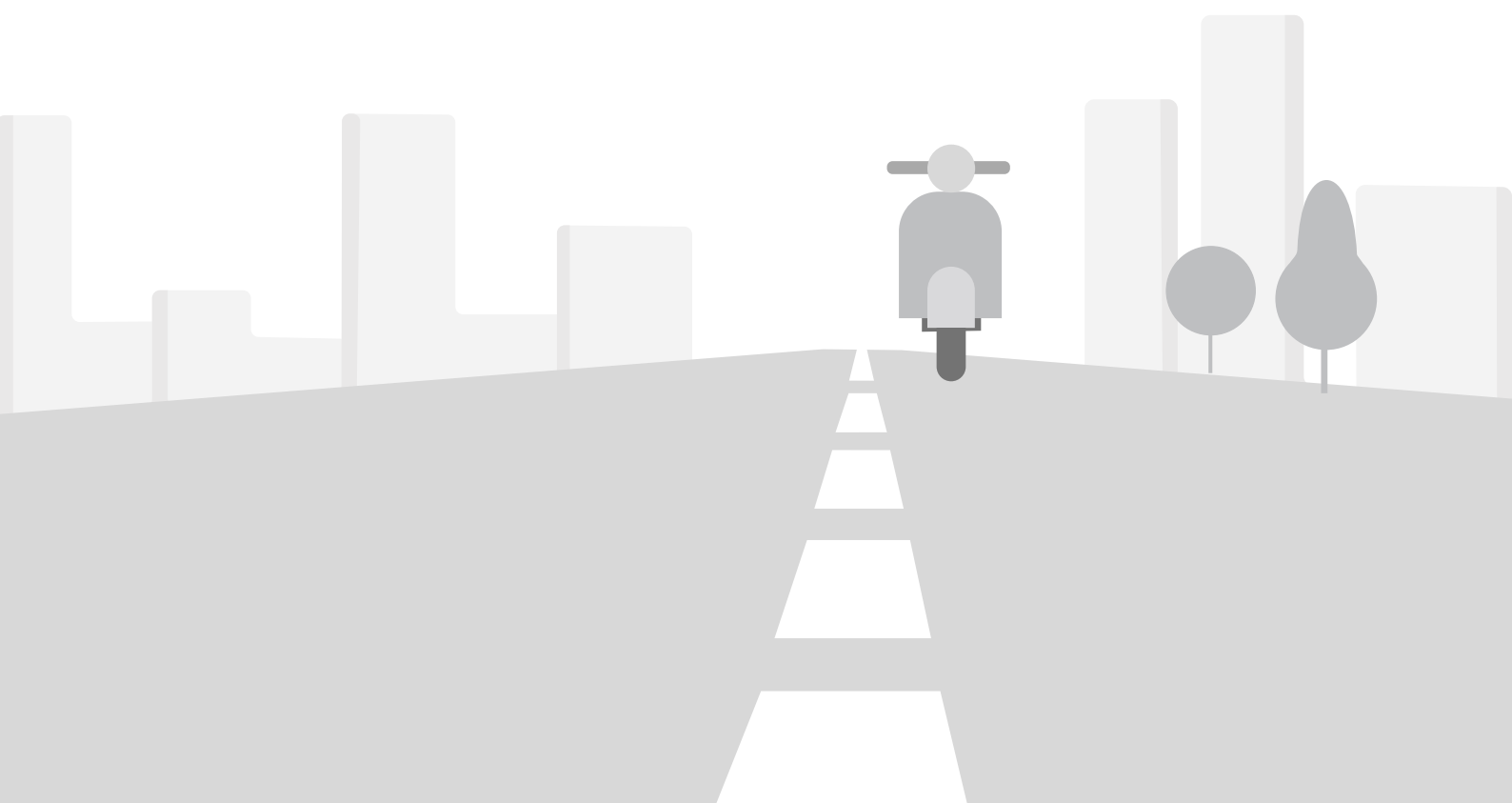


Motorcycle Insurance Terms & Conditions



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1

Welcome to Hellas Direct

1.1

Your Insurance Policy - Legal Matters

HD Insurance Ltd, trading as Hellas Direct (henceforth "the company") is an insurance company established and incorporated under Cyprus law. The company operates a branch in Greece in accordance with EU Freedom of Establishment provisions, and is regulated by the Cyprus Superintendent of Insurance with the permission of the Bank of Greece via EU Freedom of Establishment provisions.

The relationship between HD Insurance Ltd and its policyholders in Greece is governed by Greek Law and is defined by the quote submitted, the insurance policy issued and any subsequent endorsements made by mutual agreement between the company and the policyholder.

Your insurance policy is issued based on the following statutes: (a) Law 489/1976, as codified by Presidential Decree 237/1986, as amended and currently applicable, (b) Law 2496/1997, as currently applicable, (c) Law 4364/2016, as currently applicable, and (d) decisions of the Bank of Greece.

The policy is issued based on the quote that the policyholder or the person acting on the owner's behalf receives from the company, either through its website (www.hellasdirect.gr/en/motorcycle) or via the company's call centre (+30 212 222 9999).

The electronic receipt and use of the insurance policy, as well as the payment of the insurance premium mean that you unconditionally accept all the terms of the policy.

1.2

Insurance Covers

Hellas Direct underwrites insurance for private vehicles, offering both compulsory and optional insurance covers.

Hellas Direct insures all motorcycles on the market with 1st year of circulation after 1990, except for mopeds.

The company's overall liability per accident or per victim may in no case exceed the sum assured. The sum assured is written on your insurance policy for each type of risk covered. Multiple damages arising from the same cause are recognised as a single accident.

In the vehicle insurance sector, any insurance matter directly regulated by Greek Law is automatically included in the terms of the insurance policy, even if there is no specific mention of it in the insurance policy.

The company has the right to make amendments to the Terms & Conditions without previously notifying users.

As a policyholder, you will be informed accordingly either through a relevant notification or by update on the company's website.

1.3

Rating and Insurance Premium Readjustment

Your insurance premium is calculated based on the following criteria:

- the drivers' special characteristics, such as age and driving experience,
- each motorcycle's special characteristics, such as engine capacity and the years since the motorcycle's first registration,
- the selected insurance product,
- the duration of the insurance policy.

As a company, we reserve the right to readjust the insurance premium and to modify any conditions and calculation criteria. This means that the price may be different upon renewal or when you get a new quote for your bike's insurance.

In the event of modification of the minimum compulsory insurance limits, the premium is readjusted automatically on the effective date for the new limits.

2

Definitions

Intersalonica A.C.G.I. (Intersalonica Anonymous Company of General Insurance)

Intersalonica is an Anonymous Company of General Insurance operating on the field of Assistance (15th Km Thessalonikis - Peraias), with which we collaborate in order to provide you with services of Road Assistance and part of the service of Accident Care.

Intersalonica provides its subscribers with road assistance, in case of a mechanical breakdown or damages after a car accident.

Accident

Any unexpected and violent event concerning the vehicle, without the policyholder's intention, impeding the vehicle's normal course.

Assistance Centre

In the event of an accident or damage, please call our Emergency Call Centre at 212 222 9900. This call centre operates 24/7, within the policy's geographical coverage. The Road Assistance and Accident Care Call Centre is provided is provided by Hellas Direct.

Bodily Injury

Injury or illness, whose nature can put the patient's life in danger or cause the rapid and serious deterioration of their health if they do not receive the necessary hospital care.

Breakdown

When the vehicle is immobilised and cannot safely continue on its course due to damage arising from electrical or mechanical reasons, or malfunction of individual components, including its tyres, rendering it unusable.

Claim

Any event capable of causing the intervention of the insurer.

Damage

Involvement of the insured vehicle in an accident, causing material or any additional damage specified by the coverage

provided for in the insurance policy.

Duration of Repair

The net repair time and not the period of time between the vehicle's delivery and receipt/pick up.

Excess

An excess is a contribution the policyholder is required to pay towards a claim, with the insurer covering the remaining amount.

Illness

Any sudden and unexpected medical condition diagnosed by a competent medical authority, impeding the normal continuance of the policyholder's journey.

Insured Person

The insured vehicle's main and lawful owner and the person driving at the moment of the incident, provided that he or she is a holder of a valid driving licence. The insured person has the same responsibilities as does the policy holder.

Insured Vehicle

The vehicle explicitly defined in the insurance policy, according to the provisions of the Greek Law, for which a third party liability insurance policy has been issued by the Insurer.

Insurer (Company)

The Insurance Company referred to in the General Terms of this insurance policy.

Permanent Residence

The policyholder's place of permanent residence in Greece indicated in the third party liability insurance policy.

Medical Authority

Any official body legally authorized to practise the medical profession in the country where the policyholder finds himself.

Medical Unit

Medical care facility assigned to the specific case as defined by the coordinating physician of our partner and the attending

physician.

Physical Injury

Any sudden, violent, external and unexpected event which results serious physical injury to the victim.

Road Assistance Partners

Partners of Road Assistance service who are licensed under Greek law (4512/2018).

Vehicle Store and Transfer Facilities

Specially designated areas used by the partners of "Intersalonica" where they undertake the repair of the insured vehicle.

