

Motorcycle Insurance

Insurance Product Information Document

Company: **Hellas Direct** Product: **Motorcycle Insurance offered by Hellas Direct for privately used motorcycles**

HD Insurance Ltd (Hellas Direct) is an insurance company established and incorporated under Cyprus law (Registration Number: HE289025). The company operates a branch in Greece (VAT number: 997517233 and Registration Number: 131696560001) in accordance with EU Freedom of Establishment provisions, is regulated by the Cyprus Superintendent of Insurance and operates in Greece with the permission of the Bank of Greece.

This document includes a summary of the covers provided. Before purchasing your motorcycle insurance, please read the Terms and Conditions, the Privacy Policy and the Information document carefully. All three documents contain more detailed information. You will find it all at www.hellasdirect.gr/en/motorcycle and, of course, we will send it to you with your contract.

What is this kind of insurance?

Motorcycle insurance designed to cover, in addition to compulsory Third Party Liability, additional coverages such as Damages from an Uninsured Vehicle, Accident Care and Legal Protection. The insurance is provided exclusively for privately used motorcycles.



What is insured?

1) ESSENTIAL COVERS INCLUDE:

- ✓ Third Party Liability to others for property damage and/or bodily injury. Cover limit: €1,300,000
- ✓ Damages from an Uninsured Vehicle. If the motorcycle's value is >€15,000, the cover limit is €15,000. If the motorcycle's value is <€15,000, the cover limit is the sum assured.
- ✓ Accident Care
- ✓ Medical Advice
- ✓ Legal Advice
- ✓ HD Direct settlement

2) YOU CAN ADD ONE OF THE FOLLOWING COVERS:

- ✓ Road Assistance
- ✓ Legal Protection. Cover limit: €6,000

For more information on the covers above, please read the **Terms and Conditions document carefully.**



Are there any restrictions on the cover?

- ! The Damages from an Uninsured Vehicle cover is subject to conditions.
- ! Road Assistance: Its towing service applies only for vehicles over 50cc.

Other restrictions apply; please see full Terms and Conditions.



Where am I covered?

- ✓ All covers apply within Greece. Compulsory civil liability insurance applies within Greece, the member-states of the European Union, the countries of the European Economic Area (E.E.A.) and the countries whose National Motor Insurers' Bureaux are committed to applying section III of the Internal Regulations.
- ✓ If in the event of an accident your motorcycle is immobilised and needs towing, the service is provided in all countries mentioned above, except Albania.



What is not insured?

GENERAL EXCEPTIONS REGARDING THIRD PARTY LIABILITY COVER

- ✗ Any claim arising from the policyholder's and driver's intentional actions, and relating to a motorcycle used in a different way than indicated.
- ✗ Any claim relating to a driver not having an appropriate driver's licence or who was under the influence of alcohol or other illegal substances.

GENERAL EXCEPTIONS REGARDING OPTIONAL COVERS

- ✗ All civil liability cover exceptions.
- ✗ Any claim arising from the fact that the motorcycle towed another vehicle (except a trailer) or was towed or hauled by another vehicle.
- ✗ Any claim arising from the fact that the insured motorcycle was driven in locations where the circulation of vehicles is forbidden, and/or if it carried a load or passengers beyond the permitted maximum.
- ✗ Any claim arising from explosion or fire transmitted to the motorcycle by lightning bolt, etc.
- ✗ Any claim arising from the fact that the motorcycle has not undergone the statutory technical control check (T.C.C.).
- ✗ Pre-existing damage or wear and tear due to the motorcycle's misuse/ poor maintenance.
- ✗ Any damage arising from the insured motorcycle's participation in criminal or illegal activities.
- ✗ In case of engine capacity or horse power conversion, without following the legal procedure.

Other exceptions apply; please see full Terms and Conditions.



What are my obligations?

- You must have paid the premium for your policy to be valid.
- The information you give us must be true.
- Tell us if your motorcycle is driven by an additional driver and give us his date of birth.
- In the event of an accident, you are required to inform us immediately and provide us with all the information necessary to evaluate the claim. Please be advised that under the Privacy Policy, we may need to disclose your information to doctors, hospitals, lawyers and/or the authorities.
- Do not take any initiative or assume any costs without the prior approval of the company. You must accept the means provided by the emergency team in respect to its methods of operating.
- Use all the means available to you in order to mitigate the effects of the insured event and refrain from taking actions which would increase the cost of providing the assistance.
- Any negligence on your part gives us the right to reduce our services accordingly, taking into account the seriousness of the consequences caused by the breach of your obligation and the rate of your liability.
- If this negligence was intended to mislead, the company is relieved of all its obligations to you.
- Tell us immediately about any change of address and any other changes which may affect your insurance policy.
- If you do not fully comply with the above obligations, the company is relieved of its obligations.



When and how do I pay?

- You can pay your insurance policy by card (debit, credit or prepaid), through your PayPal account, with an electronic transaction token at the bank's cashier, at any OPAP store or via e-banking / phone banking.



When does the cover start and end?

- The policy begins on the date stated in the contract.
- For new insurance policies, please allow one (1) day for the policy activation. In case of renewal, and provided the policy is renewed on time, the new contract will begin as soon as the previous policy expires, without any insurance gap.
- The duration of the policy ranges from 30 to 365 days.



How do I cancel my contract?

- The insurance policy can be cancelled at any time by sending an email to support@hellasdirect.gr.
- If you want to cancel your policy within the first fourteen (14) days since the day you received your insurance policy, we will refund the whole premium. According to the law (N. 2251/1994) within this period of 14 days, you have the right to withdraw from your insurance policy, without any penalty.
- In case of a cancellation after the first fourteen (14) days, we will return any unearned premiums.