Outbuildings

Sheds, greenhouses, summerhouses, and other **buildings** (but not caravans, mobile homes or motor homes) which are not connected to the main **building** of the **home**, they are within the boundary of the **home** and are used for domestic purposes.

The most **we** pay for **contents** in any garage or **outbuildings** is €3.000 in any **period of insurance**.

## Period of Insurance

The period of time the insurance is provided for under this policy, as set out in **your** schedule.

## Pedal Cycles

Any pedal cycle (other than motorised pedal cycle) and accessories, which are owned by **your family** or are **your family's** responsibility under contract.

The most **we** will pay for **pedal cycles** is €400 in any **period of insurance**. Any **pedal cycle** worth over €200 must be specified on the policy otherwise the maximum **we** will pay per **pedal cycle** is €200.

## Personal Possessions

Jewellery, watches, sports equipment, luggage, photographic equipment, musical instruments, clothing and other items that are designed to be worn or carried on or about the person which belong to **you** or **your family** or are **your family's** responsibility under contract.

Personal Possessions does not include –

- household goods and domestic appliances;
- external television, radio and satellite receiving equipment;
- **money, credit cards**, securities and documents of any kind;
- any business stock or related equipment used for any trade, professional or business purposes;
- any motor vehicles, other than motorised or electric **wheelchairs** and scooters which are specifically designed for the disabled or infirm and which do not legally require to be licensed for road use;
- any mechanically propelled or assisted vehicles, other than motorised gardening equipment;
- any aircraft, gliders, hang-gliders, trains, caravans, trailers, boats, wet-bikes, jet skis, hovercraft, and other mechanically propelled or assisted watercraft, or parts or accessories for any of them whether attached or detached (other than removable entertainment equipment whilst removed);
- pets and livestock.

**Personal possessions** which exceed €3.000 per single article, set or collection will need to be specified in the schedule. The most **we** will pay for unspecified **personal possessions** is €3.000 per single article, set or collection. The total **we** will pay for unspecified **personal possessions** is €20.000 in any **period of insurance**.

The most **we** will pay for specified **personal possessions** is one third (1/3) of the **contents** sum insured in any **period of insurance**, subject to a maximum of €20.000 for any single item, set or collection.

## Redecoration

Internal painting and decorating, tiling, replacement of bathroom and/or kitchen **fixtures** and **fittings** including sinks, wash basin, W.C., bath and shower, internal joinery, plastering, installation / repair of central heating and external window replacement

## Subsidence

Downward movement of the site on which **your buildings** stand, resulting from any cause other than the bedding-down of new structures or the settlement of newly made up ground.

## Unfurnished

A **home** with not enough furniture for someone to live in it with reasonable comfort.

## Unoccupied

A **home** not lived or intended to be lived in for more than 60 days in a row.

## We, Us or Our

AIG Europe S.A..

## You, Your or Policyholder

The person(s) named as **policyholder** on **your** schedule.

## Your Family

Any of the following people providing they normally live with **you** in **your home**:

- **your** husband, **your** wife or **your** partner;
- **your** children (including adopted and foster children);
- **your** relatives;
- **your domestic employees**.

## Wheelchairs

Any type of motorised or non-motorised wheelchair or similar electric scooter specifically designed for the disabled or the infirm, which is not legally required to be licensed for road use.

## Policy Conditions

These are the conditions of the insurance policy that **you** need to meet as **your** part of the contract. If **you** do not do this, it may make the contract invalid and **you** may not be able to make a claim.

### 1. Compliance with Policy terms

We will provide the cover described in the policy if all the terms and conditions of this policy so far as they apply are met by **you** or anyone claiming under this policy.

### 2. Taking Care

**You** and **your family** must take all reasonable steps to prevent loss, damage, accidents and injury to everything which is covered by this insurance policy, and to maintain the insured property in a sound condition and in good repair.

### 3. Changes in your circumstances

**You** must tell **us** or **your** insurance agent or intermediary straight away about any changes that could affect this insurance policy. If **you** do not tell **us** about any change to the material facts, this insurance may no longer be valid. Material facts are ones that might influence **our** decision to insure **you**, the conditions of the policy or the premium **we** want to charge. If **you** are not sure whether a fact is material, **you** should tell **us** about it. In particular **you** must tell **us**:

- if **you** change **your** address;
- if **you** or any person in the schedule change job;
- if **you** or **your family** receive a court judgment or conviction, or are prosecuted (except for motoring offences where a prison sentence has not been served);
- about any changes to **your** buildings that will increase the rebuilding costs;
- about any increases in the value of **your contents** or **personal possessions**;
- if work is going to be done to **your home**;
- if someone other than a member of **your family** comes to live with **you**; and
- if **your home** will be **unfurnished**.

Please remember if **you** do not tell **us** about any changes, **your** policy may be invalidated and/or any claim **you** make may be rejected.

### 4. Law applicable

This policy is governed by the laws of the Republic of Cyprus and the courts of the Republic of Cyprus will have exclusive jurisdiction to determine any dispute.

### 5. Fraud

If **we** have reason to believe that dishonesty or exaggeration has been used either by **you**, **your family** or anyone acting on behalf of **you** or **your family** to obtain:

- a claims payment or inflated claims payment under **your** policy, or
- cover for which **you** do not qualify, or
- cover at a reduced premium;

all benefits under this insurance policy will be lost, the policy may be deemed invalid, **you** may not be entitled to a refund of premium and **we** may refer the matter to the police or authorities for criminal prosecution or take action consistent with **our** legal rights.

### 6. Cooling-off period

If after insuring with **us** and receiving **your Home** Insurance policy, **you** subsequently change **your** mind, **you** have 14 days to write to **your** insurance agency or **us** confirming that **you** do not wish to continue. Provided **you** have not made a claim in that period no charge will be made and any premium **you** have already paid will be refunded.

## 7. Cancelling your policy

**You** may cancel the policy anytime after the cooling-off period by writing to **us** or contacting **your** insurance agent. As long as **you** have not made a claim, **we** will refund **you** for the time that is left on the policy.

**We** or anyone **we** authorise can cancel this policy at any time by sending **you** fourteen days notice in writing. **We** will send the notice to the last known address **we** have for **you**. **We** will refund **your** premium for the time that was left on **your** policy as long as **you** have not made a claim.

## 8. Dual insurance

If **you** have any other insurance policies that cover the same loss, damage or liability as this policy, **we** will only pay **our** share of any claim. There are instances where **we** will not pay anything if **you** have any other insurance policies that cover the same loss, damage or liability as this policy and these instances are clearly shown in the columns "Excluding" in "Section 1 - **Buildings** Insurance" and "Section 2 - **Contents** Insurance of this policy wording.

## 9. Security

To reduce your premium, **you** may have told **us** that you have security measures fitted at your home. **We** will print an endorsement on **your** schedule showing the security measures **you** have told **us** are fitted, when **you** must use them and the cover that is excluded if **you** do not use them. If **you** do not keep these security measures in good working order, the cover under the policy will not be valid for theft, attempted theft or malicious damage.

## 10. Claims

When **you** become aware of a possible claim under this policy **you** must:

- tell **us** as soon as reasonably possible;
- tell the local police immediately when **you** become aware something is lost or **you** suspect a theft, attempted theft or malicious damage and keep any certificate of the report given to **you** by the police;
- take all reasonable steps to recover any property which has been lost;
- send **us** at **your** expense, all the documents and information (including written estimates, proof of value and ownership) **we** may request from **you**.

You must not:

- pay, offer or agree to pay any amount or admit responsibility without **our** written permission;
- abandon any property to **us** unless **you** have **our** permission.

