

Property Insurance

Insurance Product Information Document



Company: Hellas Direct **Product:** Essential Covers

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, and 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 home 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 and, of course, we will send it to you with your contract.

What is this kind of insurance?

Home insurance designed to cover you for the building and contents of the insured residence as well as for the auxiliary spaces and their contents.



What is insured?

- ✓ Fire. Cover limit: sum assured
- ✓ Short Circuit. Excess: €200. Cover limit: 3% of sum assured, with a minimum of €2,000
- ✓ Earthquake. Excess 2% of the building's sum assured
- ✓ Natural Phenomena. Cover limit: sum assured
- ✓ Leakage/Breakage of Piping or Tanks. Cover limit: sum assured
- ✓ Collision. Cover limit: sum assured
- ✓ Unrest. Cover limit: sum assured
- ✓ Glass. Excess: €200. Cover limit: 3% of sum assured, with a minimum of €2,000
- ✓ Liability for Fire, Natural Phenomena, Leakage/Breakage of Piping or Tanks. Cover limit: €30,000
- ✓ Owner's Liability. Cover limit: €50,000
- ✓ Personal Accident. Cover limit: €10,000
- ✓ Fees and Expenses. Cover limit: 6% of sum assured, with a minimum of €2,000
- ✓ Legal Protection: Cover limit: €30,000
- ✓ Lock Replacement: Cover limit: €500

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



What is not insured?

- ✗ Accidental Damages
- ✗ Theft
- ✗ Landslides
- ✗ Loss of Rent

General exclusions - any damage caused directly or indirectly by one of the following:

- ✗ War and any military action.
- ✗ Electromagnetic field or radiation.
- ✗ Intentional damage, fraudulence or gross negligence.
- ✗ Damages due to natural wear and tear.



What is not insured? (continued)

- ✗ Restoration and replacement cost for objects which have not been directly affected and/or pre-existing damage and costs which aim to improve the condition of objects in relation to the condition they were in before.
- ✗ Damages caused by relatives of up to 2nd degree.
Excluded objects - damages caused to the following are not covered:
- ✗ Plots of land, manholes, jetties, drainpipes/sewers, docks.
- ✗ Motor vehicles, skates, bicycles, etc.
- ✗ Animals, crops, plants, trees.
- ✗ Money, cheques, credit cards, bonds, bills, stocks, lottery tickets, or coupons of any other games of chance.
- ✗ Stamps, revenue / tax stamps, certificates, account books.
- ✗ Swimming pool covers, solar panels, wind turbines.
- ✗ Flammable materials and explosives.
- ✗ Magnetic storage media.
- ✗ Property used for professional and profitable occupation, electronic archives, computer software.
- ✗ Laptop, tablet, router, computer hardware, mobile phone, camera, videogames.
- ✗ Gymnastic equipment or equipment for other hobbies.
- ✗ Valuable/Precious objects.

Other exceptions apply; see full Terms and Conditions.



Are there any restrictions on the cover?

- ! Fire: Damages arising from volcanic eruptions, explosives, wear and tear, damage or theft are not covered. Please refer to the Terms and Conditions for more information.
- ! Natural Phenomena: Cover excludes damages that may occur during construction, in case of open windows/doors and more. Please refer to the Terms and Conditions for more information.

Other restrictions apply; please see full Terms and Conditions.



Where am I covered?

- ✓ The covers apply solely and exclusively to the residence you have insured, the address of which is stated on your insurance policy.



What are my obligations?

- You must have paid the premium for your policy to be valid.
- You must give us all the details we request and any additional information which you know is important for the evaluation of risk.
- In the case of fraudulent or inaccurate statements or concealment of details which will affect our decision pertaining to the insurance of your home, we have the right to decline to pay any claims you make on your policy.
- Please inform us even if you are uncertain about whether or not you need to disclose any information concerning the building and/or its contents when you complete the insurance form.
- Inform us of any modification to the condition of your residence. You must notify us in writing and within fourteen (14) days regarding any modification of the building and/or its contents which increases the possibility of occurrence of one of the perils you are covered against.



When and how do I pay?

- You can pay your insurance policy by card (debit, credit or prepaid) or through your PayPal account.



When does the cover start and end?

- The duration of the policy is the time period written on the first page of the insurance policy.
- 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 term of the policy can range from 1 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 cancel the policy within fourteen (14) days of its purchase, we will return the whole amount to you. In case of a cancellation after the first fourteen (14) days, we will return any unearned premiums.

Property Insurance

Insurance Product Information Document



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- ✓ Owner's Liability. Cover limit: €50,000
- ✓ Personal Accident. Cover limit: €10,000
- ✓ Fees and Expenses. Cover limit: 6% of sum assured, with a minimum of €2,000
- ✓ Legal Protection: Cover limit: €30,000
- ✓ Lock Replacement: Cover limit: €500
- ✓ Accidental Damages: Excess: €200. Cover limit: 1% of sum assured, with a minimum of €2,000
- ✓ Theft. Excess: €500. Cover limit: Contents 100% of sum assured, Building: 5% of sum assured
- ✓ Landslides. Excess: €2,000
- ✓ Loss of Rent. Cover limit: 10% of sum assured

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