3

Your Contract

3.1

Geographical Jurisdiction of the Insurance Policy

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.

The issuance of a Certificate of International Insurance ("Green Card") in these countries is not compulsory, but we strongly recommend you have it with you if you travel abroad. The Green Card is an internationally accepted document which will facilitate any procedure in the event of a spot check. The Green Card is issued by us free of charge and is valid for the duration of your policy. We will forward it to you along with your policy documents, via email. All you need to do is print it.

The countries where a Green Card is necessary are: Albania, Azerbaijan, Bosnia & Herzegovina, Iran, Israel, Belarus, Morocco, Moldavia, Ukraine, North Macedonia, Russia, Montenegro, Turkey and Tunisia. Finally, please note that if you wish to travel to Kosovo or any other country which is not a member of the Green Card System you will be required to purchase a local insurance policy at the border. The policy will have to cover the duration of your stay.

We advise you to contact the embassy or competent institution of any such country for further information before your departure.

3.2

Sum Assured

The sum assured, indicated on the first page of your insurance policy, is the company's maximum limit of liability for the entire duration of the insurance policy, for one or more accidents.

The sum assured is equal to your vehicle's real, current market value at the date on which it is insured, according to market values of the Greek market. In case of a claim, we will calculate the vehicle's real value, in accordance with its age.

3.3

Policyholder's Age and Driving Experience

The driver's age and driving experience are important factors for premium calculation.

At Hellas Direct we insure motorcycle drivers over eighteen (18) years old. However, the age limit also depends on the vehicle's engine capacity, as defined in the Law. For instance, for a motorcycle over 125cc, the age limit is 20 years old.

You must provide us with full personal data for any additional drivers using the vehicle both during the initial quotation process, and at the date of any subsequent endorsements.

After the information has been assessed Hellas Direct reserves the right to readjust the premiums.

In case a claim is incurred by an additional driver, whose data has not been properly disclosed to us, you may be faced with the following consequences:

- in case of a civil liability claim, you will be required to pay a "penalty" equal to 30% of the amount (including sum insured, interest, and legal expenses) that we will be required to pay to the third party who suffered the loss, either by means of a judicial decision or in an extrajudicial manner,
- in the case of an optional risks claim, the claim will not be covered.

3.4

Our Covers

3.4.1 Third Party Liability

We cover you for your legal liability to other people arising from an accident which involves your vehicle, as defined in current Greek legislation.

3.4.2 Optional Covers

With the payment of an extra premium your insurance coverage may be extended to cover additional risks, such as Fire and Theft.

Hellas Direct's responsibility regarding optional risks is limited to the amount indicated on the first page of your insurance policy, minus the amount of any excess regarding each individual optional cover.

All optional covers, except for Accident Care and Road Assistance, apply within the borders of Greece.

1. Damages from an Uninsured Vehicle

Any property damage caused to your motorcycle by an uninsured vehicle is covered, subject to the following conditions:

- the claim to be only for material damages to the motorcycle,
- the accident is proven by the Authorities to be the sole responsibility of the uninsured vehicle's driver,
- both vehicles involved have Greek licence plates,
- the uninsured vehicle is evidenced to be such either via a police report or from the official statement of the Hellenic Information Centre (HIC) and
- the policyholder's claim to the company cannot exceed the sum insured, indicated on the insurance policy document.

The company, having compensated the policyholder, is entitled to reclaim the amount paid from the Greek Auxiliary Fund, as defined in the Law.

Additionally, the policyholder, having been compensated by the company, automatically cedes every right and gives irrevocable authorisation to the company to act extrajudicially or judicially on behalf of itself to obtain compensation from the third party or the Greek Auxiliary Fund.

If you are involved in an accident with an uninsured vehicle, you must inform the traffic police. In addition, before and after the payment of compensation, you are obliged to provide us with all possible support and assistance in claiming our part of the amount paid by the Guarantee Fund. Specifically, you are obliged to provide us with all necessary documents at your disposal and appear to Court to confirm the circumstances of the accident or any other necessary fact related to the accident.

2. Accident Care

Accident care is provided by our Emergency Call Centre (212 222 9900), which is available 24 hours a day, 365 days a year, and is responsible for filing a claim. If needed in the event of an accident, we provide towing services, in partnership with Intersalonica. Accident care and Road Assistance covers are valid in Greece. For more information, please refer to chapter 7.

3. Medical Advice

Access to a number of specialized doctors, who work with our partner and can assist you with medical advice in case you have an accident. They are available 24/7.

4. Legal Advice

Access to legal advice through professional

lawyers. Available Monday to Friday, between 9.00 am and 9.00 pm.

5. Road Assistance

Road Assistance services are provided through our partnership with Intersalonica. These services include towing (this service is offered exclusively for motorcycles over 50cc), battery jump start, flat tyre assistance etc.. Road Assistance cover is provided 24/7, in Greece. You can add it as an optional cover.

For more information, please refer to chapter 8.

6. Legal Protection

Hellas Direct will cover the policyholder's essential legal fees regarding the exercise of their legal rights before the Greek courts in relation to an accident.

More specifically, coverage includes lawyer's fees and court expenses for claims against third parties, both for damages and injury. It also includes the legal defence against any possible prosecution against you such as traffic violations, withdrawal of driving licence, and charge of death or injury to third party.

The detailed terms governing the legal protection insurance cover are provided in appendix V below.

4

Exceptions and Prohibitions

4.1

General Exceptions Regarding Third Party Liability Cover

Any claim arising directly or indirectly from any of the following factors is excluded from the insurance coverage and will not be compensated:

- any claim arising from the policyholder's and driver's intentional actions,
- any claim relating to a driver not having an appropriate driver's licence for driving the motorcycle of the relevant category. This exception also applies in the case of an expired professional or non-professional driver's licence on the date of the accident, even if the licence was renewed afterwards, or if the licence has been removed from its owner by any competent authority,
- any claim relating to a driver who was under the influence of alcohol, drugs, or pharmaceuticals during the time of the accident, provided that there is a causal link between the violation and the resulting event,
- any claim relating to a motorcycle used in a different way than the one indicated in the insurance policy or in its registration certificate. In the above circumstances, if the company is required to pay third party compensation, it has the right of recourse against the policyholder.

4.2

General Exceptions Regarding Optional Covers

The exceptions below apply to any optional covers and will not be compensated in case of claim, unless agreed between the company and the policyholder and indicated on the insurance policy:

- all civil liability cover exceptions,
- any claim arising from the fact that the insured motorcycle was driven by a person under eighteen (18) years old or did not fulfill the age limits defined in the Law concerning different engine capacity,
- in case of provision of false or inaccurate information regarding the policyholder or driver when purchasing the insurance policy and in case of falsification of the policy,
- any claim arising from the fact that the insured motorcycle towed another vehicle or the insured motorcycle was towed, hauled, or transported by another vehicle,
- any claim arising from the fact that the insured motorcycle was driven on roads or locations where the circulation of vehicles is forbidden by the authorities, such as airports, construction sites, military camps, pavements, pedestrian streets and squares,
- any claim arising from malicious actions by known or unknown perpetrators,
- any claim arising from the fact that the insured motorcycle carried a load or passengers beyond the permitted maximum as indicated on its registration certificate,
- any claim arising from the fact that the motorcycle has not undergone the statutory technical control check (T.C.C.) or has undergone the control and has been declared unfit for circulation, irrespective of a causal link between the omission and the outcome,
- pre-existing damage or wear and tear due to the motorcycle's misuse/ poor maintenance,
- any damage arising from the insured mo-

torcycle's participation in criminal or illegal activity (e.g. illegal car racing) or its pursuit by the authorities or its confiscation due to participation in illegal activities,

- if there has been a motorcycle engine capacity or horse power conversion, without following the legal procedure, irrespective of a causal link between the irregular conversion and the outcome.

Any exception mentioned in the specific optional covers paragraphs is to be viewed as additional to the above.

4.3

Claim Compensation Calculation

The compensation you receive in the event of a claim is calculated and determined based on the insured motorcycle's real, current market value at the time of claim, either in the case of total destruction or partial loss. Wear and tear and the motorcycle's age are always taken into consideration when calculating the compensation amount.

In the case where an insured motorcycle is more than five (5) years old at the time of a claim and you wish to replace any spare parts with new ones, the company has the right to reduce the amount compensated by 5% to reflect due spare-parts depreciation. This reduction will be increased by 5% each year to a maximum of 40%.

Compensation for all insurance risks, apart from the compulsory civil liability cover, refers only to the actual loss and never to the consequential loss, nor the damaged motorcycle's market value reduction, nor the loss from the motorcycle's loss of use, nor any other direct or indirect loss.

In the case of partial damage to the motorcycle, material claims compensation includes the motorcycle parts' value as well as the cost of the repair work.

You can choose the garage. If the garage accepts authorized payments, we'll pay the garage directly. Otherwise, you will pay the garage and we will afterwards compensate you. For the compensation to be paid, the company must be provided with the original invoices and all relevant documentation, such as the traffic police report or the penal file in cases when one has been opened.