**We** will not pay any claims under this policy unless **you** have kept to the above conditions.

We may:

- enter any building where loss or damage has happened;
- take control of the remains of any property insured by the policy for which we have agreed to pay a claim and deal with them in a reasonable manner;
- take over, defend or settle a claim made against you or at **our** own expense, take legal action in your name to get back any payment we have made under this policy.

## 11. How we settle your claim

### **(a) Buildings**

As long as the loss or damage is covered under **your** policy, **we** will decide whether to settle a claim by either rebuilding, replacing or by making a payment in respect of the damaged part of the **building** provided that:

- immediately before the incident giving rise to the loss or damage:
  - ✦ the **buildings** were in a good state of repair and properly maintained;
  - ✦ the limit shown on **your** policy schedule was sufficient to allow for the full cost of rebuilding the **buildings** as new and similar in size;
- the reinstatement or repair is carried out without delay.

If at the time of loss or damage the limit is less than the full cost of rebuilding the **buildings** in a new condition, **we** may proportionately reduce any payment – known as the average clause. If repair or rebuilding is not carried out, **we** will pay:

- the amount by which the property has gone down in value because of the damage, or
- the estimated cost of the repair,

whichever is the lowest.

If **you** keep **your buildings** in good repair, **we** will pay the cost of repairing, replacing or rebuilding the **buildings**. If **your buildings** have not been kept in a good state of repair, **we** may deduct an amount (if appropriate) for wear and tear.

### **(b) Contents**

As long as the loss or damage is covered under **your** policy, **we** will decide whether to settle a claim by either repairing or replacing property. Alternatively, at **our** option **we** will pay the cost at which **we** can replace the item through our network of suppliers.

**We** will take off an amount (if appropriate) for wear and tear if **you** claim under the **contents** section and its extensions for loss or damage to clothes, household linen or **pedal cycles**.

If **you** are insured for **your buildings** and **your contents** under the same policy, **we** will take off the excess under one cover if **you** make a claim under both covers for the same incident. **We** may deduct any outstanding premium from any payment **we** make.

## **12. Maximum claim limit**

It is important that **you** must ensure that the maximum claim limit shown on **your** schedule is correct.

Under **buildings** insurance, the maximum claim limit must be enough to fully rebuild **your home**.

Under **contents** insurance, the maximum claim limit must be enough to replace all the **contents** of **your home** with new items of the same quality and type.

For specified items of **personal possessions**, **high risk items** or any other specified item, the amount shown on the schedule must be enough to replace the item as new.

If the maximum claim limit under any section is less than the current cost of replacing, repairing, or rebuilding the property as new, or if any amount shown in the schedule for **personal possessions**, **high risk items**, **pedal cycles** or any other specified item is less than the current cost of replacing the item as new, **we** may proportionately reduce any payment – known as the average clause- or **your** claim may be refused.

Under the **buildings** and **contents** sections the maximum claim limit will not be reduced if **you** make a claim.

## **13. Specified items**

**You** must specify all **high risk items** worth over €3.000 on the schedule otherwise the most **we** will pay for each unspecified **high risk item** is €3.000 in any **period of insurance**.

**You** must specify all **personal possessions** worth over €3.000 on the schedule otherwise the most **we** will pay for an unspecified single article, set or collection under **personal possessions** cover is €3.000 in any **period of insurance**.

The limit for specified **personal possessions** listed on the schedule is €20.000 for any single article, set or collection in any **period of insurance**. The total **we** will pay for unspecified **personal possessions** is €20.000 in any **period of insurance**.

The most **we** will pay for **high risk items** or **personal possessions** is one third (1/3) of the total **contents** sum insured.

## **14. Non-disclosure or misrepresentation**

Information which **you** gave **us** before this policy started, during the course of the policy or for the purposes of renewing the policy (whether provided orally, electronically or in writing and whether or not contained within the statement of fact or proposal form) must be complete and correct.

If **you** did not tell **us** of all material facts which **you** are reasonably expected to tell **us** or provided **us** with inaccurate information, which might have affected **our** decision to provide insurance cover, the level of premium, or the terms of this policy, before **you** took out the policy or before renewal, then **we** may have the right to avoid the policy. That means that **we** will treat the policy as if it had never existed. In those circumstances, **we** will repay **you** any premium taken and **you** will have to repay **us** any claims paid by **us** during the currency of the policy.

## General Policy Exclusions

These are the exclusions that apply to all sections of your policy.

This insurance policy does not cover:

### **1. Unfurnished property**

Any loss, damage, legal liability, cost or expense of any kind caused while **your home** is unfurnished.

### **2. Radioactive Contamination**

Any loss, damage, legal liability, cost or expense of any kind caused directly or indirectly by:

- (i) ionising radiation or radioactive contamination from any nuclear fuel or nuclear waste which results from the burning of nuclear fuel; or
- (ii) the radioactive, poisonous, toxic, explosive or other hazardous properties of any nuclear machinery or equipment of any part of it.

### **3. Pollution or Contamination**

Any loss, damage, legal liability, cost or expense of any kind caused directly or indirectly from pollution or contamination which:

- (i) was the result of an intentional act; or
- (ii) was expected or should have been expected; or
- (iii) was not caused by a sudden incident; or
- (iv) was not during any **period of insurance**.

### **4. War and Similar Risks**

Any loss, damage, legal liability, cost or expense of any kind caused directly or indirectly by war, invasion, act of foreign enemy, hostilities (whether war be declared or not), rebellion, revolution or military force.

### **5. Terrorism**

Any loss, damage, legal liability, cost or expense of any kind caused directly or indirectly by, resulting from or in connection with any act of terrorism.

For the purposes of this exclusion, "terrorism" means the use, or threat of use, of any biological, chemical and/or nuclear force or contamination by any person(s), whether acting alone or on behalf of or in connection with any organisation(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.

### **6. Territorial Limit for strikes, riot or civil commotion**

Any loss or damage arising from strikes, riot or civil commotion outside Cyprus.

### **7. Sonic Bangs**

Any loss, damage, legal liability, cost or expense of any kind caused directly or indirectly by pressure waves from aircraft or other aerial devices travelling at sonic or supersonic speeds.

### **8. Rot**

Any loss, damage, legal liability, cost or expense of any kind caused by wet rot or dry rot whether or not this is caused directly or indirectly by any other cover provided by this insurance policy.

### **9. Defective construction**

Any loss, damage, legal liability, cost or expense of any kind caused by or resulting from either defective construction, poor or faulty design, poor workmanship or the use of incorrect materials.

## **10. Gradual deterioration**

Any loss, damage, legal liability, cost or expense of any kind caused by or resulting from wear and tear, depreciation, corrosion, rusting, damp, condensation, insects, vermin, fungus, fading, frost or anything which happens gradually, the process of cleaning, dyeing, repair, alteration, renovation or restoration or any indirect loss.

## **11. Existing and deliberate damage**

Any loss, damage, legal liability, cost or expense of any kind:

- occurring, or arising from an event that occurred, before the **period of insurance**; or
- caused deliberately by **you** or a member of **your family** or at the direction of **you** or a member of **your family**.

## **12. Confiscation and forced entry**

Any loss, damage, legal liability, cost or expense of any kind caused by officials or the authorities legally using force to enter **your home** or legally confiscating or holding **your** property.

## **13. Deception**

Any loss, damage, legal liability, cost or expense of any kind caused by deception unless the only deception used is to gain entry to **your home**.

## **14. Business property and legal responsibility**

Any loss, damage, legal liability, cost or expense of any kind:

- for any property for which **you** own, hold in trust or use in connection with any trade, profession or business with the exception of any **business equipment** as defined; or
- for any legal liability arising directly or indirectly from any trade, profession or business.

## **15. Matching sets or items**

**We** treat each separate item of a matching pair or set of furniture, sanitary suite or fittings, soft furnishings or other **fixtures** and **fittings**, as a single item.

