



# Lloyd's Householders Insurance

Prodromou & Makriyiannis Insurance Underwriting Agencies and Consultants Ltd  
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## Proposal for Householders Insurance

Here is a brief summary of the cover provided by our Householders Policy. Your usual Insurance representative will be pleased to discuss full details of the cover and on request will supply you with a specimen Policy.

### The Policy

Is straightforward, easy to understand and gives you sensibly wide and flexible cover at a competitive price. Just ONE Policy provides a comprehensive cover to protect your home and your personal possessions.

#### • SECTION A1 - BUILDINGS

New for Old cover is provided for a number of perils/insured events, as shown below.

#### • SECTION A2 – CONTENTS

New for Old Cover is provided for a number of perils/insured events, as shown below.

#### • SECTION B2 – PORTABLE POSSESSIONS

Under this Section all risks cover is provided for your portable possessions

### SUMMARY OF COVER (SECTIONS A1 & A2)

**Your house including swimming pools etc and your household contents are insured against damage caused from the following perils and events**

1. Fire, lightning, explosion, earthquake or smoke
2. Storm, flood, tempest or hurricane
3. Riot, civil commotion, labour or political disturbances
4. Vandalism or malicious acts
5. Aircraft, vehicle or animal colliding with the buildings
6. Water or oil escaping from any fixed water system in the home
7. Theft or attempted theft
8. Temporary accommodation or loss of rent
9. Accidental breakage of glass or sanitary fixtures
10. Loss of Rent or cost of alternative accommodation

## PROPOSAL FORM

### PROPOSER DETAILS

Full Name : ID:

Occupation: Date of birth:

Address of property to be insured:

Address of proposer (if different from above):

Mobile Tel. No. : Fax No : Email Address:

### PERIOD OF INSURANCE

From: to midnight of:

**Note: Cover will not commence until this proposal has been accepted by the Company and the first premium is paid.**

## GENERAL QUESTIONS

1. (i) Is your home:  House  Holiday house  Flat   
(ii) If a house or holiday house is it  Detached  Semi-detached  No. of stories

(iii) Age of property:

2. (a) Is your home:  
(i) self-contained having its own separate lockable front door under your control?  
(ii) Occupied solely by you and your family for private residential purposes?  
(iii) Used in connection with any business or profession?  
(iv) A holiday house used on weekends and during holidays?

a) For how many days (whether consecutive or not) is the dwelling likely to be left without an inhabitant during one year?

b) State the longest continuous period in any one year during which the dwelling is likely to be left without an inhabitant:

Note: Attention is drawn to a proviso in the Policy that cover against certain perils will be suspended for any period or periods in excess of 30 days during which the dwelling be left without an inhabitant therein unless specially agreed to by the Underwriters.

(vi) Wall construction:  Bricks  Stone  Concrete  Clay  Others

Roof construction:  Concrete  Tiles  Asbestos  Metal  Others

(b) Has any part of the property ever been affected by movement of any kind, for example earthquake, subsidence, heave, landslip or settlement?

(c) Has the property been underpinned or provided with other means of structural support?

(d) Is the property, because of its position, vulnerable to damage by storm or flood? Does it have a basement?

(e) Is the property on a site which has suffered from flooding at any time in the last 5 years?

3. Have you or any member of your family normally residing with you:

- (a) had any insurance declined or cancelled or special conditions imposed?  
(b) sustained any loss, damage or liability during the last 5 years in connection with your home, its contents or personal possessions including losses away from the home, whether insured or not? If Yes, give details

4. Have you or any member of your family normally residing with you ever been convicted of, or received a police caution for, or charged with but not yet tried, for any offence other than than a driving offence?

5. Are you now or have you previously been insured in respect of any of the risks to which this proposal relates? If yes, please advise name of Insurer and policy number

## COVER

### SECTION A1 - BUILDINGS

Cover required? YES   
NO

(1) Sum Insured

Does the sum insured represent the full cost of rebuilding the house as new including architects', surveyors', consulting engineers' and legal fees, removal of debris? YES NO

(2) Other interested parties (eg mortgagee, lender, lessor etc.)