5

Rights and Obligations

5.1

Claim Withdrawal

You have the right, within one (1) year from the date of the accident, to withdraw your report, thereby personally undertaking full responsibility for the cost of the compensation. The above statement is to be understood as exemption from debt.

5.2

The Policyholder's Right to Object

If there are certain aspects of the insurance policy that are different from what you have reported to the company in their insurance proposal, 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 to the company. Your right to object is also guaranteed if, following the insurance proposal, you did not receive the company's informational material (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 to the company.

5.3

Dispute Resolution

If at any moment, you are not satisfied with the service we have offered you, you can call us at 212 222 9999 or send as an email at complaints@hellasdirect.gr

The team responsible for complaints operates Monday to Friday, 9.00 - 17.00. We will make sure to answer back as soon as possible!

Apart from our own team, you can always contact the following organizations:

- Cyprus Insurance Companies Control Service (Ministry of Finance) P.O.Box 23364, 1682 Nicosia, Cyprus (tel: 35722602952, email: insurance@mof.gov.cy)
- Department of Private Insurance Supervision in the Bank of Greece.
- Alternative Dispute Resolution (ADR) Bodies, in accordance with Joint Ministerial Decision 70330f / 9.7.2015

To find out more about the Alternative Dispute Resolution (ADR) Bodies and how you can contact them, you can visit the Ministry of Development's website www.mindev.gov.gr under the section "Citizens / Consumer Protection and Access to Information/ Service / Alternative Dispute Resolution».

You can also always use the European Commission's Online Dispute Resolution platform located at: <http://ec.europa.eu/consumers/odr>.

5.4

Insurance Policy Duration, Modification and Cancellation

The insurance is valid for the duration indicated on the first page of the insurance policy.

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.

You may terminate the insurance policy any time you wish, by sending a written request to the company. In case of cancellation within fourteen (14) days, we'll refund the premium in its entirety.

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. All you need to do is notify us via email at support@hellasdirect.gr or by calling us at 212 222 9999. Your policy will be cancelled from its start date.

In case of cancellation after fourteen (14) days, we will return any unearned premiums .

The company may terminate the insurance policy in the case of grave reason, 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.

5.5

Transfer of Motorcycle Ownership

If the ownership or the possession of the motorcycle is legally transferred or if any other change occurs, please let us know. If you do not notify us, the insurance policy will automatically be terminated thirty (30) days after the date of the transfer, and we will be required to refund any outstanding premiums, if they exist.

5.6

Legal Jurisdiction

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

5.7

Special Terms

These terms apply for each individual cover. In parallel with these terms, the general terms also apply. If a special term regulates a matter in a different way to the general term, then the general term supersedes the special term.

6

Actions in the Case of an Accident

6.1

Filing a Claim

In case of an accident:

1) Please call our emergency line immediately at 212 222 9900 so that we can assist you in filing your claim. The Emergency Call Centre is available 24 hours a day, 365 days a year.

For us to be able to intervene as soon as possible following an accident, you or any person acting on your behalf will be asked to call the Emergency line immediately, from the site of the accident, and to provide the following information:

- Insurance policy number,
- full details of the insured vehicle, such as vehicle's Chassis Serial Number (VIN), type, model, colour,
- the policyholder's and/or the driver's full name,
- number of passengers,
- policyholder's place of permanent residence,
- destination, in cases where the vehicle has broken down outside the Prefecture of the policyholder's permanent residence,
- exact location / address (street, number, area, direction, motorway, position),
- type and cause of damage,
- address of garage where the vehicle is to be transported,
- contact details,
- any other information required for the provision of the coverage provided for herein.

2) Take as many photos as you can. The more photos we have, the better. Remember to take photographs of the vehicles, the point of collision, the street and the surrounding environment.

3) Report the accident immediately to the police or other competent authorities, especially when the accident is severe, i.e.

an accident that has caused bodily injuries to anyone, extensive material damages, or damages relating to multiple motorcycles.

4) Do not acknowledge any liability or admit responsibility or proceed with any kind of agreement that may increase your responsibility without the company's prior consent.

Also, please be aware of the following:

- 1) Without the provision of the above and of any other necessary information, we will not be obliged to provide assistance.
- 2) In case you need Road Assistance, you are required to stay with the vehicle until the arrival of the roadside assistance.
- 3) Please do not take any initiative or assume any costs without the prior approval of our Emergency team. You must accept the means provided by the emergency team in respect to its methods of operating.

Please note that in case you need Road Assistance, we will dispatch only one agent per insured event, save for exceptional cases such as in case of an injury that prevents you from submitting the Accident Report or an intervention by a Traffic Police interrogation unit.

6.2

Claim Submission After the Accident

In the event of a request for a claims declaration after the insured vehicle has moved from the site of the accident and provided it is within seven (7) days of the date of the accident, Hellas Direct will undertake to gather all the information necessary for the claims management process, on the condition that the vehicle remains at the same place and the repair work has not yet started.

In no case should you inform us more than seven (7) days after the date of the accident or the claim. Omission of the declaration may result in a penalty equal to 30% of the compensated amount to the third party.

6.3

General Information

Following an accident and after the provision of the assistance services outlined above, we will dispatch our nearest Auto-Helper to the site of the accident in order to tow your motorcycle if necessary. Please note that all relevant forms need to be signed by all the parties involved in the accident.

The Auto-Helper will make sure to forward us all these documents along with the photos. You will be required to deliver immediately to the company all documentation relating to the accident or the claim and attend the court if necessary.

Furthermore, you will be required to provide the necessary help to the company's representatives or experts, in order for them:

- to understand the cause and the circumstances under which the accident took place,
- to examine the company's possible obligation regarding payment of compensation,
- to evaluate the cost of the damages that arose.

Please note that the investigation carried out by the company's expert is in no case an acknowledgement of obligation to pay compensation.

The company has the right to reach any kind of claim settlement, according to its own assessment, without your prior agreement. Should you violate the obligations listed above, the company has the right to request a refund for any payments made.

If the violation is fraudulent, then the company may demand any loss it may have suffered, including all amounts paid to third parties as a result of the accident.

A violation is considered to be fraudulent when the policyholder denies, conceals, alters, or knowingly falsely describes to the company, to its representatives, to its experts, or to the authorities the accident's exact circumstances, including the involved persons or any other crucial event or element.

A necessary condition for the compensation of claims relating to the insured motorcycle for any risk covered is the prior evaluation by an expert assigned by the company. If the insured motorcycle is repaired without the company expert's prior evaluation, the policyholder has no right to be compensated.

7

Accident Care

7.1

Definitions

Insurer

The insurance company known as **Hellas Direct**.

Policyholder

The natural or legal person entering into a contract with the Insurer and undertaking the obligations stemming from this Policy.

Insured Persons

The insured persons, who shall be referred to in this document as the "insured" in the interest of brevity, are:

- The owner or legal holder of the vehicle, as defined in the insurance policy documents established with Hellas Direct by the policyholder or the person acting on the owner's behalf.
- The lawful driver of the vehicle at the time of the accident in which it was involved.
- The legal representatives of the Insured legal entity (company, etc.), as these are specified in the insurance policy

Insured Vehicle

The insured vehicle is the vehicle specified in the insurance policy.

Assistance Request

The request made by the insured, described in detail below.

Indemnity

The benefit in kind in the form of assistance services and the other benefits specifically described in the chapter "Cover and company's obligations".

Insured Event

The occurrence of any of the events specified in the chapter "Cover and company's Obligations".

Loss

Every event which results in the Insurer's intervention under this insurance policy.

Accident

Every unforeseen and violent event related to the insured vehicle which was not intended by the Insured and which prevents the smooth continuation of the vehicle's itinerary.

Territorial Limit

Towing as a consequence of an accident is provided 24 hours per day, 365 days per year throughout the Greek Territory.

7.2

Insured Risks

The subject matter of this insurance is the provision of Roadside Assistance services due to Accident or Loss pursuant to the terms specified below. The company undertakes the obligation to provide these services to you, should you find yourself in an unfavourable position due to loss.

In order for the indemnity to be provided and for the covers to take effect, you must have submitted an Accident Report or loss report to the company.

7.3

Covers and Company's Obligations

Accident Care is provided by us. In case your motorcycle is immobilised, the Roadside Assistance services shall be provided, using the personnel and means of Intersalonica or of its associates.

The cover includes:

. Assistance in Submitting an Accident Report

In case of an accident, fire or theft of the insured vehicle, call us at 212 2229900 and we will:

- a) Help you fill in the "Accident Report" and "Amicable Settlement" documents.
- b) Help you take all the necessary photographs, i.e. photos of the car and of all the third party vehicles involved in the accident so that their registration numbers and their damage resulting from the accident will be visible.
- c) Send our partner to fill in the "Accident Report" and take all the necessary photographs, if considered necessary.

It is clarified that if the accident has taken place indoors highway, to which access only allowed on specific Roadside Assistance vehicles, the partner will only come if access is allowed.

This service does not apply if the the accident occurred in inaccessible places such as rivers, lakes, sea, cliffs, ravines etc..