**We** will only pay for lost or damaged items. **We** will not pay for the cost of replacing, recovering or remodelling undamaged pieces, or pieces which have not been lost or damaged, just because it forms part of a set, suite or one of a number of items similar in nature, colour or design. If an item in a set is lost or damaged, the other pieces of the set may lose some value, even if they have not been physically damaged themselves. This loss of value is not covered by the policy.

## **16. Matching carpets**

If **you** have a matching carpet or other floor covering in more than one room or area, **we** treat each room or area as separate. **We** will only pay for the damage to the carpet or floor covering in the room or area where the damage happened.

## **17. Date change and computer viruses**

Any loss, damage or legal liability caused to or arising from equipment by its' failing correctly to recognise date representing a date in such a way that it does not work properly or at all, or by computer viruses.

For the purpose of this exclusion:

- Equipment includes computers and anything else insured by this 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 and/or software which prevent any operating system, computer program or software working properly or at all.

## 18. Loss of value

Any loss of value to the **buildings, contents**, or any other property insured.

## 19. Indirect loss

We will not pay for any losses that are not directly associated with the incident that caused **you** to claim, unless expressly stated in this policy.

## 20. Property not covered

The following items are not covered under this policy:

- Living creatures.
- Motorised vehicles, trailers, caravans or spare parts and accessories.
- Any amount over €3.000 for **contents** in any garage or **outbuildings** in any **period of insurance**.
- An amount over €5.000 for **business equipment** in any **period of insurance**.
- Business stock or business **money** or business **credit cards**.
- Any items held or used for business purposes (either totally or partially) other than **business equipment**.
- Electrically or mechanically propelled or assisted vehicles of all types – whether designed for road use or not, aircraft, caravans, trailers, boats or any parts and accessories in or attached to caravans, trailers, boats or motor vehicles. This does not include domestic garden machinery that does not have to be licensed, **wheelchairs**, electrically or mechanically propelled toys and models that cannot go over 8 miles an hour or golf trolleys which are not controlled by someone on foot.
- Individual **pedal cycles** over €200 that are not specified on the schedule.
- Any amount over €400 for **pedal cycles** in any **period of insurance**.
- Any amount of **high risk items** over one third (1/3) of the total **contents** sum insured in any **period of insurance**.
- Any single article, set or collection of **high risk items** worth over €3.000 that isn't specified on the schedule.
- Any amount over €500 in total for **money** in any period of insurance.
- Any promotional vouchers, air mile vouchers, loyalty points, lottery tickets, scratch cards, raffle tickets or stamps that are part of a stamp collection.
- Any unspecified **personal possessions** worth over €3.000.
- Any amount of unspecified **personal possessions** over €20.000.
- Any amount of **personal possessions** over one third (1/3) of the total **contents** sum insured in any **period of insurance**.

The following items are not covered under **personal possessions** cover:

- Household goods and domestic appliances.
- External television, radio and satellite receiving equipment.
- **Money, credit cards**, securities (a document indicating ownership or debt, e.g. a share or bond, but excluding **money** and documents of any time).
- Any business stock or related equipment used for any trade, professional or business purposes.
- Any motor vehicles, other than motorised or electric **wheelchairs** and scooters which are specifically designed for the disabled or infirm and which are not legally required to be licensed for road use.
- Any mechanically propelled or assisted vehicles, other than motorised gardening equipment.
- Any aircraft, gliders, hang-gliders, trains, caravans, trailers, boats, wet-bikes, jet-skis, hovercraft, and other mechanically propelled or assisted watercraft, or parts or accessories for any of them whether attached or detached (other than removable entertainment equipment whilst removed).
- Pets and livestock.

## 21. Excess

Any **excess** amount noted on **your** schedule that is applicable in the event of a claim.

# Section 1 – Buildings Insurance

This part of the insurance policy provides full details of the cover we provide for **your buildings**, and applies only if **your** schedule states **you** have cover. The most we will pay for loss or damage to the **buildings** is the maximum claim limit shown in the schedule.

The **buildings** are insured against loss or damage by the following causes. Where coverage can be found under both the **buildings** and **contents** section, we will only pay under one section, whichever provides the greatest cover.

Please note: there are further exclusions which apply to this section in the General Policy Exclusions section.

## 1. Fire, lightning, explosion, earthquake or smoke.

Excluding:

- Loss or damage caused by smoke from air pollution, or by any gradually operating cause.

## 2. Storm or flood.

Excluding:

- Loss or damage caused by frost.
- Loss or damage caused by a rise in the water table.

## 3. Freezing of water in any part of the plumbing installation, fixed water or fixed heating systems.

Excluding:

- Loss or damage caused to the plumbing installation, fixed water or fixed heating systems which is directly exposed to the outside or is located in an **outbuilding**.

## 4. Escape of water, oil or liquid petroleum gas from any part of the plumbing installation, fixed water or fixed heating system, or escape of water from any domestic appliance within your home.

In the event of damage resulting as above we will also pay:

- (a) the costs **you** incur in locating the source of the damage;
- (b) the costs **you** incur in repairing, replacing or cleaning of any damaged pipes, tanks or installations.

Excluding:

- Loss or damage caused by sulphate reacting with any materials from which **your home** is built.
- Costs over €5.000 in locating the source of the damage.
- Costs over €1.000 for repairing, replacing or cleaning of any damaged pipes, tanks or installations.

## 5. Riot, strike, civil commotion, labour or political disturbance.

Excluding:

- Loss that is not reported to the police within seven days of discovering the loss or damage.

## 6. Malicious acts or vandalism.

Excluding:

- Loss or damage caused by any guest or tenant, or by **you** or any member of **your family**.
- Damage that is not reported to the police within seven days of discovery.

## 7. Theft or attempted theft

Excluding:

- Loss or damage not reported to the police within seven days of discovering the theft.
- Loss or damage caused by any guest or tenant, or by **you** or any member of **your family**.

## 8. Subsidence or heave of the site on which your buildings stand or land belonging to your buildings, or landslip.

Excluding:

- Loss or damage caused to boundary and garden walls, gates, hedges, fences, footpaths, patios, terraces, drives, tennis courts, swimming pools, greenhouses, garden ponds, statues and fountains which are permanently fixed into the ground, unless **your home** is damaged by the same cause and at the same time.
- Loss or damage caused by the foundations of a structure settling, shrinking or expanding.
- Loss or damage caused by new structures bedding-down or the settlement of newly made up ground.
- Loss or damage caused by the sea or river wearing away the land.
- Loss or damage caused by faulty design or inadequate foundations which do not meet the required building regulations current at the time of construction.
- Loss or damage caused by or from demolition, structural alterations or structural repairs to **your home**, or any groundwork, excavation, faulty workmanship or the use of faulty materials.
- Loss of market value after repairs.
- Loss or damage where compensation is provided by law.
- Loss or damage caused to solid floor slabs or resulting from the slabs moving unless the foundations beneath the outside walls of the main **buildings** are damaged at the same time.

## 9. Impact

Loss or damage caused by:

- a) Any impact involving vehicles or aircraft, or anything dropped from an aircraft.
- b) Any impact involving animals.
- c) Falling trees or branches.
- d) Falling aerials, satellite receiving equipment, their fittings or masts.

Excluding:

- Damage that is caused by animals belonging to **you** or any member of **your family**.
- Loss or damage by felling or lopping trees.

## 10. Locks and keys

We cover the cost of repairing, replacing or installing new locks for external doors, windows, intruder alarms and safes in your home where keys have been lost or stolen, or accidental damage has occurred to the locks or keys.