Name:

Address:

**SECTION A2 - CONTENTS**

Cover required? YES   
 NO

**CONTENTS DESCRIPTION**

<b>FURNITURE (other than fixed which are part of the building)</b>	<b>SUM INSURED</b>	<b>ELECTRICAL &amp; ELECTRONIC EQUIPMENT</b>	<b>SUM INSURED</b>
Kitchen		refrigerator	
Bedroom		washing machine	
sitting room		dishwasher	
dining room		dryer	
garden/balcony		stove	
Office		heater	
Others		/oven/ceramic hob/gas	
<b>Totals for Furniture</b>		microwave oven	
<b>OTHER HOUSEHOLD AND PERSONAL GOODS</b>	<b>SUM INSURED</b>	home appliances (mixer, grills, iron, etc.)	
Carpets		Computer & Peripherals	
Curtains		Hi-Fi music system	
personal clothing		TVs/DVD	
household linen		Videos /Video camera	
<b>Total for Household &amp; personal Goods</b>		<b>Totals for Electrical &amp; Electronic Equipment</b>	
<b>OTHER ITEMS NOT MENTIONED ABOVE</b>	<b>SUM INSURED</b>	<b>VALUABLES</b>	<b>SUM INSURED</b>
<b>Totals for other items</b>		<b>Total for Valuables</b>	
<b>Total Sum Insured for Contents</b>			

If necessary please continue on a separate sheet.

Note  
 Valuations or other evidence will be required for valuables exceeding €500.  
 VALUABLES are jewellery, articles of precious metal, wall clocks, watches, furs, pictures, works of art, curios, stamp or coin collections.

**LEGAL LIABILITY TO THE PUBLIC**

Under this Section the Insurers will provide cover against your legal liability as OWNER (if you have taken out cover under Section 1 BUILDING) and your legal liability as OCCUPIER (if you have taken out cover under Section 2 CONTENTS) of the insured dwelling.

**SECTION B2 - PORTABLE POSSESSIONS**

Is cover required? YES  NO  Sum Insured:

If you have selected this Section you will be covered for unspecified Portable Possessions whilst in and away from your house.

(Note: If a single item exceeds €500, please complete the section below)

Items exceeding €500 (current valuations or other evidence of value will be required).

Notes:

**DECLARATION**

Please read, sign and date the following.

Please note that any omission or mis-statement of material fact in the Proposal Form could affect payment under this Policy or make the Policy invalid. A material fact is one that is likely to influence the assessment and acceptance of this Proposal. If you are in doubt about whether or not a fact is material, you should disclose it.

I/We declare that the answers given in the Proposal are true to the best of my/our knowledge and I/we have withheld no information whatever which might influence the decision of the Insurer regarding the Proposal.

I/We agree that if any information has been given by any person other than myself/ourselves that person is my/our agent for that purpose.

I/We agree that the Proposal shall be incorporated in and shall form the basis of the contract between me/us and the Insurer and I/we shall accept a policy in the form issued by the Insurer for the Insurance now proposed.

I/We agree to inform the Insurer of any material change in the risk.

**The Processing of Personal Data (Protection of Individuals) Law 138(I) of 2001**

In accordance with the provisions of the above Law, the Underwriters and their associates, in their capacity as Controller within the meaning of the Law, wish to advise the Proposer that in order to issue the Insurance Contract it is necessary to collect and process personal data. The personal data will be recorded in an electronic or any other form to the personal data filing system, within the meaning of the Law, maintained by the Underwriters and/or their associates. The recipients of the personal data shall be the duly authorised personnel of the Underwriters and/or their associates. The Proposer has the right of access to and rectification of the data relating to him as well as the right of objection to the processing of such data.

I acknowledge and declare that the Underwriters and/or their associates have informed me of the provisions of this Law. Furthermore, by signing this Declaration I hereby grant my express consent to the Underwriters and/or their associates to collect and process data relating to myself, which may also include sensitive data, and to maintain such data in their personal data filing system, within the meaning of the Law.

Signature(s): .....

Date: .....

**Note:**

The cover does not commence until the Proposal is accepted by the Underwriters and the First Premium is paid.



