

House Insurance

Insurance Product Information Document



Company: Hellas Direct Product: Core

HD Insurance PLC (Hellas Direct) is an insurance company established and incorporated under Cyprus law (Registration Number: HE289025). The company operates a branch in Greece (TIN: 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 and, of course, we will send it to you with your contract.

What is this kind of insurance?

House insurance which is designed to cover you only for the building of the insured home as well as for the auxiliary spaces. It is aimed at loaned (and non-loaned) and is designed to cover you against the risks set as required by the bank.



What is insured?

- ✓ Fire
- ✓ Explosion, lightning
- ✓ Forest fire
- ✓ Smoke
- ✓ Fire fighting damages and fees
- ✓ Natural phenomena
- ✓ Earthquake
- ✓ Landslide
- ✓ Piping damages and investigation costs
- ✓ Leakage/breakage of piping or tanks
- ✓ Collision damages from airplane
- ✓ Collision damages from car
- ✓ Collision damages from trees, branches, pillars
- ✓ Malicious acts
- ✓ Strikes, riots and civil commotion
- ✓ Terrorist acts



What is not insured?

- ✗ Contents
- ✗ House with frame which is not reinforced concrete
- ✗ House that does not have terrace or tiled roof
- ✗ House that has not been constructed with a legal building permit
- ✗ House that has been constructed before 1960

General exclusions

- ✗ Intentional damage, fraudulence or negligence
- ✗ Damage due to natural wear and tear
- ✗ Pre-existing damage
- ✗ Damage caused by relatives of up to 2nd degree

Excluded objects

- ✗ Plots of land, manholes, jetties
- ✗ Animals, crops, plants, trees
- ✗ Property used for professional, work and profitable occupation
- ✗ Photovoltaics, wind turbines



Are there any restrictions on the cover?

- ⚠ Forest fire, Natural phenomena: coverage is valid 7 days after the start of the contract
- ⚠ Earthquake, Landslide: excess 2% of sum insured
- ⚠ Leakage/breakage of piping or tanks: we will cover you if they are up to 35 years old. Water pumping costs are covered up to €1,500
- ⚠ Piping damages and investigation costs are covered up to €3,000



Where am I covered?

- ✓ The coverage applies exclusively to the house 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 you know is important for the evaluation of the risk.
- In the case of fraudulent or inaccurate statements or concealment of details which will affect our decision pertaining to the insurance of your house, we have the right to deny 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 of your house, when you complete the application form.
- Please inform us for any modification of the condition of your house. You must notify us in writing within fourteen (14) days regarding any modification of the building of your house, 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), 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 and ends on the dates stated in the contract.
- In case of contract renewal, if the purchase is made before the expiration of the existing insurance policy, the new contract begins without any insurance gap.
- The duration of the policy ranges from 6 to 12 months.



How do I cancel my contract?

- The insurance policy can be canceled at any time by sending an email to 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 total premiums. In case of a cancellation after the first fourteen (14) days, we will return any unearned premiums.
- You can terminate the insurance contract at any time by written statement.

House Insurance

Insurance Product Information Document



Company: Hellas Direct Product: Easy

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What is this kind of insurance?

House insurance which is designed to cover you only for the building of the insured home as well as for the auxiliary spaces. It is aimed at owners and is designed to cover you against all possible risks.



What is insured?

- ✓ Fire
- ✓ Explosion, lightning
- ✓ Forest fire
- ✓ Smoke
- ✓ Fire fighting damages and fees
- ✓ Natural phenomena
- ✓ Piping damages and investigation costs
- ✓ Leakage/breakage of piping or tanks
- ✓ Collision damages from airplane
- ✓ Collision damages from car
- ✓ Collision damages from trees, branches, pillars
- ✓ Malicious acts
- ✓ Strikes, riots and civil commotion
- ✓ Terrorist acts
- ✓ Liability from covered risks (€30.000)
- ✓ Glass (3% of sum insured)

Optional covers

- ✓ Earthquake
- ✓ Landslide



What is not insured?