Excluding:

- Theft of keys not reported to the police within seven days of discovery.
- Loss or damage caused while your home is lent, let, sub-let or shared with anyone other than your family.
- Loss or damage caused by mechanical, electrical or electronic fault, failure or breakdown.
- Any amount exceeding €500 for locks and keys.

## 11. Cables and underground pipes and drains.

**Accidental Damage** to cables, pipes, drainage systems (including inspection covers) and underground tanks which provide services to and from **your home**, for which **your family** are legally responsible.

If following a blockage, normal methods of releasing a blockade between the main sewer and **your home** are unsuccessful we will pay the cost of breaking into and repairing the pipe.

Excluding:

- Loss or damage caused by the coast or riverbank being worn away.
- Loss or damage caused by gradual deterioration which had caused an installation to reach the end of its serviceable life.
- Loss or damage caused by or from demolition, structural alterations or structural repairs to **your home**, or any groundwork, excavation, faulty workmanship or the use of faulty materials.
- Loss or damage caused by de-lamination (separation of layers) of pitch fibre pipes.
- Loss or damage caused to pitch fibre pipes as a result of pressure applied to them by the weight of soil or covering materials.

## 12. Glass, ceramic hobs and sanitary ware.

**Accidental Damage** to glass, ceramic hobs and sanitary ware fixed to and forming part of **your home**.

Excluding:

- The replacement cost of any part of the item other than the broken glass.
- Loss or damage caused by scratching or denting.

## 13. Rent and alternative accommodation

If **your home** is made uninhabitable following a claim, which **we** have accepted, for loss or damage resulting from a cause which is covered and described under "Section 1 – **Buildings Insurance**", **we** will pay:

- a) the reasonable additional cost of similar short-term accommodation for **your family** and domestic pets; or
- b) the rent **you** would have received but have lost, including up to two years ground rent.

The most **we** will pay for any one event is 10% of the **buildings** sum insured shown on **your** schedule under the **buildings** section.

Excluding:

- Any costs **your family** would have to pay once **your home** becomes habitable again.
- Any costs **you** agree to pay without **our** prior written permission.

## 14. Fees and related costs.

Following a claim, which **we** have accepted, for loss or damage resulting from a cause which is covered and described in "Section 1 – Buildings Insurance", **we** will pay:

- a) Any fees for architects, surveyors and other professional fees.
- b) Any costs of making the **buildings** safe, demolition, propping up, removing debris and clearing the site, subject to **our** prior agreement.
- c) Any costs of meeting current building regulations, local authority or other statutory requirements or conditions provided that the damaged parts of **your buildings** are repaired or replaced.

Excluding:

- Any fees or costs **you** have to pay for preparing or furthering any claim.
- The cost of removal or reduction of trees.
- Any fees or costs incurred in meeting any buildings regulations, local authority or statutory requirements or conditions if **you** were made aware of the need to meet them before the damage occurred.
- Any fees or costs which apply to any undamaged parts of **your buildings**.

## 15. Emergency entry to your home.

Loss or damage to **your home** caused when the fire, police or ambulance service or other emergency authorities gain entry into **your home** because of an emergency involving entry to **your home**.

Excluding:

- Loss or damage caused by the police service legally using force to gain entry into **your home**, in order to search the premises or to detain any person on the premises.

## 16. Your legal liability as owner of the property.

We will pay any amount which **you** or any member of **your family** have to pay as owner of **your buildings** and land belonging to your buildings, in relation to compensation to others which arise from a single event occurring during the **period of insurance** which results in:

- a) accidental death, disease, illness, or accidental physical injury to anyone; or
- b) **accidental damage** to physical property.

The most we will pay in any **period of insurance** is €1.000.000 plus defence costs previously agreed by **us** in writing.

Excluding your legal liability arising from:

- Any physical property which is owned by **your family**, or which is the legal responsibility of **your family**.
- Any injury or death to **you** or **your family** or **domestic employees** who normally reside with you.
- Any death, bodily injury or damage caused by lifts, hoists or vehicles other than motorised gardening equipment.
- Any costs to rectify any fault or alleged fault
- Any contagious disease or virus passed on by **you** or any member of **your family**.
- Any business, profession, or trade involving **you** or any member of **your family**.
- Any contract or agreement, unless the liability would exist without that contract or agreement.
- Any deliberate act by **you** or any member of **your family**.
- Any liability covered by any other policy.

### Important note:

If **you** are the owner and occupier of the **building**, this section does not cover **your** legal liability as the occupier of the **home** or its land. **You** will need to arrange **contents** insurance which provides occupiers liability cover to make sure **you** are fully protected.

## 17. Electrical power Surge

Loss or damage to the electrical or electronic installation of **your home's fixtures and fittings**, caused by an electrical power surge.

Excluding

- Loss or damage in excess of €1.500 in any period of insurance.
- Improper use contrary to the manufacturer's instructions.
- Latent defect, gradual deterioration, wear and tear, depreciation or poor maintenance.

The **buildings** are also insured against loss or damage by the following causes but only when **your** schedule states "**Accidental Damage** cover included".

## 18. Accidental Damage

We will pay for **accidental damage** to **your buildings**.

Excluding:

- Loss or damage caused while **your home** is lent, let or sub-let to anyone other than **your family**.
- Loss or damage due to wear and tear.
- Loss or damage caused by water entering **your home**, other than by storm or flood.
- Loss or damage caused by insects, parasites, vermin fungus or mildew.
- Loss or damage caused by or from demolition, structural alterations or structural repairs to **your home**, or any groundwork, excavation, faulty workmanship or the use of faulty materials.
- Loss or damage caused by animals or pets owned by **you** or owned by any member of **your family**.
- Loss or damage caused by scratching or denting.
- Loss or damage caused by any process of alteration, repair, maintenance, cleaning, restoration, dismantling, renovation, **redcoration** or breakdown.
- Loss or damage caused by any deliberate act by **you** or any member of **your family**.

## Section 2 – Contents Insurance

This part of the insurance policy provides full details of the cover we provide for **your contents**, if **your** schedule states you **have** cover.

The **contents** are insured against loss or damage whilst in **your home** by the following causes. Where coverage can be found under both the buildings and the contents section, we will only pay under one section, whichever provides the greater cover.

Please note: there are further exclusions which apply to this section in the General Policy Exclusions section.

### 1. Fire, lightning, explosion, earthquake or smoke.

Excluding:

- Loss or damage caused by smoke from air pollution, or by any gradually operating cause.

### 2. Storm or flood.

Excluding:

- Loss or damage caused by frost.
- Loss or damage caused by a rise in the water table.

### 3. Escape of water, oil or liquid petroleum gas from any part of the plumbing installation, fixed water or fixed heating system, or escape of water from any domestic appliance within your home.

Excluding:

- Loss or damage caused to the plumbing installation, fixed water or fixed heating systems or to any domestic appliance which the water, oil or liquid petroleum gas escapes from.

### 4. Riot, strike, civil commotion, labour or political disturbance.

Excluding:

- Loss or damage that is not reported to the police within seven days of discovering the loss or damage.

### 5. Malicious acts or vandalism.

Excluding:

- Loss or damage caused by any guest or tenant, or by **you** or any member of **your family**.
- Damage that is not reported to the police within seven days of discovery.

### 6. Theft or attempted theft from your home.

Excluding:

- Loss or damage not reported to the police within seven days of discovering the theft.
- Loss or damage caused by any guest or tenant, or by **you** or any member of **your family**.

### 7. Subsidence or heave of the site on which your buildings stand or land belonging to your buildings, or landslip.

Excluding:

- Loss or damage caused to boundary and garden walls, gates, hedges, fences, footpaths, patios, terraces, drives, tennis courts, swimming pools, greenhouses, garden ponds, statues and fountains which are permanently fixed into the ground, unless **your home** is damaged by the same cause and at the same time.
- Loss or damage caused by the foundations of a structure settling, shrinking or expanding.
- Loss or damage caused by new structures bedding-down or the settlement of newly made up ground.
- Loss or damage caused by the sea or river wearing away the land.

- Loss or damage caused by faulty design or inadequate foundations which do not meet the required building regulations current at the time of construction.
- Loss or damage caused by or from demolition, structural alterations or structural repairs to **your home**, or any groundwork, excavation, faulty workmanship or the use of faulty materials.
- Loss of market value after repairs.
- Loss or damage where compensation is provided by law.
- Loss or damage caused to solid floor slabs or resulting from the slabs moving unless the foundations beneath the outside walls of the main **buildings** are damaged at the same time.

## 8. Impact.

Loss or damage caused by:

- Any impact involving vehicles or aircraft, or anything dropped from an aircraft.
- Any impact involving animals.
- Falling trees or branches.
- Falling aerials, satellite receiving equipment, their fittings or masts.

Excluding:

- Damage caused by animals belonging to **you** or any member of **your family**.
- Loss or damage by felling or lopping trees.

## 9. Accidental loss of metered water, liquid petroleum gas or oil at your home.

Excluding:

- Loss of metered water, liquid petroleum gas or oil caused by gradual leakage.
- Any costs arising from damage by any cover listed elsewhere under "Section 2 – Contents Insurance" and which is specifically excluded under that cover.
- Any amount exceeding €500 for metered water, liquid petroleum gas or oil.

## 10. Locks and keys.

We cover the cost of repairing, replacing or installing new locks for external doors, windows, intruder alarms and safes in your home where keys have been lost or stolen, or **accidental damage** to the locks or keys.

If **you** insure both **your buildings** and **contents** under this policy and make a claim for locks and keys, **we** will only make one payment under either **your buildings** or **contents** section of cover. It is not possible to make a claim under both **buildings** and **contents** cover for the same incident.

Excluding:

- Theft of keys not reported to the police within seven days of discovery.
- Loss or damage caused while **your home** is lent, let or sub-let to anyone other than **your family**.
- Loss or damage caused by mechanical, electrical or electronic fault, failure or breakdown.
- Any amount exceeding €500 for locks and keys.

## 11. Audio, Computer, Television and Video Equipment.

**Accidental damage** to television, audio or video equipment, DVD players, digital boxes, games consoles, or to personal computers and computer equipment along with any aerials, satellite dishes and their masts and fittings fixed to **your buildings**.

Excluding:

- Loss or damage caused while **your home** is lent, let or sub-let to anyone other than **your family**.
- Loss or damage caused by animals or pets.
- Loss or damage to video cameras, digital cameras, digital imaging or recording equipment designed to be hand-held or portable.
- Loss or damage to musical instruments, records, tapes, discs, CDs, DVDs, computer games, software and mobile phones.
- Loss or damage to portable equipment.

- Loss or damage to laptop computers and hand-held games consoles.
- Loss or damage caused by computer viruses.
- Loss or damage caused by scratching or denting.
- Loss or damage caused by light, climatic conditions, atmospheric conditions or by any process of cleaning, maintaining, adjusting, repairing or taking apart.
- Loss or damage caused by mechanical, electrical or electronic fault, failure or breakdown.

## 12. Glass, mirrors and ceramic hobs.

Accidental damage in **your home** to glass, which forms part of **your** furniture, mirrors and the ceramic hobs in free standing cookers.

Excluding:

- Loss or damage caused by scratching or denting.
- Loss or damage to glass in pictures and clocks.
- The replacement cost of any part of the item other than the broken glass.
- Loss or damage caused while **your home** is lent, let or sub-let to anyone other than **your family**.

## 13. Food in freezers and refrigerators.

Loss or damage to food or drink in any freezer or refrigerator in **your home** caused by a change in temperature of the freezer or refrigerator or contamination by the escape of refrigerant or refrigerant fumes.

Excluding:

- Loss or damage caused by the deliberate act of any electricity supplier or gas supplier.
- Any amount exceeding €500 for freezer and refrigerator **contents**.

## 14. Money and Credit Cards

We will pay for loss and damage by events 1 to 8 of "Section 2 – **Contents** insurance" for money and fraudulent use of **credit cards**.

Excluding:

- Loss of season tickets or travel tickets when the loss is paid by the authority who sold **you** the tickets.
- Loss due to a mistake, neglect or loss of value.
- Losses **you** or **your family** do not report to the police within seven days after the discovery of the loss or theft.
- Loss of credit cards which **you** or **your family** do not report to the company who issued them immediately on discovery or as soon as their office hours allow.
- Any amount exceeding €500 for **money** in any **period of insurance**.
- Any amount exceeding €1.000 for **credit cards** in any **period of insurance**.

## 15. Deeds and Documents.

The cost of replacing deeds and documents if they are lost or damaged by any cause listed in perils 1 to 8 under "Section 2 – **Contents** Insurance", while in **your home**, a safe deposit box or a strong-room.

Excluding:

- Loss or damage to **money** (as this is covered under a separate section).
- An amount exceeding €500 for deeds and documents.

## 16. Contents in the open.

Loss or damage to **your contents** which **you** leave in the open on land belonging to **your home**, caused by the perils listed below:

- a) Fire, lightning, explosion, earthquake or smoke.
- b) Storm or flood.
- c) Oil escaping from a fixed storage tank or container.
- d) Riot, strike, civil commotion, labour or political disturbance.
- e) Malicious acts or vandalism.
- f) Theft or attempted theft.
- g) Impact involving vehicles or aircraft, or anything dropped from an aircraft.
- h) Impact involving animals.
- i) Falling trees or branches.
- j) Falling aerials, satellite receiving equipment, their fitting or masts.

Excluding:

- Loss of **money** (as this is covered under a separate section).
- Loss or damage to trees, shrubs, plants and lawns.
- Loss or damage caused by smoke from air pollution.
- Loss or damage caused while **your home** is lent, let or sub-let to anyone other than **your family**.
- Loss, theft or damage to any unattended pedal cycle not secured with a suitable locking device to a permanent fixture, or locked in a **building** at the time of the loss.
- Loss or damage caused by animals or pets.
- Any amount exceeding €1.000 for contents in the open.

## 17. Contents temporarily removed.

Loss or damage to **your contents**, caused by the perils listed below while they are temporarily removed from **your buildings** to other private premises within Cyprus for cleaning or repair purposes:

- a) Fire, lightning, explosion, earthquake or smoke.
- b) Storm or flood.
- c) Oil escaping from a fixed storage tank or container.
- d) Riot, strike, civil commotion, labour or political disturbance.
- e) Malicious acts or vandalism.
- f) Theft or attempted theft.
- g) Impact involving vehicles or aircraft, or anything dropped from an aircraft.
- h) Impact involving animals.
- i) Falling trees or branches.
- j) Falling aerials, satellite receiving equipment, their fitting or masts.

This section includes cover up to €6.000 within each **period of insurance** while **you** or **your family** are living away from **home** undertaking full time education at school, college or university.

Excluding:

- Loss of **money** (as this is covered under a separate section).
- Loss or damage if the premises where **your contents** are temporarily being kept are left for more than 30 consecutive days without any person residing or living there.
- Loss or damage while **your contents** are removed for sale or exhibition.
- Loss or damage while **your contents** are in storage, or are being transported to or from storage.
- Loss or damage caused by animals or pets.
- Loss or damage while **your contents** are in public place or outside a private locked building
- An amount of **your contents** that exceeds 20% of the **contents** sum insured shown on **your** schedule.