### The Processing of Personal Data General Data Protection Regulation – GDPR

**Who we are:** We are Prodomou & Makriyiannis Insurance Underwriting Agents and Consultants Ltd, with main offices at The Riverside Forum, Ground Floor, 2A Ioanninon & Cheilonos Streets, 1101 Nicosia, P.O.Box25045, 1306 Nicosia (hereinafter called "the company"), identified in the contract of insurance and/or in the certificate of insurance. We collect and processing relevant personal data about you to provide you with your insurance cover and to meet our legal obligations.

**Processing of Personal Data:** includes the collection, recording, organisation, preservation, storage, alteration, extraction, use, transmission, dissemination or any other form of disposal, correlation or combination, blocking, erasure or destruction of Data. The way insurance works means that your information may be shared with and used by a number of third parties in the insurance sector such as: Assignment to other organizations, transmission of Data to Insurers, Reinsurers, Agents, Brokers, Loss Adjusters, Regulators, Law Enforcement agencies, fraud and crime prevention and detection agencies and compulsory insurance databases, Doctors/Specialists/ Labs, Lawyers, Accountants, Auditors, Actuaries, Engineers, Contractors, Garages and other relevant professionals. We will only disclose your personal information in connection with the insurance cover that we provide to the extent required or permitted by law.

**Data Recipients and Transmission of Data abroad:** Recipients of Data shall be the authorized personnel of the Company and/or their associates and/or principals and/or any insurer/underwriter on behalf of which they operate or represent and/or any party that is associated or has a contractual agreement with the company, including any intermediary, which acts under the control of the company and complies with the principles of confidentiality. For the above purposes, the company may transmit data to other countries inside and outside the E.U.

**Rights of the Data Subject:** You have rights in relation to the information the company holds about you, including the right to access the information. If you wish to exercise your rights, discuss how the company uses the information or request a copy of the full privacy notice, please contact us at [dpo@pminsurancebrokers.com](mailto:dpo@pminsurancebrokers.com) or +357 22761010.

**What more information:** For more information about how we use your personal information please see our full privacy notice, which is available online on our website <http://www.pminsurancebrokers.com/privacy-policy/> or in other formats on request.

**Other people's details you provide to us:** Where you provide us with details about other people, you must provide this notice to them.

### Επεξεργασία δεδομένων προσωπικού χαρακτήρα Γενικός Κανονισμός για την Προστασία Δεδομένων – ΓΚΠΔ

**Ποιοι είμαστε:** Prodomou & Makriyiannis Insurance Underwriting Agents and Consultants Ltd, με κεντρικά γραφεία στο The Riverside Forum, Ground Floor, Ισόγειο, Οδός Ιωαννίνων & Χείλωνος 2Α, 1101 Λευκωσία, Τ.Θ. 25045, 1306 Λευκωσία (εφεξής "η Εταιρεία"), αναγνωρισθείς σε σύμβαση ασφάλισης ή/ και στο πιστοποιητικό ασφάλισης. Συλλέγουμε και επεξεργαζόμαστε τα προσωπικά σας δεδομένα για να σας παρέχουμε την ασφαλιστική κάλυψη και για να εκπληρώσουμε τις νομικές μας υποχρεώσεις.

**Επεξεργασία Προσωπικών Δεδομένων:** Η επεξεργασία των προσωπικών δεδομένων περιλαμβάνει τη συλλογή, καταγραφή, οργάνωση, διατήρηση, αποθήκευση, μετατροπή, εξαγωγή, χρήση, μετάδοση, διάδοση ή οποιαδήποτε άλλη μορφή διάθεσης, συσχέτισης ή συνδυασμού, αποκλεισμού, διαγραφής ή καταστροφής δεδομένων. Ο τρόπος με τον οποίο οι ασφαλιστικές εταιρείες δουλεύουν, σημαίνει ότι οι πληροφορίες σας μπορούν να μοιράζονται και να χρησιμοποιούνται από έναν αριθμό τρίτων στον ασφαλιστικό τομέα, όπως: Ανάθεση σε άλλους οργανισμούς, μετάδοση δεδομένων σε ασφαλιστές, αντασφαλιστές, πράκτορες, μεσίτες, εκτιμητές, φορείς επιβολής του νόμου, υπηρεσίες απάτης και πρόληψης και εντοπισμού εγκλήματος και βάσει υποχρεωτικής ασφάλισης, γιατροί /χημικοί/ χειρουργοί, δικηγόροι, λογιστές, ελεγκτές, αναλογιστές, μηχανικοί, εργολάβοι και άλλους συναφείς επαγγελματίες. Θα αποκάλυψουμε μόνο τα προσωπικά σας στοιχεία σε σχέση με την ασφαλιστική κάλυψη που παρέχουμε στον βαθμό που απαιτείται ή επιτρέπεται από το νόμο.