Once we have collected all the necessary data, the settlement process will start. You must also send us copies of the car's registration certificate, your driver's license and your insurance policy.

You must know the details of the third party involved in the accident (at least their car number) and provide them to us. Otherwise, and provided that you're not covered for Own Damages and Supplementary Risks, you may not be entitled to receive any

indemnity.

2. Vehicle Transportation

If your car is immobilised due to an accident and it cannot be repaired on the spot, we will transport it to the location that is nearest or most suitable for its repair.

It is clarified that if the accident has taken place indoors highway, to which access only allowed on specific Roadside Assistance vehicles, the partner will only come if access is allowed. Charges from the Roadside Assistance provider in the highway are not covered.

Towing does not apply if the the accident occurred in inaccessible places such as rivers, lakes, sea, cliffs, ravines etc..

Vehicle transportation will take place as soon as possible depending on the distance and the traffic conditions.

Clarifications:

- a) If your car is on a Greek island or at a location which is only accessible by boat through a port and it has been immobilised due to an accident, the cost of the ferry boat will be borne by you if you were planning on incurring this cost even if the loss had not occurred.
- b) If you are involved in an accident abroad you may contact our Emergency Line, noted on your policy document, and we will help you file the Accident Report and then proceed with the claim settlement.
- c) Please note that we will dispatch only one agent per insured event, save for exceptional cases such as in case of an injury that prevents you from submitting the Accident Report or an intervention by a Traffic Police interrogation unit.
- f) If your insurance policy covers Road Assistance, your car can be transported to where your permanent residence is located.

7.4

Conditions and Duration

The Accident Care and Roadside Assistance insurance comes into effect on the date specified in this insurance policy.

This insurance policy will be valid subject to the following conditions:

- a) The vehicle must remain under the ownership and possession of policyholder.
- b) The policy has not expired, it has not been cancelled, suspended or interrupted.

7.5

Clarifications Special Cases

It cannot be assumed that the cover provided under this insurance entitles you to request or agree the provision of services by any third party and to then claim the amount which you have paid or promised to pay to such third parties from the company.

Please also note that we will not bear the cost of spare parts, where such parts are required.

We are not obliged to provide services if weather conditions are unfavourable and the streets are hard to access due to floods, fog, landslide, snow or ice and the repair vehicles and tow trucks cannot move due to force majeure.

We are not responsible for any loss of or damage to personal belongings or components of the insured vehicle. We recommend that you remove valuables from the car. In case you are unable to do so, a representative will take responsibility.

The company is not responsible for:

- a) Damages caused during the repair, as well as any damage that may be caused during towing, if the car is already crashed.
- b) The insured vehicle's storage after it is transported to the location specified.
- b) vehicle.
- c) If the car is carrying weapons, illegal substances or other objects of crime.

We provide the transport of small pets in the driver's cab, provided that:

- a) they are placed in a safe transport cage, dimensions up to 70cm. x 40cm x 50cm.
- b) are accompanied by their owner or possessor.
- c) there is the individual health booklet passport of the animal.

Please note that in the case of an accident during transport we are not responsible if any damage is caused to the pet.

The company reserves the right:

- a) To provide the personnel and equipment it chooses or to collaborate at its own discretion with natural or legal persons who/which have the suitable means for providing the compensation agreed hereunder.
- b) To use the available means which it finds to be expedient for dealing with each assistance case covered by this insurance.
- c) To serve insured vehicles which it meets while transporting the insured vehicle.

Hellas Direct is not obliged to provide Accident Care and Roadside Assistance services if:

- there is no reason to submit a statement for Liability or additional coverage (e.g. due to fire, theft, own damages, etc.).
- If neither of these two occurs, then you will not be entitled to service at all and the process will be stopped.

7.6

Exceptions Force Majeure

This insurance cover does not apply in the following cases:

- a) Transportation of trailers, boat trailers, caravans.
- b) When the vehicle having been immobilised in an underground parking station.
- c) In the event that you have locked the car key inside the car or have lost it.
- d) If the insured vehicle is driven illegally, for instance without a vehicle license or without number plates or in violation of any compulsory legal provision.
- e) When the insured vehicle participates in official or unofficial races, practice runs, trials, competitions.
- f) If the driver of the insured vehicle caused the Loss because he/she was driving under the influence of alcohol, toxic substances, drugs or medicine taken without a doctor's prescription or in excessive doses.
- g) If the request for assistance is submitted during a time of war and/or is directly or indirectly related to a declared or undeclared war, to hostile operations or to revolt.
- h) For losses resulting from terrorist acts, political or social unrest, stoppages, strikes or uproar, except where the insured vehicle is insured against terrorist acts, stoppages, strikes and malicious damage.
- i) For damage caused to the transported items and for any consequential loss.
- j) If the insured vehicle is being driven by a person who does not hold a driver's license as required by Law.
- k) When the damage has occurred due to improper use of the car in terms of the number of passengers or the weight of objects in relation to that provided by the manufacturer.
- l) We are not obliged to move third vehicles so that we can tow your car.

7.7

Policyholder's Obligations

As soon as an event entitling you to services under this insurance occurs, you must:

a) Call us immediately stating your full name and the motorcycle's registration number. Fully inform us of the actual events giving rise to the claim and accurately specify your location and the type of the services you require.

b) Obtain the company's consent before taking any measures which involve or result in expenses. You must not negotiate, accept or reject claims by third parties related to the insured event without our prior approval.

c) 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 from your part with regard to this obligation will entitle us to reduce the services we provide accordingly after taking into account the severity of the consequences of your failure to honour this obligation and your share of responsibility. If the purpose of this negligence was obviously to defraud or mislead the company, then the company will be relieved of all its obligations towards you.

d) Inform us immediately about any change in your address or in the details provided in the insurance policy.

If you fail to fully perform its obligations stemming from this document, we will be relieved of our obligations.

All the announcements and declarations you have made must necessarily be sent to us.

Damage while transporting the insured vehicle:

Generally, while transporting the vehicle in Greece or abroad, under the responsibility of the company and the carrier, a report describing the insured vehicle's condition before and after the transportation will be drafted. This report, which must describe all the damage caused to the vehicle while it was being

7.8

Court Jurisdiction

Intersalonica operates in accordance with Greek legislation.

Greek Law will be the applicable law and the Courts of Athens will be competent to resolve any disputes which may arise between the company and the policyholder.

All kinds of claims made against the company will be time-barred after four (4) years have lapsed since the end of the year in which these claims were made.

8

Road Assistance

8.1

Definitions

Insurer

The insurance company known as **Hellas Direct**.

Insured Persons

The insured persons, who shall be referred to in this document as the "insured" in the interest of brevity, are:

- The owner or legal holder of the vehicle, as defined in the insurance policy which the insured has established with **Hellas Direct**.
- The lawful driver of the vehicle at the time of the accident in which it was involved.
- The legal representatives of the Insured legal entity (company, etc.), as these are specified in the insurance policy.

Insured Vehicle

The insured vehicle is the vehicle specified in the insurance policy.

Roadside Assistance

The cover is only available for motorcycles for private use (non-rented), over 50cc.

Assistance Request

The policyholder's obligation detailed below.

Indemnity

The benefit in kind in the form of assistance services and the other benefits described below.

Insured Event

The occurrence of each of the events specified below.

Insurance Certificate

The document provided to the Insured, confirming the Insured's rights, as defined hereunder.

Assistance Call Centre

This is the Call Centre which the Insured must contact when an insured event occurs; its telephone number is printed on the policy documents.

Usual Place of Residence

The place where the policyholder has stated that his/her permanent residence is located for the purposes of this document.

Loss

Every event which results in the Insurer's intervention.

Failure

Any loss on the insured vehicle caused by the vehicle itself, due to electric or mechanical causes, which prevents it from continuing its itinerary.

Territorial Limit

The Road Assistance cover is provided throughout the Greek Territory.

8.2

Vehicle Cover

The assistance provided under this cover and described below is available 24 hours per day, 365 days per year in Greece.

We will provide assistance if you find yourself in an unfavourable position due to the immobilisation of your bike as a result of a traffic accident or a mechanical or electrical failure.

The assistance is provided using the personnel and means of Intersalonica or of its associates.

Duration:

The Roadside Assistance insurance comes into effect on the date specified in this insurance policy

The cover includes:

1. On-site Repair, When Possible.

In the event of a breakdown of your vehicle, Intersalonica will undertake the on-site repair of the vehicle. This will take place as soon as possible depending on the distance and the traffic conditions.

Please also note that Intersalonica will not bear the cost of spare parts, where such parts are required.

On-site repair also includes changing a faulty tyre with the bike's spare tyre.

2. Hoisting of the Vehicle Back Onto the Public Road

If, due to an accident, the vehicle is found outside of the public road network, it will be brought back onto a public road using a special hoisting vehicle and by making every possible effort through all means available to Intersalonica or to a third party.

3. Vehicle Transportation

If the vehicle is immobilised due to a failure and provided it cannot be repaired on-site so that it can safely travel on its own, Intersalonica will transport it to the nearest or garage or to the garage which is located in the city of your permanent residence.