## 18. Moving house.

We will pay for accidental loss or damage to **your contents** occurring during the permanent removal by professional contractors from **your home** to any private dwelling within Cyprus including temporary storage for up to 10 days.

Excluding:

- Loss or damage to china, glass, pottery or other items of a similar nature which are fragile, unless they have been packed by professional removal contractors.
- Loss or damage to **high risk items** and **money**.
- Loss or damage caused by mechanical, electrical or electronic fault, failure or breakdown.

## 19. Christmas Presents & Wedding Gifts.

We will increase the **contents** sum insured shown on **your** schedule by 10% during the month of December, to cover gifts and additional food and drink **you** buy for Christmas.

We will increase the **contents** sum insured shown on **your** schedule by 10% for one month before and after the wedding day of **you** or any member of **your family** to cover wedding gifts.

## 20. Business equipment.

We will cover **business equipment** against loss or damage by any cause listed in perils 1 to 8 under "Section 2 – Contents Insurance", while in **your home**.

Excluding:

- Loss or damage to business stock.
- Loss or damage to business **money** or **credit cards**.
- Any loss or damage exceeding €5.000 for **business equipment** in any **period of insurance**.

## 21. Fatal Injury Benefit

We will pay €10.000 if **you** or any member of **your family** is injured in **your home** either by fire or intruders, which results in death within 12 months of the injury. If necessary, we will pay **your** legal personal representative.

## 22. Rent and alternative accommodation

If **your home** is made uninhabitable following a claim, which **we** have accepted, for loss or damage resulting from a cause which is covered and described under "Section 2 – Contents Insurance", **we** will pay the reasonable additional cost of similar short-term accommodation for **your family** and domestic pets, for the period necessary to restore the **home** to a habitable condition.

Excluding:

- Any costs **your family** would have to pay once **your home** becomes habitable again.
- Any costs **you** agree to pay without **our** prior written permission.
- Any amount for one event exceeding 10% of the **contents** sum insured shown on **your** schedule for rent and alternative accommodation.

## 23. Your legal liability as occupier of the property.

We will pay any amount which **you** or any member of **your family** (or **your** legal representatives) are legally obligated to pay as occupier of **your buildings** and land belonging to **your buildings**, in relation to compensation to others which arise from a single event occurring during the **period of insurance** which results in:

- a) accidental death, disease, illness, or accidental physical injury to anyone; or
- b) **accidental damage** to physical property.

The most we will pay in any period of insurance is €1.000.000 plus defence costs agreed previously by us in writing.

Excluding **your** legal liability arising from:

- Any physical property which is owned by **your family**, or which is the legal responsibility of **your family**.
- Any injury, death, disease or illness to **your family** or **domestic employees** who normally reside with **you**.
- Any contagious disease or virus passed on by **you** or any member of **your family**.
- Any business, job, profession, or trade involving **you** or any member of **your family** directly or indirectly.
- Any liability under a contract or agreement, unless the liability would exist without that contract or agreement.
- Any deliberate act by **you** or any member of **your family**.
- Any liability arising from owning any land or **buildings**.
- Any liability arising from owning, possessing or using animals other than domestic pets.
- Any liability arising from hunting or racing of any kind except on foot.
- Any liability arising from owning, possessing or using by or on behalf of the **policyholder**:
  - a) any motor vehicle, including children's motor vehicles, go-karts, mechanically propelled or assisted vehicles whether licensed for road use or not, (other than gardening machinery, **pedal cycles**, and pedestrian controlled vehicles).
  - b) any watercraft, boat, hovercraft, wet-bike, sand yacht, aircraft, gliders, hang-gliders, train, caravan, (other than pedestrian controlled models or toys).
  - c) any firearm (other than sporting guns used for sporting purposes).
- Any liability which is insured by or would have been insured by any other policy if this did not exist.

#### 24. Your legal liabilities to domestic employees.

We will pay any amount which **you** or any member of **your family** (or **your** legal personal representatives) are legally obligated to pay in relation to compensation to others for causing the accidental bodily injury, disease or death of **your domestic employee** occurring in the course of their employment by **you**.

The most we will pay is:

- €160.000 per **domestic employee**;
- €3.145.000 per event;
- €5.125,000 in any **period of insurance**;

Including expenses and interest.

Excluding:

- **Your** legal liability arising from any contagious disease or virus passed by **you** or any member of **your family**.
- Causing the death of or injuring a domestic employee whilst a passenger in a motor vehicle.

If **you** actually employ any **domestic employee**, **your** policy details will be forwarded by **us** to the Director of Social Insurance in accordance with the provisions of the Employers' Liability (Compulsory Insurance) Law of 1989 as amended.

#### 25. Your legal liability as a tenant.

We will pay any amount which **you** or any member of **your family** (or **your** legal representatives) are legally obligated to pay as compensation under a tenancy agreement – not as owner, leaseholder or landlord – for:

- a) damage to **building** in which **you** are a tenant including its permanent **fixtures** and **fittings** and fixed items of decoration caused by events listed in perils 1 to 9 under "Section 1 – **Buildings Insurance**";
- b) **accidental damage** to cables, underground pipes and drains (including inspection covers) which serve the **home** in which **you** are a tenant;
- c) **accidental damage** to fixed glass in windows, doors, fanlights, skylights, greenhouses, conservatories and verandas; and
- d) **accidental damage** to ceramic hobs and sanitary ware fixed to or forming part of the **home** in which **you** are a tenant.

The most we will pay for any one event is 10% of the **contents** sum insured shown on **your** schedule.

Excluding:

- Any costs more specifically covered under another policy.
- Loss or damage caused while the **home** in which you are a tenant is **unoccupied** or **unfurnished**.
- Loss or damage to any property which **you** own.

## 26. Electrical power surge

Loss or damage to your **home's** electrical and electronic appliances, devices or home equipment, caused by an electric power surge.

Excluding

- Loss or damage in excess of €1.500 in any period of insurance.
- Improper use contrary to the manufacturer's instructions.
- Latent defect, gradual deterioration, wear and tear, depreciation or poor maintenance.

## 27. Plants in the garden

Loss or damage to trees, shrubs, plants and lawns on the land belonging to **your home** caused by the perils listed below:

- (a) Fire, lightning, explosion, earthquake.
- (b) Storm or flood.
- (c) Oil escaping from a fixed storage tank or container.
- (d) Riot, strike, civil commotion, labour or political disturbance.
- (e) Malicious acts or vandalism.
- (f) Theft or attempted theft.
- (g) Impact involving vehicles or aircraft, or anything dropped from an aircraft.
- (h) Impact involving animals.
- (i) Falling trees or branches.
- (j) Falling aerials, satellite receiving equipment, their fitting or masts.

Excluding:

- Loss or damage caused by any guest or tenant, or by **you** or any member of **your family**.
- Loss or damage caused by subsidence, unless **your home** is damaged by the same cause and at the same time
- Loss or damage caused by animals or pets, wild animals, birds, insects, parasites, mould vermin, fungus, or frost.
- Trees, shrubs, plants or lawns that die naturally because you do not give them the appropriate care.
- Loss or damage to tree, shrubs, lawns on land which does not belong to your **home**.
- Loss or damage caused by smoke or outdoor fire festivals.
- Loss or damage caused in relation to any trade, profession or **your business**.
- Any amount exceeding €500 for plants in the garden.