**Αποδέκτες δεδομένων και μετάδοση δεδομένων στο εξωτερικό:** Οι παραλήπτες δεδομένων είναι το εξουσιοδοτημένο προσωπικό της Εταιρείας ή / και οι συνεργάτες ή / και οι εντολοδόχοι τους και / ή οποιοσδήποτε ασφαλιστής / ασφαλιστής για λογαριασμό του οποίου λειτουργούν ή εκπροσωπούν και / ή οποιοδήποτε μέρος που συνδέεται ή έχει συμβατική συμφωνία με την εταιρεία, συμπεριλαμβανομένου οποιουδήποτε διαμεσολαβητή, ο οποίος ενεργεί υπό τον έλεγχο της εταιρείας και συμμορφώνεται με τις αρχές της εμπιστευτικότητας. Για τους παραπάνω σκοπούς, η εταιρεία μπορεί να διαβιβάσει δεδομένα σε άλλες χώρες εντός και εκτός της Ε.Υ.

**Δικαιώματα του υποκειμένου δεδομένων:** Έχετε δικαιώματα σε σχέση με τις πληροφορίες που διατηρεί η εταιρεία σχετικά με εσάς, συμπεριλαμβανομένου του δικαιώματος πρόσβασης στις πληροφορίες. Εάν επιθυμείτε να ασκήσετε τα δικαιώματά σας, να συζητήσετε πώς η εταιρεία χρησιμοποιεί τις πληροφορίες ή να ζητήσετε αντίγραφο της πλήρους δήλωσης απορρήτου, επικοινωνήστε μαζί μας στη διεύθυνση [dpo@pminsurancebrokers.com](mailto:dpo@pminsurancebrokers.com) ή +357 22761010.

**Περισσότερες πληροφορίες:** Για περισσότερες πληροφορίες σχετικά με τον τρόπο χρήσης των προσωπικών σας στοιχείων, ανατρέξτε στην πλήρη ειδοποίηση περί απορρήτου (Privacy Notice), η οποία είναι διαθέσιμη στον ιστότοπό μας <http://www.pminsurancebrokers.com/privacy-policy/> ή σε άλλες μορφές κατόπιν αιτήματος.

**Στοιχεία τρίτων που μας παρέχετε:** Όπου μας παρέχετε λεπτομέρειες σχετικά με άλλα άτομα, πρέπει να δώσετε αυτήν την ειδοποίηση σε αυτούς.

### CONSENT

FOR THE PROMOTION OF SERVICES AND OFFERS

I agree and accept to receive information about the services of the Company including all the products sold and offers made by the Company.

I do not wish to receive any information regarding Special Offers or additional services/products sold

### ΣΥΓΚΑΤΑΘΕΣΗ

ΓΙΑ ΠΡΩΤΩΘΗΣΗ ΥΠΗΡΕΣΙΩΝ ΚΑΙ ΠΡΟΣΦΟΡΩΝ

Συμφωνώ και αποδέχομαι να μου αποστέλλονται πληροφορίες σχετικά με τις υπηρεσίες που παρέχει η Εταιρεία περιλαμβανομένων των προϊόντων και των Προσφορών της.

Δεν επιθυμώ να λαμβάνω πληροφορίες σχετικά με Ειδικές Προσφορές ή άλλα προϊόντα της Εταιρείας.

Name/Όνομα:

ID/Αρ. Δελτίου Ταυτότητας

Signature/Υπογραφή:

Date/Ημερομηνία: