

# Car Insurance

## Insurance Product Information Document



Company: **Hellas Direct** Product: **Car Insurance offered by Hellas Direct for privately used passenger cars**

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 car 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](http://www.hellasdirect.gr) and, of course, we will send it to you with your contract.

### What is this kind of insurance?

Car insurance designed to cover compulsory Third Party Liability, as well as additional optional coverages such as Road Assistance, Glass Breakage and Legal Protection. The insurance is provided exclusively for privately used passenger cars.



#### 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 car value is >€15,000, the cover limit is €15,000. If the car value is <€15,000, the cover limit is the sum assured.
- ✓ Accident Care
- ✓ Personal Accident. Cover limit: €15,000
- ✓ HD Direct settlement

##### 2) ADDITIONAL COVERS INCLUDE ESSENTIAL COVERS AND THE FOLLOWING:

- ✓ Fire. Cover limit: sum assured
- ✓ Fire resulting from strikes, riots and civil commotion. Cover limit: sum assured
- ✓ Fire resulting from terrorist actions. Cover limit: sum assured
- ✓ Third Party Liability from Fire. Cover limit: €30,000
- ✓ Natural Phenomena. Excess: €300. Cover limit: sum assured. Cover limit in case of hailstorm: €2,000
- ✓ Partial Theft. Excess: €75. Cover limit: sum assured
- ✓ Full Theft. Cover limit: sum assured
- ✓ Vehicle Replacement. Offered in case your car is either totally damaged by fire or stolen, in accordance with the prerequisites mentioned in the Terms and Conditions.

##### 3) OWN DAMAGES INCLUDE ESSENTIAL + ADDITIONAL COVERS AND THE FOLLOWING:

- ✓ Own Damages. Excess: from €500 to €2,000. Cover limit: sum assured.
- ✓ Malicious Damages. Excess: €300. Cover limit: sum assured
- ✓ Glass. Cover limit: €1,500

##### 4) WHATEVER COVER SELECTION YOU CHOOSE YOU CAN ADD ONE OF THE FOLLOWING COVERS:

- ✓ Road Assistance
- ✓ Glass. Cover limit: €1,500. This cover is included by default in Own Damages.
- ✓ Legal Protection. Cover limit: €6,000

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



#### 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 car 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 car towed another vehicle (except a trailer) or was towed or hauled by another vehicle.
- ✗ Any claim arising from the fact that the insured car 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 or due to fluid or gas leakage of any nature, either carried or used for the car's function.
- ✗ Any claim arising from the fact that the car has not undergone the statutory technical control check (T.C.C.).
- ✗ Pre-existing damage or wear and tear due to the car's misuse/ poor maintenance.
- ✗ Any damage arising from the insured car'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.**



#### Are there any restrictions on the cover?

- ! Glass: 25% excess if you aren't serviced in one of our partners or if you choose to use an original product and not our partners' branded glass. Mirrors, headlamps, indicating lamps and membranes are not covered.
- ! The Personal Accident cover is subject to conditions and some cases are excluded.
- ! The Damages from an Uninsured Vehicle cover is subject to conditions.
- ! Third Party Liability from Fire: Not applicable in case of collision, impact, tipping or dropping of the car and if the car has been transporting flammable liquids (other than fuel).
- ! Natural Phenomena: There is a limit of €2,000 in case of damage caused by hail and some exceptions apply.
- ! Own Damages: Coverage is subject to some exclusions.
- ! Malicious damages: Subject to conditions.

**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.



### 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 car is driven by a person under the age of twenty-five (25) year.
- 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.
- Depending on the covers you choose and your vehicle's value, you may need to send us photographs or video of your car for the preinsurance checks. In specific cases, we may send a car expert to check on the vehicle.



### 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.
- 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 [help@hellasdirect.gr](mailto:help@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.