



Lloyd's Householders' Insurance

keyfacts®

Prodromou & Makriyiannis Insurance Underwriting Agencies & Consultants Ltd,

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Householders' Insurance – Περιεκτική Ασφάλεια Κατοικίας

About this document

Please note that this Key Facts Sheet sets out some of the risks covered under this policy and other information you should consider. This sheet is a summary and does not contain the full terms and conditions of the contract of insurance, which can be found in the policy documentation.

About your Insurance

This Insurance is arranged by Prodromou & Makriyiannis Insurance Underwriting Agencies & Consultants Ltd, authorised Lloyd's Coverholders, Regulated and licenced by the Superintendent of Insurance in Cyprus, Ministry of Finance, Insurance Companies Control Service, Licence Nos. F.O.E.22 and 555.

Type of Insurance and Cover

This policy is aimed to protect your Home and your Family against a number of possible events.

This is a package offering protection against damage caused by a number of events as well as your liability as owner of the premises and if you are a tenant your liability as occupier of the buildings. You can optionally extend this policy to cover Money, Personal Accident for the members of your household and even your pets – cats and dogs.

Period of Insurance

The insurance offered is usually a 12-month contract which may be renewed each year. Renewal will be subject to the terms and conditions that apply at the time of renewal.

Cancelation

You may cancel the insurance at any time by sending us written notice and returning the certificate of insurance. Provided there was no claim made during the period of insurance you will be entitled to the normal short period rates charged by the company.

How to claim

If a claim or possible claim occurs you must report it to us as soon as possible.

Your obligations following a claim

in case of a claim the insured has the following obligations:

- Take all reasonable steps to minimise loss or damage and recover missing property
- If your claim relates to burglary or malicious damage you should immediately inform the police
- You have to notify us as soon as possible
- Within 30 days deliver a written claim

Disclosure of Information

You must tell us immediately about any changes to the information you have already provided. Contact your broker if you are not sure if information is relevant. If you do not tell us about relevant changes, your insurance may not cover you fully, or at all.

Juurisdiction Clause

Juurisdiction of this policy is the Courts of the Republic of Cyprus

Complaints

We aim to provide a first class service to all our customers. As a valued customer you have the right to expect fairness and a swift and courteous service at all times. We recognise that sometimes you may be dissatisfied with our service. To help us improve we would appreciate your honesty in telling us about your experience of our service – your feedback will make the difference.

What should you do?

If you have any complaints concerning your insurance please contact your Agent or Broker. If you are not satisfied with the way a complaint has been dealt with you may ask the Complaints Department at Lloyd's to review your case without prejudice to your rights in law. The address is:

Complaints Department
Lloyd's
One Lime Street
London EC3M 7HA
United Kingdom
Telephone: +44 (0) 20 7327 5693

Following these procedures will not affect your right to take legal action.

Other things to consider

Every Term and Condition of this Policy is equally important.

However, there are some aspects of property insurance that are often misunderstood:

1) UNDERINSURANCE

In order to be entitled to the full benefits of this insurance, your property needs to be adequately insured.

Building: Your Sum Insured shall reflect today's cost of rebuilding your property.

Contents: Your Sum Insured shall be the cost of replacing all your contents with new ones and in the case of linen and clothing over 2 years old you should reduce this to take into account wear & tear.

If you are insured for an amount less than as described above, in case of a claim your compensation will be proportionally reduced.

Over-insurance is of no benefit either as your insurance will not pay more than the actual rebuilding cost of your house or the actual replacement cost of your contents.

2) WATER DAMAGE

It is a prerequisite that the property is kept by the Insured in a good state of repair and that reasonable steps are taken to avoid Damage.

The Underwriters will indemnify the Insured for accidental damage caused by any of the risks specified in the insurance Policy.

However, the cover does not provide for «Wear and Tear» and «Maintenance Works», and as such it will not cover damage arising out of

- gradual dampness and mildew or
- caused by rainwater occasioned by or through the leaking of any roof unless such roof is damaged by the perils insured against, or by water escaping due to lack of or inadequate wall and roof insulation.

3) JEWELLERY

Any Jewellery/precious stones cover is only provided whilst a locked fixed safe.

If you need more information on this policy please get in touch with your usual insurance contact or broker or ring us on ☎ 22 76 10 10 and direct your query to our "Non-Motor" Underwriting Department. Our team will happily help you better understand our policy and choose according to your needs.

BASIC COVER	ΒΑΣΙΚΕΣ ΚΑΛΥΨΕΙΣ	BASIC COVER	ΒΑΣΙΚΕΣ ΚΑΛΥΨΕΙΣ
<input checked="" type="checkbox"/> Fire	Πυρκαγιά	<input checked="" type="checkbox"/> Strikes	Πολιτικές ταραχές, στάσεις, απεργίες οχλαγωγίες
<input checked="" type="checkbox"/> Smoke damage	Ζημιές από Καπνό	<input checked="" type="checkbox"/> Malicious Damage	Κακόβουλες ενέργειες
<input checked="" type="checkbox"/> Lightning	Κεραυνός	<input checked="" type="checkbox"/> Escape of water	Διαρροή σωληνώσεων
<input checked="" type="checkbox"/> Fire Brigade damages	Ζημιές Πυρόσβεσης	<input checked="" type="checkbox"/> Removal of Debris	Έξοδα αποκομοιδής συντριμμάτων
<input checked="" type="checkbox"/> Aircraft	Πτώση Αεροσκαφών	<input checked="" type="checkbox"/> Professional fees	Αμοιβές Αρχιτεκτόνων Μηχανικών
<input checked="" type="checkbox"/> Impact by vehicle	Πρόσκρουση Οχήματος	<input checked="" type="checkbox"/> Solar heaters	Ίδιες ζημιές θερμοσίφωνα
<input checked="" type="checkbox"/> Burglary	Κλοπή	<input checked="" type="checkbox"/> Loss of Rent	Απώλεια ενοικίου
<input checked="" type="checkbox"/> Fire due to shortcircuit	Πυρκαγιά από Βραχυκύκλωμα	<input checked="" type="checkbox"/> Cost of alternative accommodation	Έξοδα μεταστέγασης
<input checked="" type="checkbox"/> Earthquake	Σεισμός	<input checked="" type="checkbox"/> Public Liability	Αστική Ευθύνη
<input checked="" type="checkbox"/> Storm Tempest	Καταιγίδα Θύελλα	<input checked="" type="checkbox"/> New for Old	Αποζημίωση σε αξία Αντικατάστασης
<input checked="" type="checkbox"/> Flooding	Πλημμύρα	<input checked="" type="checkbox"/> Falling of Trees	Πτώση Δένδρων
<input checked="" type="checkbox"/> Plate Glass	Θραύση Υαλοπινάκων	<input checked="" type="checkbox"/> Garden furniture	Έπιπλα κήπου
<input checked="" type="checkbox"/> Damage by burglars	Κακόβουλη Ενέργεια Κλέφτη	<input checked="" type="checkbox"/> TV Antennae /Satellite dishes	Αντένες τηλεόρασεων/δορυφορικές
<input checked="" type="checkbox"/> Replacement of keys	Αντικατάσταση Κλειδαριών	<input checked="" type="checkbox"/> Seasonal increase of contents	Αγορές – Εποχιακές αυξήσεις
<input checked="" type="checkbox"/> Family liability	Αστική Ευθύνη Οικογένειας	<input checked="" type="checkbox"/> Low deductible amount	Χαμηλό Αφαιρεταίο ποσό
<input checked="" type="checkbox"/> Accidental damage to underground cables and public utility services	Τυχαία ζημιά σε καλώδια και Υπόγειες Υπηρεσίες κοινής ωφελείας		
<input checked="" type="checkbox"/> Loss of metered water or oil	Απώλεια νερού ή πετρελαίου	OPTIONAL COVERS	ΠΡΟΑΙΡΕΤΙΚΕΣ ΚΑΛΥΨΕΙΣ
<input checked="" type="checkbox"/> Death by burglars	Θάνατος από κλέφτη	<input type="checkbox"/> Personal Accident	Προσωπικά Ατυχήματα
<input checked="" type="checkbox"/> Temporary removal	Αντικείμενα σε προσωρινή διαμονή	<input type="checkbox"/> Accidental damage – Building	Τυχαία Ζημιά στο κτίριο
<input checked="" type="checkbox"/> Freezer contents	Αλλοίωση τροφίμων	<input type="checkbox"/> Accidental Damage – Contents	Τυχαία Ζημιά στο περιεχόμενο
<input checked="" type="checkbox"/> Trace and Access – damage to plumbing	Ίδιες ζημιές σωληνώσεων και διερευνητικές εργασίες	<input type="checkbox"/> Loss of Money	Απώλεια Χρημάτων
<input checked="" type="checkbox"/> Replacement of deeds	Αντικατάσταση τίτλων ιδιοκτησίας	<input type="checkbox"/> Pet Insurance (cats and dogs)	Ασφάλιση κατοικίδιου (γάτος/σκύλος)
		<input type="checkbox"/> Accidental damage to TV, computers, alarms	Τυχαία Ζημιά σε τηλεοράσεις, στερεοφωνικά, υπολογιστές, alarm