The contents are also insured against loss or damage whilst in **your home** by the following causes but only when **your schedule** states "**Accidental Damage** cover included"

## 28. Accidental Damage.

We will pay for **accidental damage** to **your contents** while in **your home**, and **contents** which **you** leave in the open on land belonging to **your home**:

Excluding:

- Loss or damage specifically excluded under "Section 2 – **Contents Insurance**" or elsewhere in the policy.
- Loss or damage caused while **your home** is lent, let or sub-let to anyone other than **your family**.
- Loss or damage caused by mechanical, electrical or electronic fault, failure or breakdown.
- Loss or damage caused by **contents** being confiscated or held legally by officials or the authorities.
- Loss or damage caused by animals or pets owned by **you** or any member of **your family**.
- Loss or damage caused by scratching or denting.
- Loss or damage caused by any process of dyeing, washing, cleaning, restoring, reproofing, adjusting, maintaining or repairing.
- Loss or damage to clothing, including furs.
- Loss or damage caused by the deterioration of food.
- Loss or damage caused by any deliberate act by **you** or any member of **your family**.

## Section 3 – Personal Possessions

This part of the insurance policy provides details of the cover we provide for **your personal possessions** in or away from **your home**, unless **your** schedule states “Not insured under this policy”.

Please note: there are further exclusions which apply to this section in the General Policy Exclusions section.

Important note: This section does not cover **pedal cycles**. If cover is required for **pedal cycles** away from the **home**, insure them under “Section 4 – **Pedal Cycles**”.

### 1. Personal Possessions

The personal possessions cover is split into two parts as described below:

#### (a) Unspecified **Personal Possessions**.

We cover loss, theft or damage to unspecified **personal possessions** and personal documents that **you** or any member of **your family** own, while in the possession of **you** or any member of **your family** anywhere in Cyprus and up to 60 days worldwide in any **period of insurance** up to €3.000 for any one item or set.

Any items exceeding this single article limit must be specifically agreed by us and listed as specified items on **your** schedule along with any necessary **endorsements**.

#### (b) Specified **Personal Possessions**.

We cover loss, theft or damage to any specified **personal possessions** listed on **your** schedule, that **you** or any member of **your family** own, while in the possession of **you** or any member of **your family** anywhere in Cyprus and up to 60 days worldwide in any **period of insurance**.

Excluding from both unspecified and specified **personal possessions**:

- Loss or theft **you** do not report to the police within seven days of discovery.
- Loss, theft or damage when **your personal possessions** or personal documents have been outside of Cyprus for a total of more than 60 days in any **period of insurance**.
- Loss or damage caused while **your home** is lent, let or sub-let to anyone other than **your family**, unless there is evidence of forcible and violent entry to or exit from **your home**.
- Loss or damage caused while **your home** is used to receive visitors or paying guests in connection with **your** trade, profession or business.
- Any loss, theft or damage for individual unspecified **personal possessions** where the value is over €3.000.
- Any loss, theft or damage for individual specified **personal possessions** that are over the value noted on **your** schedule.
- Any loss, theft or damage for any event that is over the value shown on **your** schedule for unspecified **personal possessions**.
- Loss, theft or damage to goods or property **you** or any member of **your family** own or use at any time for trade, professional or business purposes.
- Loss by deception unless the only deception is used to gain entry to **your home**.
- Loss or damage caused by water entering **your home**, other than by storm or flood.
- Loss or damage caused by mechanical, electrical or electronic fault, failure or breakdown, or wear and tear.
- Loss or damage caused by animals or pets owned by **you** or any member of **your family**.
- Loss or damage caused by scratching, denting or chipping.
- Loss or damage caused by moth, vermin, parasite, woodworm, insect, wet or dry rot, fungus, frost, light, climatic and atmospheric conditions, rusting, corrosion and shrinkage.
- Loss or damage caused by any process of dyeing, washing, cleaning, restoring, reproofing, adjusting, maintaining or repairing.
- Loss, theft or damage to reeds, strings or skins of musical instruments.
- Loss, theft or damage to musical instruments while in use.
- Loss, theft or damage to guns where the damage is caused by bursting or rusting.
- Loss, theft or damage to sports equipment while in use.

- Loss, theft or damage to **pedal cycles**.
- Loss, theft or damage caused by theft from an unattended motor vehicle unless at the time of the loss:
  - ✦ someone aged 16 or over was in charge of the motor vehicle; or
  - ✦ the motor vehicle was securely locked; and
  - ✦ there is evidence that force and violence were used to get into the motor vehicle; and
  - ✦ the personal possessions stolen were securely locked and out of sight in a glove department, luggage boot or concealed luggage department.
- Any amount over €1.000 for theft or attempted theft from an unattended vehicle.

## 2. Your personal legal liability.

We will pay any amount which **you** or any member of **your family** (or **your** legal representatives) are legally obligated to pay as a private individual for accidents not connected with the ownership or occupation of **your buildings** occurring anywhere in the world, in relation to compensation to others which arise from a single event occurring during the **period of insurance** which results in:

- a) accidental death, disease, illness, or accidental physical injury to anyone; or
- b) **accidental damage** to physical property.

The most we will pay is €400.000 plus defence costs agreed by us in writing.

Excluding **your** legal liability arising from:

- Any physical property which is owned by **your family**, or which is the legal responsibility of **your family**.
- Any injury, death, disease or illness to **your family** or to any **domestic employees** who normally reside with you.
- Any contagious disease or virus passed on by **you** or any member of **your family**.
- Any business, profession, or trade involving **you** or any member of **your family**.
- Any contract or agreement, unless the liability would exist without that contract or agreement.
- Any deliberate act by **you** or any member of **your family**.
- Any liability arising from owning or occupying any immovable property.
- Any liability arising from owning, possessing or using animals other than horses or domestic pets.
- Any liability arising from hunting or racing of any kind except on foot.
- Any liability arising from playing or practicing golf.
- Any liability arising from owning, possessing or using by or on behalf of the policyholder:
  - a) any motor vehicle, including children's motor vehicles, go-karts, mechanically propelled or assisted vehicles whether licensed for road use or not, (other than gardening machinery, pedal cycles, and pedestrian controlled vehicles).
  - b) any watercraft, boat, hovercraft, wet-bike, sand yacht, aircraft, gliders, hang-gliders, train, caravan, (other than pedestrian controlled models or toys).
  - c) any firearm (other than sporting guns used for sporting purposes).
- Any liability covered by any other policy.

## Section 4 – Pedal Cycles

This part of the insurance policy provides details of the cover we provide for **pedal cycles** and accessories belonging to **you** or any member of **your family** in or away from **your home**, unless your schedule states “Not insured under this policy”.

### 1. Pedal Cycles

Under unspecified **pedal cycle** cover we will pay up to €200 for any one **pedal cycle**. Any **pedal cycle** exceeding the €200 must be specifically listed on **your** schedule along with details of the make, model and value and any necessary **endorsements**. The **pedal cycles** and their accessories are insured against accidental loss or damage anywhere in Cyprus and up to 60 days worldwide.

Excluding:

- Loss or theft **you** do not report to the police within seven days of discovery
- Loss, theft or damage to **your pedal cycle** if the value exceeds €200 and is not specifically listed in **your** schedule.
- Loss, theft or damage over €400 for **pedal cycles** in any **period of insurance**.
- Loss, theft or damage to any unattended **pedal cycle** not secured with a suitable locking device to a permanent fixture, or locked in a building at the time of the loss.
- Loss, theft or damage when any **pedal cycle** has been outside of Cyprus for a total of more than 60 days in any **period of insurance**.
- Loss, theft or damage to **pedal cycles** while being used for racing, pace making or trials.
- Loss, theft or damage to wheels, saddles and accessories unless the **pedal cycle** is lost, stolen or damaged at the same time.
- Loss or damage caused to pedal tyres by cuts, bursts or punctures.
- Loss or damage caused by:
  - ✦ wear and tear, rusting, corrosion, scratching or denting, mechanical failure;
  - ✦ any gradually operating cause or loss of value;
  - ✦ any process of washing, cleaning, restoring, adjusting, maintaining, repairing or misuse.