- ✗ Contents
- ✗ House with frame which is not reinforced concrete
- ✗ House that does not have terrace or tiled roof
- ✗ House that has not been constructed with a legal building permit
- ✗ House that has been constructed before 1960

General exclusions

- ✗ Intentional damage, fraudulence or negligence
- ✗ Damage due to natural wear and tear
- ✗ Pre-existing damage
- ✗ Damage caused by relatives of up to 2nd degree

Excluded objects

- ✗ Plots of land, manholes, jetties
- ✗ Animals, crops, plants, trees
- ✗ Property used for professional, work and profitable occupation
- ✗ Photovoltaics, wind turbines



Are there any restrictions on the cover?

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Insurance Product Information Document



Company: Hellas Direct Product: Max

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What is this kind of insurance?

House insurance which is designed to cover you for the building and contents of the insured home as well as for the auxiliary spaces with their contents, if declared. It is aimed at owners and is designed to cover you against all possible risks.



What is insured?

- ✓ Fire
- ✓ Explosion, lightning
- ✓ Forest fire
- ✓ Smoke
- ✓ Fire fighting damages and fees
- ✓ Natural phenomena
- ✓ Piping damages and investigation costs
- ✓ Leakage/breakage of piping or tanks
- ✓ Collision damages from airplane
- ✓ Collision damages from car
- ✓ Collision damages from trees, branches, pillars
- ✓ Malicious acts
- ✓ Strikes, riots and civil commotion
- ✓ Terrorist acts
- ✓ Liability from covered risks (€30.000)
- ✓ Glass (3% of building sum insured)
- ✓ Theft

Optional covers

- ✓ Earthquake
- ✓ Landslide



What is not insured?

- ✗ House with frame which is not reinforced concrete
- ✗ House that does not have terrace or tiled roof
- ✗ House that has not been constructed with a legal building permit
- ✗ House that has been constructed before 1960

General exclusions

- ✗ Intentional damage, fraudulence or negligence
- ✗ Damage due to natural wear and tear
- ✗ Pre-existing damage
- ✗ Damage caused by relatives of up to 2nd degree

Excluded objects

- ✗ Plots of land, manholes, jetties
- ✗ Animals, crops, plants, trees
- ✗ Property used for professional, work and profitable occupation
- ✗ Photovoltaics, wind turbines
- ✗ Motor vehicles, skates, bicycles, caravans
- ✗ Money, cheques, credit cards, bonds, bills of exchange, bills, stocks, securities, lottery tickets
- ✗ Stamps, revenue stamps, tax stamps, certificates, accounting books
- ✗ Swimming pool covers
- ✗ Flammable materials and explosives
- ✗ Magnetic storage media
- ✗ Electronic files, software
- ✗ Mobile phone
- ✗ Valuable items
- ✗ Items of particular value



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- Earthquake, Landslide: excess 2% of sum insured
- Theft: excess €500
- Leakage/breakage of piping or tanks: we will cover you if they are up to 35 years old. Water pumping costs are covered up to €1,500
- Piping damages and investigation costs are covered up to €3.000



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Company: Hellas Direct Product: Content

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What is insured?

- ✓ Fire
- ✓ Explosion, lightning
- ✓ Forest fire
- ✓ Smoke
- ✓ Fire fighting damages and fees
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- ✓ Collision damages from airplane
- ✓ Collision damages from car
- ✓ Collision damages from trees, branches, pillars
- ✓ Malicious acts
- ✓ Strikes, riots and civil commotion
- ✓ Terrorist acts
- ✓ Theft

Optional covers

- ✓ Earthquake
- ✓ Landslide



What is not insured?

- ✗ Building
- ✗ House with frame which is not reinforced concrete
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General exclusions

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Excluded objects

- ✗ Plots of land, manholes, jetties
- ✗ Animals, crops, plants, trees
- ✗ Property used for professional, work and profitable occupation
- ✗ Photovoltaics, wind turbines
- ✗ Motor vehicles, skates, bicycles, caravans
- ✗ Money, cheques, credit cards, bonds, bills of exchange, bills, stocks, securities, lottery tickets
- ✗ Stamps, revenue stamps, tax stamps, certificates, accounting books
- ✗ Swimming pool covers
- ✗ Flammable materials and explosives
- ✗ Magnetic storage media
- ✗ Electronic files, software
- ✗ Mobile phone
- ✗ Valuable items
- ✗ Items of particular value



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