This service does not apply if the the accident occurred in inaccessible places such as rivers, lakes, sea, cliffs, ravines etc..

Transportation will take place as soon as possible depending on the distance and the traffic conditions.

In case of serious damage (engine failures, electronic systems) the bike will be transported to your permanent residence or to the garage of your choice within (5) working days.

The cover is provided (8) days after the start date of the insurance policy.

In this case, we will undertake the bike's storage and safekeeping.

Once the insured vehicle is transported to the selected location, Intersalonica's obligation in respect to the particular incident is fully honoured and terminated. Should you require further transportation (i.e. from one garage to another); this shall not be considered a provision of Roadside Assistance (pursuant to Law 3651/2008, article 8, par. 10). According to this law, a second transportation of the vehicle can only be made by a Public-Use Tow Truck Company and at your own expense.

4. Passenger Transportation and Hotel Accommodation

You can ask your transportation from the location of the breakdown to the final destination. If we cannot offer this service with our own means of transport then we pay you the value of the ticket of the means of

transport you will use.

Provided that the transportation cannot be carried out on the same day, we undertake your accommodation for (1) night in a local hotel up to a limit of seventy five euros (€ 75).

5. Immobilization When Your Bike is Out of Fuel

Should you run out of fuel, the Road Assistance will transport your bike to the nearest petrol station.

It is clarified that if the incident has taken place indoors highway, to which access only allowed on specific Roadside Assistance vehicles, the partner will only come if access is allowed. Charges from the Roadside Assistance provider in the highway are not covered.

8.3

Clarification and Special Cases

It cannot be assumed that the cover provided under this insurance entitles you to request or agree the provision of services by any third party and to then claim the amount which you have paid or promised to pay to such third parties from company.

We are not obliged to provide services if weather conditions are unfavourable and the streets are hard to access due to floods, fog, landslide, snow or ice and the repair vehicles and tow trucks cannot move due to force majeure.

If your bike is on a Greek island or at a location which is only accessible by boat through a port and it has been immobilised due to a damage, the cost of the ferry boat will be borne by you.

We are not responsible for any loss of or damage to personal belongings or components of the insured vehicle. We recommend that you remove valuables from the bike. In case you are unable to do so, a representative will take responsibility.

The company is not responsible for:

- a) Damages caused during the repair, as well as any damage that may be caused during towing, which is given to be caused by the bike's immobilization position.
- b) The insured vehicle's storage after it is transported to the location specified.

In case you use road assistance services (5) five times during the insurance policy or in one year, then the cover will be offered only if you visit a garage of our choice, which will check your bike and confirm that it is able to move.

We provide the transport of small pets in the

8.4

Exceptions Force Majeure

driver's cab, provided that:

- a) they are placed in a safe transport cage, dimensions up to 70cm. x 40cm x 50cm.
- b) are accompanied by their owner or possessor.
- c) there is the individual health booklet passport of the animal.

Please note that in the case of an accident during transport we are not responsible if any damage is caused to the pet.

The company reserves the right:

- a) To provide the personnel and equipment it chooses or to collaborate at its own discretion with natural or legal persons who/which have the suitable means for providing the Roadside Assistance agreed hereunder.
- b) To use the available means which it finds to be expedient for dealing with each assistance case covered by this insurance.
- c) To serve insured vehicles which it meets while transporting the insured vehicle.

This insurance cover does not apply in the following cases:

- a) Transportation of trailers, boat trailers, caravans.
- b) When the vehicle having been immobilised in an underground parking station.
- c) In the event that you have locked the bike key inside the bike or have lost it.
- d) If the bike is carrying weapons, illegal substances or other objects of crime.
- e) If the insured vehicle is driven illegally, for instance without a vehicle license or without number plates or in violation of any compulsory legal provision.
- f) When the insured vehicle participates in official or unofficial races, practice runs, trials, competitions.
- g) If the request for assistance is submitted during a time of war and/or is directly or indirectly related to a declared or undeclared war, to hostile operations or to revolt.
- h) For damage caused to the transported items and for any consequential loss.
- i) When the damage has occurred due to improper use of the bike in terms of the number of passengers or the weight of objects in relation to that provided by the manufacturer.
- j) We are not obliged to move third vehicles so that we can tow your bike.
- k) If the insured vehicle is being driven by a person who does not hold a driver's license as required by Law.
- l) If the driver of the insured vehicle caused the Loss because he/she was driving under the influence of alcohol, toxic substances, drugs or medicine taken without a doctor's prescription or in excessive doses.
- m) If the policyholder acted with malice aforethought or intentionally took any action which led to the Loss.

8.5

Policyholder's Obligations

As soon as an event entitling you to services under this insurance occurs, you must:

- a) Call us immediately call stating your full name and the motorcycle's registration number. Fully inform us of the actual events giving rise to the claim and accurately specify your location and the type of the services you require.
 - b) Obtain the company's consent before taking any measures which involve or result in expenses. You must not negotiate, accept or reject claims by third parties related to the insured event without our prior approval.
 - c) 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 from your part with regard to this obligation will entitle us to reduce the services we provide accordingly after taking into account the severity of the consequences of your failure to honour this obligation and your share of responsibility. If the purpose of this negligence was obviously to defraud or mislead the company, then the company will be relieved of all its obligations towards you.
 - d) Inform us immediately about any change in your address or in the details provided in the insurance policy.
- If you fail to fully perform its obligations stemming from this document, we will be relieved of our obligations.
- All the announcements and declarations you have made must necessarily be sent to us.

Damage while transporting the insured vehicle:

Generally, while transporting the vehicle in Greece or abroad, under the responsibility of the company and the carrier, a report

8.6

Court Jurisdiction

describing the insured vehicle's condition before and after the transportation will be drafted. This report, which must describe all the damage caused to the vehicle while it was being transported, must be signed by the company or the carrier's representative and also by the owner/driver of the motorcycle. Each person signing this report will receive one copy thereof. Any disputes between you and the carrier will be recorded in said report and you must inform us about them within 24 hours of collecting the vehicle. After this deadline, no claim will be accepted.

Intersalonica operates in accordance with Greek legislation.

Greek Law will be the applicable law and the Courts of Athens will be competent to resolve any disputes which may arise between the company and the policyholder.

All kinds of claims made against the company will be time-barred after four (4) years have lapsed since the end of the year in which these claims were made.

Summary Reference of the No 87/5.4.2016 Executive Committee Act of the Bank of Greece

This decision of the Bank of Greece came into effect on the 19th of April 2016 (Article 10 of Act) and is applicable to all insurance companies operating in the class of motor vehicle civil liability insurance in the Hellenic Republic (Article 1 of Act).

In accordance with Article 7, Paragraph 2 of the aforementioned Act of the Bank of Greece, which makes such reference to the Act in all insurance contracts mandatory, the following is noted:

Rules governing the settlement procedure:

1. Undertakings shall use their best efforts to settle promptly any damage arising from vehicle accidents within the three-month deadline laid down in Article 6(6) of Presidential Decree 137/1986 for the submission of either (a) a reasoned offer of compensation in cases where liability is not contested and where the damages have been quantified; or (b) a reasoned reply regarding the points included in the beneficiary's claim in cases where liability is contested or not fully ascertained and where the damages have not been quantified. Reasoned replies must state the particular reason for which undertakings deny compensation to injured persons.

(Article 3 of Act, Article 6 para. 6 and 9 of Presidential Decree 237/1986)

2. Undertakings shall attach to the compulsory insurance policy against civil liability in respect of the use of motor vehicles to be delivered to the insured party, in addition to the documents set out in the insurance legislation, also the following documents: vehicle accident report and compensation claim form (Article 7 of Act). In the compensation claim form, the insured party must report, among other details, the vehicle's location, so that the insurance company can conduct the assessment of the damage, if necessary.

A compensation claim shall be submitted through any appropriate means (by letter, fax, email, mobile phone message, or deposited to the undertaking and the offices or natural or legal persons designated by the undertaking under para. 4 below, which shall grant the relevant receipt).

Document receipts shall, as a minimum, contain the following data: the serial number of an issued receipt, the logo and name of the undertaking, full name and home address of the insured party or the injured person, their signatures, the description of the type of document received, date of receipt of the document, as well as full name, position and signature of the employee who received the document.

The following documents shall be assimilated to document receipts: (a) Hellenic Post (ELTA) receipts signed by the undertaking's employee who received the registered mail; (b) fax delivery receipts attesting transmission to the fax number notified by the undertaking in accordance with paragraph 4 below; (c) evidence of transmission to the email address notified by the undertaking in accordance with paragraph 4 below; (d) mobile phone message to the number notified by the undertaking in accordance with paragraph 4 below; and (e) proofs of service by process servers, as provided for in the Code of Civil Procedure. The undertaking shall keep posted on its website its contact data, including, as a minimum, the postal address, mobile phone number, fax number

and email address of all offices and authorised natural and legal persons for the purposes of this article.

(Article 4 and Appendix of Act)

3. Where undertakings deem that an expert assessment of property damage is necessary, they shall carry out such assessment provided that the vehicle is located in the place indicated by the injured person, within fifteen days at the latest if the accident occurred in Greece or within twenty-five days at the latest if the accident occurred abroad, without prejudice to cases in which a national Motor Insurance Bureau is required to conduct or has undertaken the settlement procedure. The abovementioned deadlines shall start on the day of submission to undertakings of any of the documents referred to in Article 4(1) above.

(Article 5 of Act)

4. The compensation offer by undertakings in accordance with Article 6(6)(a) of Presidential Decree 237/1986 shall indicate, as a minimum, the exact compensation sum offered to injured persons, as well as the time, place and manner of providing monetary or in natura compensation.

(Article 6 para. 1 of Act)

5. The time of payment mentioned in the compensation offer shall not exceed ten days following the date of the offer. If in natura compensation is agreed, the time of compensation may not exceed twenty days following the date of the agreement, unless otherwise specifically agreed between the parties.

(Article 6 para. 2 of Act, Article 6 para. 8 of Presidential Decree 237/1986)

6. Without prejudice to the provisions of Law 2472/97, insured parties and injured persons are entitled to obtain copies of all the documents kept by the undertaking regarding the damage that occurred, in the outcome of which they have a legitimate interest. At the same time, they shall be issued a receipt. For validation purposes, copies of documents shall bear the undertaking's seal.

(Article 8 of Act)

7. For any violation of the provisions of this Decision, the penalties laid down in Article 256(3) of Law 4364/2016 (Government Gazette A13) shall be imposed.

(Article 9 of Act)



CLAIM REPORT FORM
HD INSURANCE LTD

INSURED CAR

POLICY NUMBER _____
START DATE _____ END DATE _____
REGISTRATION NUMBER _____ USE _____
MAKE – MODEL - COLOUR _____
HP _____ SEATS _____ CC _____

INSURED PERSON

OWNER (NAME AND SURNAME) _____
OWNER'S ADDRESS _____ TELEPHONE _____ EMAIL _____
DRIVER (NAME AND SURNAME) _____
DRIVER'S ADDRESS _____ TELEPHONE _____ EMAIL _____
DRIVER'S DOB _____
DRIVER'S LICENCE NUMBER _____ ISSUE DATE _____ EXPIRY DATE _____ LICENCE TYPE _____

ACCIDENT DETAILS

DATETIME _____
LOCATION (CITY – STREET - NUMBER) _____
HAVE THE POLICE BEEN NOTIFIED ? _____
WHICH UNIT ? _____

PHYSICAL DAMAGES	VEHICLE B	VEHICLE C	NON-VEHICLE PROPERTY DAMAGES
OWNER'S NAME:			
DRIVER'S NAME:			
ADDRESS – TEL – EMAIL:			
REGISTRATION NUMBER – USE - COLOUR:			
MAKE – MODEL:			
INSURANCE COMPANY:			
COLLISION DETAILS:			
COST OF DAMAGES:			

BODILY INJURIES

NAME/SURNAME:		
ADDRESS – TEL – EMAIL:		
TYPE OF INJURY:		
AGE:		
HOSPITAL:		
PASSENGER/PEDESTRIAN:		
SOCIAL SECURITY AUTHORITY:		
SEAT-BELT/HELMET:		

ACCIDENT DESCRIPTION**ACCIDENT DIAGRAM**

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COLLISION DETAILS**INSURED VEHICLE****OTHER**

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WHOSE FAULT WAS IT ?

IS THERE A CLAIM ?

WITNESSES:

DO YOU KNOW THE CLAIMANT ?

WHERE IS YOUR VEHICLE ?

THE APPLICANT

DATE



CLAIM PAYMENT REQUEST
Addressed to HD INSURANCE LTD

With this document, I request payment for the claim which took place on _____ (day/month)
at _____ (hour:minutes) at _____ (full address).

SUMMARY INFORMATION

CLAIMANT INFORMATION	DAMAGED VEHICLE INFORMATION
NAME/SURNAME: _____	_____
ADDRESS: _____	_____
TELEPHONE: _____	_____
MOBILE PHONE: _____	_____
EMAIL: _____	_____
REGISTRATION NUMBER: _____	_____
MAKE – MODEL: _____	_____
INSURANCE COMPANY: _____	_____

THE DRIVER WHO COLLIDED WITH ME DID THE FOLLOWING

- Started moving / opened the door
- Was leaving a parking space / a private space / coming out of a dirt road
- Was turning into a parking space / a private space / coming out of a dirt road
- Changed lanes
- Was overtaking another vehicle
- Turned suddenly
- Was reversing
- Was driving on the wrong side of the road
- Was conducting a U-turn
- Did not stop at a red signal
- Did not stop at a STOP sign
- Other:

PLOT THE POSITION AND MOVEMENT OF THE INVOLVED VEHICLES BELOW

COLLISION DETAILS

INSURED VEHICLE

OTHER

--	--

WITNESSES

WITNESS A

WITNESS B

NAME/SURNAME:

ADDRESS:

TELEPHONE:

MOBILE PHONE:

INJURED PARTIES

INJURED A

INJURED B

NAME/SURNAME:

ADDRESS:

TELEPHONE:

MOBILE PHONE:

My car is available for a claim assessment at the following address

OTHER NOTES

THE CLAIMANT

LOCATION

DATE

OBJECTION STATEMENT A

(Article 2, Paragraph 5 of Law 2496/1997)

HD Insurance Ltd
59 - 61 Agiou Konstantinou
Street, Marousi 151 24

REGISTERED POST

With this document I express my objection to the content of Insurance Contract _____ sent to me, as the referred content differs from the information I submitted during the quotation process. More specifically, the content varies in the following:

As a result of the above, the insurance agreement signed between us and the respective Insurance Contract are both declared invalid and as if they have never taken place.

DATE

SIGNATURE

OBJECTION STATEMENT B

(Article 2, Paragraph 6 of Law 2496/1997)

HD Insurance Ltd
59 - 61 Agiou Konstantinou
Street, Marousi 151 24

REGISTERED POST

With this document I express my objection to the Insurance Contract _____ sent to me, as:

- The Insurance Contract does not contain the content defined in Article 4, paragraph 3 of Law 400/1970.
- The Insurance Contract was sent to me without the relevant Terms & Conditions.

As a result of the above, the insurance agreement signed between us and the respective insurance contract are both declared invalid and as if they have never taken place.

DATE

SIGNATURE

WITHDRAWAL STATEMENT

(Article 4a, Paragraph 6 of Law 2251/1994)

HD Insurance Ltd
59 - 61 Agiou Konstantinou Street,
Marousi 151 24

REGISTERED POST

With this document I declare my withdrawal from the insurance agreement signed between us and I request the cancellation of the Insurance Contract _____ signed for the vehicle with registration number _____, in accordance with Article 4a Paragraph 6 of Law 2251/1994, within the required by Law timeframe of 14 days from the receipt of the Insurance Policy and Terms & Conditions.

As a result of the above, the insurance agreement signed between us and the respective insurance contract are both declared invalid and as if they have never taken place.

DATE

SIGNATURE

General & Special Conditions for Legal Protection Insurance

1. What it covers

Legal Protection consists of covering lawyers' and court fees and is offered in the following cases:

- a) Claims for civil damages from accidents according to the laws on Third Party liability.
- b) Defence in criminal courts in the case of death or injury of a person in an accident or due to violation of other criminal or police provisions.
- c) Appeal to the relevant public authority for confiscation or limitation of a driver's license and/or a vehicle registration number, as well as their retrieval and commencement of procedures in court for the same reasons.
- d) In cases of differences with obligational contract relating to the property of the main or legal holder of the insured vehicle (legal protection of obligational contracts of vehicle). The contract from which the need for preservation of lawful interests stems must be drafted in the time period of the policy's validity.

2. What is included

- 1) Hellas Direct undertakes the following:
 - a) Payment of a lawyer's fee in accordance with the Lawyers Federation Bills for lawyer's fees for the relevant procedural action as it is agreed upon each time.
 - b) Payment of court fees necessary for carrying out extrajudicial and court procedures which are reasonably and objectively required for the protection of your interests (this includes an extrajudicial investigation by an expert, providing this is deemed necessary in order to ascertain the extent of your demands), as well as damages to witnesses and experts called upon or appointed by the court according to prices in effect during the period of insurance and the payment of legitimate fees of bailiffs.
 - c) Payment of the defendant's court fees in the event that a court ruling finds you, the policyholder responsible for paying these.
- 2) Hellas Direct will not cover:
 - a) Expenses pertaining to settlements reached by you without the insurer's approval and which are not proportional to the victory or which are not necessary according to the law.
 - b) Expenses incurred by your willful act or act of negligence.
 - c) The costs of extrajudicial expertise above and beyond that which the insurer oversees.
- 3) The determined amount of insurance is six thousand euro (€ 6,000) for each case which constitutes the highest amount possible to be given in total to you and any other individuals covered by the policy.

3. Where it applies

Legal protection is provided solely to insurance cases occurring in Greece.

4. Whom it applies to

- a) The main, lawful holder as well as persons who drive or ride in the vehicle as determined by the registration number which appears on the policy and who do so with the main holder's permission ("Vehicle Legal Protection").
 - b) The legal representatives of the insured legal person, if they are driving or riding in the insured vehicle during the occurrence of the insurance incident.
- In the case of your death, injury or damage to your health, natural persons entitled to claim compensation by law are offered legal protection in this procedure.

Unless otherwise agreed, all rights from the insurance contract belong to you. The company may offer legal protection to other parties benefiting from the insurance providing you have no objection to this.

No insurance protection is offered for the preservation of lawful interests of third parties benefiting from your contract against each other or against you.

All your rights and obligations, under the terms of the present policy, apply for or against (accordingly) third parties mentioned in paragraphs 1 and 2.

5. When is it activated

1) In cases of claims for compensation arising from legal provisions for third party liability, the insurance incident is considered to have come about at the point in time when the event on which the demand is based, occurred.

2) In cases of violation of criminal or police provisions, the incident is considered to have occurred at the point in time when you began (or claim to have begun) to violate the provision.

3) In all other cases, the incident is considered to have come about when you, the disputant or third party first started, or claim to have started to breach obligations of contract or violate legal provisions.

6. Policyholder's Obligations

1) Following the occurrence of an incident within eight (8) days of being informed of an insurance incident you are obliged to:

- a) Inform the insurer and give him all necessary information, evidence and documents relevant to the circumstances and consequences of the incident.
- b) Give the lawyer power of attorney according to article 11 par. 2, to preserve your interests and fully inform him of the true events pertaining to the case, indicate proof, mainly the names and addresses of witnesses, and inform him of every useful piece of information as well as present him with necessary documents.
- c) Obtain the company's consent in writing before taking any measures that incur costs, particularly the filing of law suits or legal remedies and avoid any action that would, without justification, increase expenses.
- d) In cases where you have personally covered costs, you must at once provide the insurer with the receipts of legal and court fees. In this case, these costs will be attributed to you based on the calculation of lawyer's fees mentioned in article 2, provided these are justified by the kind of claim and its extent and are necessary for its preservation.
- e) Undertake any action relevant to the incident that is in your interest, acting in good faith and honesty.
- f) Not commit to recognizing or undertaking obligations towards any third party without the written consent of the company.

2) You may not claim to be unaware of the incident should this lack of knowledge be a result of your own negligence.

3) If you violate your obligations as drawn out in the first paragraph the insurer has the right to request that you restore the damages brought about by this violation and to deny the continuation of cover for the incident in question during which you demonstrated a violation of obligation.

7. Selection and Appointment of Lawyer

1) You have the right to select the lawyer who will undertake to safeguard your lawful interests. Failure to do so once the incident is reported, gives the insurer the right to do so on your behalf.

2) The command is given to the lawyer solely by Hellas Direct in your name and at your instruction. If a lawyer is instructed by you directly, the company is not obliged to offer insurance protection, unless it is objectively established that failure to instruct the lawyer directly would have put the ensuring of your legal interests at peril and that prevention of this danger was not otherwise possible. In this case you are obliged to inform the company of this action at once, to state the reasons which compelled you to contact a lawyer directly and ask for insurance cover citing this case as an exception.

3) The lawyer bears a responsibility to you according to general provisions. Hellas Direct bears no responsibility for the lawyer's actions.

8. Other Obligations and Rights of the Company

1) The company may examine whether the preservation of your lawful interests is necessary according to article 1. Should the company deny the need for preservation of your lawful interests, it is obliged to justify this decision to you as soon as possible. In this case, you may prompt a decision from the lawyer representing you regarding your need for provision of lawful interests. The company has the same right. The lawyer's decision binds both you and the company, unless it is irrelevant to the real basis of the case.

Should you or the company consider the lawyer's decision to be irrelevant to the correct legal basis of the case, an arbitrator is called upon to rule a final decision. If the two parties are not in agreement on who the arbitrator should be each party can, according to the law, ask for the appointment of an arbitrator. If, according to the lawyer's or arbitrator's ruling, the preservation of your lawful interests is deemed necessary, the company must undertake to pay the expenses for these decisions. In the opposite case, the expenses must be covered by you.

2) The company has the right -and at your request, the obligation- to preserve your lawful interests and attempt to settle the case out of court before appointing a lawyer. In the case that the company manages to settle the difference and there is a disagreement between you and the company concerning whether the settlement is in your best interest and whether you should accept, the procedure outlined in the previous paragraph is followed. This is done to determine whether your refusal to accept the settlement is justified in which case the company is obliged to cover the expenses of the legal procedure, or whether the company's obligation expires once a settlement is reached.

9. Reimbursement to the Company

1) Your payment claims for judicial or extrajudicial expenses prepaid by the insurer on your behalf, are transferred to the company once made. Amounts already paid to you are paid to the company. You are obliged to provide the company with every necessary document (power of attorney, authorization etc.) in order for the company to directly collect these amounts. Independently of this, by signing the contract with the company you give it the right and the power of attorney to act in your name both extrajudicially and in court for compensation from a third party and particularly for the collection of these expenses.

2) You are obliged to support the company in every possible way when it exercises its claims against third parties for expenses that have been transferred to him on your behalf. You are obliged to deliver upon request the necessary documents proving the existence of the claim as well as any further proof.

3) Violation of the above obligation on your part means responsibility to restore all the insurer's damages.

10. General Provisions

1) You are obliged to take all reasonable precautions for the avoidance of damages and to abide by the laws and provisions in effect.

2) The terms pertaining to the mandatory insurance of the vehicle concerning the commencement, duration, amendment and termination of the contract are accordingly in effect in the insurance of legal protection, provided that they do not come into conflict with the content of this insurance and are not excluded by the special terms of legal protection.

11. Exclusions

Legal protection is excluded in the following cases:

- a) In insurance incidents where any of the Legal Protection and optional covers' exclusions are met, as provisioned by Law or stated in this policy.
- b) If it is finally verified that you have committed the offense willfully.
- c) Where differences arise between you and the insurer concerning the policies and where there is no insurance protection for whatever claims the insured persons have against the insurer.

d) For objects in the vehicle which are neither its components nor form its extension.

e) For insurance incidents mentioned to the insurer six months after the expiration of the policy.

12. Insurance with Multiple Insurers

In case you have been insured for the same danger with more companies (multiple insurance) you, as the recipient of the insurance and/or policyholder, are obliged to make these covers and their amounts known to the company in writing and without delay. Most insurances are valid up to the extent of the insurance damage. If the existence of other covers is not made known when the contract is drawn up, the insurance will be limited to the amount not covered by previous insurance.

In this case the company has the right to denounce the contract and take the accrued insurance premiums. Any damage that may occur under contract will be divided among all the insurance companies according to their proportion of participation in the insured danger and not overall.

In the case that you the policyholder or the person who makes the agreement with the company intentionally fails to make the other covers known, the company bears no responsibility according to article 15 of law 2496/97

13. Time Lapse

The claims stemming from this contract cease to be in effect four (4) years following the end of the year in which they come into being.

14. Court Responsibility – Law in Effect

It is agreed that the courts of Athens are responsible for the resolution of differences between you and the insurer relevant to this policy. Greek law is applicable.

Notice From Tiresias S.A.

Processing of Personal Data

Editor: The société anonyme under the corporate name "**BANK INFORMATION SYSTEMS S.A.**" trading as "**TIRESIAS SA**" (controller), with registered office in Maroussi, Attica, 2 Alamanas and Premetis Str., (Tax ID No 094498725 Athens Tax Office for the Taxation of Sociétés Anonymes) (hereinafter referred to as "Tiresias") keeps a Risk Checking File ("TSEK File") according to the decision of the Hellenic Data Protection Authority ("HDPA"), 186/2014.

Purpose of Processing: Ensuring commercial credit, reliability and security of transactions and the exercise of the rights of economic freedom and free provision of information to businesses by enabling traders to assess the solvency of their counterparties, and in particular the trading/credit risk assumed under business activity.

Legal Basis of Processing: The legitimate interest sought by the recipient of the data: trade security, economic freedom and freedom of information.

Data Categories: The following data are kept in the TSEK File: a. uncovered checks, b. Unpaid, at maturity, bills of lading and bills in order, c. Bankruptcy applications - Decisions rejecting bankrupt- cy claims for lack of property of the debtor, d. Conciliation / Settlement Requests and Decisions (Article 99 et seq. of the Bankruptcy Code), e. Bankruptcy declared, f. Payment orders & orders for restitution of use of leased property, g. Auctions of immovable and movable property, h. Mortgag- es, result of mortgages and mortgage prenotations, i. Property seizures and cheques under LD 17.7/13.8.1923, j. Applications and judgments of court settlement of debts of Law 3869/2010 and k. Company data from the Government Gazette and GEMI.

Furthermore, TIRESIAS keeps a file of this notice (via the recipient of your data that is acting as processor) signed by you.