## How to make a claim

Please ensure that **you** check **your** schedule and policy which give details of what is covered and what is not covered. Also pay special attention to the "Policy Conditions", numbers 10 and 11 in this policy wording, which **you** need to read and follow to ensure any claim can be resolved as soon as possible.

At **your** first opportunity, ring this number and speak to **our** claims department on 22699999. It is open during office hours to deal with **your** claim.

## Protecting your home and belongings

The following are hints and tips to help **you** in protecting **your home**.

### Fire Prevention:

- Check **your** electrical equipment regularly. Make sure that **you** use the correct fuses and do not overload the circuits. Ask for help of a qualified electrician if **you** are in doubt.
- If **you** leave **your home** for more than 24 hours, switch off the electricity at the mains or unplug all appliances. (**You** may need to keep the refrigerator, freezer or heating systems in use). Always unplug non-essential electrical appliances before **you** go to bed night, especially television sets.
- Fires often happen in kitchens. **You** can put out chip pan fires by shutting out the air. Cover the pan with a lid or thick damp cloth. Do not use water. Remember safety first. Call the emergency services.

### Water Damage:

- Lag and insulate exposed water pipes and tanks in the roof area.
- If you are going to be away for a few days, keep your central heating on low and open the door in the attic to let the warm air circulate. Low air temperatures also helps keep the atmosphere dry, which reduces the likelihood of damage to your furnishings.
- If you are going to be away for a few days and you don't want to keep the heating switched on, turn off the water at the mains stop-cock and drain the water from all the pipes and radiators.

### Security:

- Never leave keys in the lock, hanging inside a letterbox or hidden outside the **home**.
- When upstairs avoid leaving doors and windows open downstairs.
- Don't leave small **high risk items, money**, handbags, wallets and purses where they can be easily be seen from outside.
- If **you** go out in the evening leave a light on in a living room or bedroom. Leaving an outside or landing light on is not sufficient, the **home** must look lived in.
- Never leave ladders or tools lying around, these will encourage rather than deter an opportunist thief.
- Close and lock all garages, sheds and other **outbuildings**.
- Don't let strangers into **your home** unless they give **you** official proof of their identity. If **you** are suspicious telephone the company connected for verification while **your** caller waits outside behind the locked front door.
- Remember to cancel newspaper deliveries before **you** go on holiday and ask a trusted neighbour to keep an eye on **your home** and leave a spare key with them.
- Keep a record of **your** possessions, for example the serial numbers of televisions and video recorders. Retain copies in a safe location.
- Keep receipts, obtain valuations and take photographs of jewellery and any other valuable or unusual items.
- Photographs are an enormous help to the police for identifying stolen property and returning it to the rightful owner.

## 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:

**AIG Europe S.A. (Cyprus Branch)**

**P.O. Box 21745**

**1512 Nicosia**

**Phone: +357 22699999**

**Fax: +357 22699700**

**E-mail: [cy.customer.relations@aig.com](mailto:cy.customer.relations@aig.com)**

The following complaint procedure has been designed to support you in addressing any concerns you may have.

To help us to deal with your complaint quickly, please quote your policy or claim number and the policyholder or insured's name. We will acknowledge receipt of your complaint and keep you or the complainant regularly informed about the progress of the handling of the complaint. For complaints relating to claims, it may take us a little longer to respond, especially if we need to consult with medical professionals, however we will let you or the complainant know what information we are waiting for.

We will do our best to resolve any complaint directly with you, but if we do not respond or we are unable to do this to your satisfaction, you may submit a complaint to the Financial Ombudsman of the Republic of Cyprus (Address: 13 Lord Byron Avenue, 1096 Nicosia; Tel: +357 22848900; Fax: +357 22660118; [complaints@financialombudsman.gov.cy](mailto:complaints@financialombudsman.gov.cy)).

For more information, please visit [www.financialombudsman.gov.cy](http://www.financialombudsman.gov.cy).

In any case, you always retain your right to have recourse to justice and take legal action.

As AIG Europe S.A. is a Luxembourg based insurance company, in addition to the complaints procedure set out above, you have access to Luxembourg mediator bodies for any complaints you may have regarding this Policy. Contact details of the Luxembourg mediator bodies are available on AIG Europe S.A.'s website: <http://www.aig.lu/>

## How we use Personal Information

AIG Europe S.A. is committed to protecting the privacy of customers, claimants and other business contacts.

“**Personal Information**” identifies and relates to you or other individuals (e.g. your partner or other members of your family). If you provide Personal Information about another individual, you must (unless we agree otherwise) inform the individual about the content of this notice and our Privacy Policy and obtain their permission (where possible) for sharing of their Personal Information with us.

**The types of Personal Information we may collect and why** – Depending on our relationship with you, Personal Information collected may include: contact information, financial information and account details, credit reference and scoring information, sensitive information about health or medical conditions (collected with your consent where required by applicable law) as well as other Personal Information provided by you or that we obtain in connection with our relationship with you. Personal Information may be used for the following purposes:

- Insurance administration, e.g. communications, claims processing and payment
- Make assessments and decisions about the provision and terms of insurance and settlement of claims
- Assistance and advice on medical and travel matters
- Management of our business operations and IT infrastructure
- Prevention, detection and investigation of crime, e.g. fraud and money laundering
- Establishment and defence of legal rights
- Legal and regulatory compliance (including compliance with laws and regulations outside your country of residence)
- Monitoring and recording of telephone calls for quality, training and security purposes
- Marketing, market research and analysis

**Sharing of Personal Information** - For the above purposes Personal Information may be shared with our group companies and third parties (such as brokers and other insurance distribution parties, insurers and reinsurers, credit reference agencies, healthcare professionals and other service providers). Personal Information will be shared with other third parties (including government authorities) if required by laws or regulations. Personal Information (including details of injuries) may be recorded on claims registers shared with other insurers. We are required to register all third party claims for compensation relating to bodily injury to workers’ compensation boards. We may search these registers to prevent, detect and investigate fraud or to validate your claims history or that of any other person or property likely to be involved in the policy or claim. Personal Information may be shared with prospective purchasers and purchasers, and transferred upon a sale of our company or transfer of business assets.

**International transfer** - Due to the global nature of our business, Personal Information may be transferred to parties located in other countries (including the United States, China, Mexico Malaysia, Philippines, Bermuda and other countries which may have a data protection regime which is different to that in your country of residence). When making these transfers, we will take steps to ensure that your Personal Information is adequately protected and transferred in accordance with the requirements of data protection law. Further information about international transfers is set out in our Privacy Policy (see below).

**Security of Personal Information** – Appropriate technical and physical security measures are used to keep your Personal Information safe and secure. When we provide Personal Information to a third party (including our service providers) or engage a third party to collect Personal Information on our behalf, the third party will be selected carefully and required to use appropriate security measures.

**Your rights**–You have a number of rights under data protection law in connection with our use of Personal Information. These rights may only apply in certain circumstances and are subject to certain exemptions. These rights may include a right to access Personal Information, a right to correct inaccurate data, a right to erase data or suspend our use of data. These rights may also include a right to transfer your data to another organisation, a right to object to our use of your Personal Information, a right to request that certain automated decisions we make have human involvement, a right to withdraw consent and a right to complain to the data protection regulator. Further information about your rights and how you may exercise them is set out in full in our Privacy Policy (see below).

**Privacy Policy** - More details about your rights and how we collect, use and disclose your Personal Information can be found in our full Privacy Policy at: <http://www.aig.com.cy/privacy-policy> or you may request a copy by writing to: **AIG General Manager, AIG Europe S.A. (Cyprus Branch), P.O. Box 21745, CY-1512 Nicosia** or by email at: [cy.customer.relations@aig.com](mailto:cy.customer.relations@aig.com).



