

Information Document

1. About us

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.

The Greek branch is located in Athens 59 - 61, Agiou Konstantinou Street, 151 24 Marousi. Hellas Direct operates in the non-life insurance sector, offering car, motorcycle and property insurance services as defined by current law.

You can get a quote and purchase one of the above insurance covers on our website www.hellasdirect.gr. If you need more information, you can call us at 212 222 9999. Our Customer Service Team is always happy to help.

Whether you choose to purchase your policy online or over the phone, the process is carried out online and you will receive all the necessary documents, such as your insurance policy document, the Terms and Conditions and the Insurance Product Information Document via email.

2. The insurance policy

For car, motorcycle and property insurance, you can pay for your insurance policy by card (debit, credit or prepaid) or use your PayPal account. Specifically for car and motorcycle insurance, you can also pay with electronic transaction token via e-banking, at the bank's cashier or at any OPAP store.

To be able to either insure you or calculate the cost of your insurance, we evaluate the data and personal data you give us. This data is necessary to be able to determine the insurance risk we undertake and, consequently, to be able to calculate the costs effectively.

For car or motorcycle insurance for instance, it is important to know your place of residence because in some areas the risk of theft is higher than others.

Accordingly, personal data like property address are necessary for home insurance so as to identify the area's risk and therefore the property's insurance risk.

At HD Insurance Ltd ("Hellas Direct") we value privacy and data protection. We comply with all relevant Legislations, including Regulation (EU) 2016/679 of the General Data Protection Regulation (also known as «GDPR»), which came into force on May 25, 2018 and affects the protection of all personal data we have in our possession.

3. Right to object

If there are any aspects of the insurance policy that differ from the information that you submitted to the Company during the quote and proposal process, you have the right to object. This right has to be exercised within one (1) month from the receipt of the insurance policy, by sending an email at support@hellasdirect.gr.

Your right to object is also guaranteed if, following the insurance proposal, you did not receive the company's basic information (such as the company's registered address) or did not receive the terms of the insurance policy. This right has to be exercised within fourteen (14) days from the receipt of the insurance policy, by sending an email at support@hellasdirect.gr.

4. Policy Duration, Modification and Cancellation

The modification of the insurance policy is possible at the request of the policyholder. The modification is valid only after the company agrees and the relevant endorsement is issued.

The insurance policy may be cancelled at any time with a written mutual agreement between the policyholder and the company.

In case of cancellation within fourteen (14) days, we'll refund the premium in its entirety, provided that you haven't made a claim during this period.

In case of cancellation after fourteen (14) days, we will return any unearned premiums, provided you have not made a claim during this period.

You may terminate the insurance policy any time you wish, by sending us an email at support@hellasdirect.gr. Also, please note that Hellas Direct may terminate the insurance policy in the case of material breach, under the guidelines and the deadlines set by the Law, for example, on grounds of fraudulent behaviour, incorrect reporting or concealment of data, or violation of the terms of the insurance policy by the policyholder.

Hellas Direct also reserves the right to cancel or refuse to renew your policy for the above mentioned reasons.

5. Legal Jurisdiction

For the resolution of any dispute that may arise from the insurance policy, jurisdiction shall lie with the Greek courts.

6. Out-of-court settlement of disputes

The recipient of the insurance and/or the insured may appeal for out-of-court settlement of any disputes to the following:

- The Insurance Companies Control Service of Cyprus (Ministry of Finance): POBox. 23364, 1682 Nicosia, Cyprus (tel. +357 22602990, email: insurance@mof.gov.cy).
- The Private Insurance Supervision Committee of the Bank of Greece.
- The European Commission's Online Dispute Resolution platform.

7. Filing a Complaint

If at any time you are not satisfied with the service you have received from us, please tell us. Your feedback helps us and allows us to improve our services.

Communicate with us and a member of our team will examine your complaint immediately. Simply contact the Client Service team on 212 222 9999 or email us at complaints@hellasdirect.gr.

We will send you a notification that we have received your complaint; we will examine it and give you an answer within seven (7) days from the date the complaint was filed.