Data Sources: The above data are collected by the following sources: data under a, b and j: from Credit Institutions, data under j: from Financial Institutions (Credit Companies, Leasing Companies, Factoring Agents and Card Issuers and Management Companies) and from Loan and Credit Claims Management Companies², data under f, g and j: from the Magistrates' Courts, data under g: from the Auction Website of the Unified Social Security Institution (E.F.K.A.) - Lawyers' Insurance Fund (TAN), data under c, d, e and f: from Courts of First Instance, data under f: from the Government Gazette and the General Electronic Commercial Registry (GEMI) and data under h and i: from the Land Registry and Cadastral Offices.

Retention Times: Data is retained for the following periods of time³: a. Uncovered checks, unpaid, at maturity, bills of exchange, bills in order: for 2 years, in each case up to 10 years, b. Payment orders: for 3 years in each case up to 10 years, c. Auctions, seizures and cheques LD 17.7/13.8.1923: for 4 years in each case up to 10 years, d. Bankruptcy applications: for 5 years. If the bankruptcy application is rejected, due to lack of sufficiency of the debtor's property, the information is retained for 10 years, f. Decisions and conciliation/settlement decisions: for 5 to 10 years from the date of filing, publication of a decision, termination of an agreement, in each case up to 15 years. g. Bankruptcy declared: for 10 years in each case up to 15 years, h. Mortgage prenotations, mortgages and results shall be deleted when removed, i. Applications and judgments of court settlement of debts: for 3 years from the settlement of the debts concerned/the date of the hearing/the discharge, in each case up to 10 years, Orders for restitution of use of leased prop- erty: for 3 years, k. data relating to Board members, managers and company members from the Government Gazette & GEMI: for 10 years. The file of signed notices shall be kept for five (5) years from the end of the transaction/contract for the purpose of establishing, exercising or supporting its legal

rights or fulfilling TIREZIA's obligations.

Data Recipient: The recipient of the above data is the business under the name "HD INSURANCE LTD" (Hellas Direct), with which you transact, upon prior connection with it and in accordance with the relevant terms of connection (<https://tsek.teiresias.gr>) (hereinafter referred to as "business").

The data is provided to the business for its own use, is not intended for resale or further disposal and is maintained by it until the end of the transaction in question. If you are connected with the company under a contract for a fixed or indefinite period of time, the above data will be available to the company for as long as the above contract, at the option and under the responsibility of the company, is valid. The company also provides the possibility of an alarm when adding or deleting data that concerns you.

Your Rights and Their Exercise: You have the right to access, rectify, erase, restrict the processing, oppose, complain to the HDP, non-transmit it in accordance with the applicable legislation on the protection of personal data (Regulation 2016/679) and HDP 186/2014, which you can exercise in writing (either by electronic means) in Tiresias or the aforementioned undertaking, which in this case acts as agent of Tiresias. In the event that you exercise your right to the business, we will immediately and promptly transmit the above document electronically (by email or fax) to TIREZIAS to examine it.

Tiresias has the right to refuse your request if the processing or the maintenance of the data is necessary under the law or if there is a prevailing legitimate interest of its own or of the recipient and for establishing, exercising or supporting legal rights or fulfilling obligations. However, in any case, if you wish, Tiresias may cease transmitting your data to all the recipient companies of the TSEK system, henceforth transmitting the relevant indication (ban on transmission)⁴, which is assessed freely. If you exercise the right to non-transmission in the business, or oppose access to it in the TSEK file, the company shall be immediately required to discontinue access to your data and to inform Tiresias accordingly. In the event that you exercise the right to restrict the processing, TIREZIAS temporarily ceases to transmit the data and the message "It has restricted the processing for the data" is transmitted in its place, which is constantly appreciated by the recipients. Your removal of the request for non-transmission or limitation of the processing is free and is made at any time only to Tiresias. The exercise of these rights acts for the future and does not concern data processing already performed.

As regards the above system of Tiresias, information is provided to the public from time to time through the press and via the company's website at the addresses <http://www.tiresias.gr> & <https://tsek.teiresias.gr>. Visit our website for more information.

Data Protection Officer of TIREZIAS S.A. has been appointed Mr Giannis Mourgelas (Tel. +30 210 36.76.700, dpo@tiresias.gr, 2 Alamanas GR-151 25 Maroussi).

Visit our website for more information.

I took note of the above information

² Pending approval by the HDP.

³ Exceptions to general retention times are provided for in Article 40 of Law 3259/2004 and the file's Rules of Operation approved by the HDP.

⁴ Exceptionally company data from Government Gazette and the GEMI will still be transmitted.

DATE

SIGNATURE & FULL NAME

Notice from HD Insurance Ltd

Processing Of Personal Data

We hereby notify you that our business under the corporate name "HD 360", with registered office in Cyprus, Nicosia, Dasoupoleos 8, Tax ID No CY10357242Q, tel.2122229999, which is a fully owned subsidiary of HD INSURANCE LTD" (whose branch "Hellas Direct" is registered in Athens, Agiou Konstantinou 59-61 str, Marousi, Tax ID No 997517233), will search (the search including any activation of the alarm service for entering/deleting data) in the Risk Checking File ("TSEK File") of TIRESIAS S.A. ("TIRESIAS"), 2 Alamanas Street, GR-151 25 Marousi, tel. +30 210-36-76-700 (controller) any data relating to you for the purpose of evaluating or reassessing the trading/credit risk incurred in the course of our transaction or agreement for a fixed or indefinite period of time, for as long as this applies, at the choice of our business. Furthermore, according to the decision of the Hellenic Data Protection Authority ("HDPA") No 186/2014, our company acts as a processor on behalf of TIRESIAS in terms of providing you with information and the exercise of your rights.

Particularly:

Purpose of Processing: (a) Securing commercial credit, reliability and security of transactions and the exercise of the rights of economic freedom and free information by enabling our company to assess or reassess the solvency of its counterparties, and in particular the transactional credit risk in the undertaken business (b) your information on the processing of your personal data and the exercise of your rights.

Legal Basis of Processing: (a) with regard to the data obtained: The legitimate interest of our business for security in trade, financial freedom and freedom of information (b) in terms of providing information and exercising your rights: complying with an obligation arising from data protection legislation.

Categories & Data Source: Our business acquires access to the Data of the TSEK File kept by TIRESIAS: (a) Uncovered checks, (b) Unpaid, at maturity, bills of lading and bills in order, (c) Bankruptcy applications - Decisions rejecting bankruptcy claims for lack of property of the debtor, (d) Conciliation/Settlement Requests and Decisions (Article 99 et seq. of the Bankruptcy Code), (e) Bankruptcy declared, (f) Payment orders & orders for restitution of use of leased property, (g) Auctions of immovable and movable property, (h) Mortgages, result of mortgages and mortgage prenotations, (i) Property seizures and cheques under LD 17.7/13.8.1923, (j) Applications and judgments of court settlement of debts of Law 3869/2010 and (k) Company data from the Government Gazette and GEMI.

Moreover, the processor on behalf of TIRESIAS shall keep a record of the signed information communicated for TIRESIAS for as long as the contract between our company and TIRESIAS is valid. Immediately after any termination of our contract with TIRESIAS your signed information will be forwarded to the latter.

Retention Times: The extracted data shall be destroyed after the end of the transaction for which it was acquired. Especially with respect to the records kept by our company on behalf of TIRESIAS, these are kept for 5 years from the end of the transaction/contract under which they were acquired.

Data Recipient: The recipient of the CSEK data is our business above. The data shall be provided to the business for its own use, not resold, or forwarded, and not kept for more than the aforementioned time.

Your Rights and Their Exercise: You have the right to access, rectify, erase, restrict the processing, oppose, complain before the HDPA and non-transmission it in accordance with the applicable law on the protection of personal data (Regulation EU 2016/679) and HDPA No

186/2014, which you can exercise in writing (and by electronic means) in TIRESIAS or in our company, which acts in this capacity as the agent of TIRESIA. In the event that you exercise your right to our business, we will immediately and promptly transmit the above document electronically (by email or fax) to TIRESIAS to examine it.

Tiresias has the right to refuse your request if the processing or the maintenance of the data is necessary under the law or if there is a prevailing legitimate interest of its own or of the recipient and for establishing, exercising or supporting legal rights or fulfilling obligations. However, in any case, if you wish, Tiresias may cease transmitting your data to all the recipient companies of the TSEK system, henceforth transmitting the relevant indication (ban on transmission) , which is assessed freely. If you exercise the right to non-transmission in the business, or oppose access to it in the TSEK file, the company shall be immediately required to discontinue access to your data and to inform Tiresias accordingly. In the event that you exercise the right to restrict the processing, TIRESIAS temporarily ceases to transmit the data and the message "It has restricted the processing for the data" is transmitted in its place, which is constantly appreciated by the recipients. Your removal of the request for non-transmission or limitation of the processing is free and is made at any time only to Tiresias. The exercise of these rights acts for the future and does not concern data processing already performed.

Visit the Tiresias website (www.tiresias.gr).

The **Data Protection Officer** of our business is Yiannis Hartoutsios (tel. 212 222 9999, email dpo@hellasdirect.gr, address Agiou Konstantinou 59-61 str, 15124 Marousi).

I took note of the above information

DATE

SIGNATURE & FULL NAME



HD Insurance Ltd is regulated by the Cyprus Superintendent of Insurance.

www.hellasdirect.gr