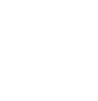




# **ΠΕΡΙΕΚΤΙΚΗ ΑΣΦΑΛΕΙΑ ΚΑΤΟΙΚΙΑΣ** **HOME & FAMILY INSURANCE POLICY**



**Prodromou & Makriyiannis**  
Insurance Underwriting  
Agencies & Consultants Ltd



AGENTS & ATTORNEYS



## **INDEX**

- PREAMBLE
- DEFINITIONS
- BASIC COVERS
  - Section A1 – Buildings
  - Section A2 – Contents
- OPTIONAL COVERS
  - Section B1 – Personal Money
  - Section B2 – Portable Possessions
  - Section B3 – Personal Accident
  - Section B4 – Domestic Pets
  - Section B5 – Accidental Damage (Buildings)
  - Section B6 – Accidental Damage (Contents)
  - Section B7 – Insurance for your liability to your domestic employees
- CONDITIONS APPLYING TO THE WHOLE POLICY
- RIGHTS AND RESPONSIBILITIES
- EXCLUSIONS APPLYING TO THE WHOLE POLICY
- GEOGRAPHICAL AREA
- JURISDICTION CLAUSE
- TRANSLATION CLAUSE
- COMPLAINTS PROCEDURE

## PREAMBLE

Lumen Insurance and the Insured named in the schedule agree that:

- (a) The proposal and declaration (including any additional or supplementary information supplied) shall be incorporated in the contract
- (b) The Insured will pay the premium
- (c) Lumen Insurance will subject to the terms and conditions of this policy provide insurance in accordance with the limits specified in the schedule during the period of insurance or any subsequent period for which Lumen Insurance shall accept the renewal premium
- (d) The policy and the schedule shall be considered one document and any word or expression to which a specific meaning has been attached shall bear that meaning wherever it may appear

Signed on the date stated in the schedule.



Albert P Mamo  
Managing Director

## DEFINITIONS

Each time the following words or phrases are used in this booklet they will be printed in **bold italic** type and will have the specific meaning shown below.

### ***You, your***

The people named as insured in the schedule and their family who normally live with them

### ***We, our, us***

Lumen Insurance, a division of GasanMamo Insurance Ltd.

### ***Buildings***

The home including garages and outbuildings used only for domestic purposes, permanent fixtures and fittings, swimming pools, tennis courts, paths, drives, terraces, patios, walls, fences, hedges and gates all within the boundaries of the land belonging to the home.

### ***Contents***

Household goods, furniture, furnishings, clothing, ***personal belongings*** and ***valuables***.

*The term **contents** does not include the following:*

- (i) ***Personal money***
- (ii) ***Motor vehicles, caravans (touring or static), trailers, aircraft, hovercraft, boats and any accessory which is designed to be used with any of these***
- (iii) ***Any living creatures, trees, shrubs, plants or grass***
- (iv) ***Securities and documents of any kind (except as provided for under Section A2 insured cause 21)***
- (v) ***Landlord's fixtures and fittings***
- (vi) ***Satellite dishes and television or radio aerials unless permanently secured to the outside of the home or shown in the schedule***
- (vii) ***Property insured separately***
- (viii) ***Property owned or used for business or professional purposes***

### ***Personal belongings***

Personal items worn, used or carried about the person, including bicycles and sports equipment

*The term **personal belongings** does not include the following*

- (i) ***Clothing, personal money or valuables***
- (ii) ***Property owned or used for business or professional purposes***

### ***Valuables***

Jewellery, items of ***precious metals***, clocks, watches, furs, pictures, works of art, ***curios***, stamp or coin collections

*The term **valuables** does not include property owned or used for business or professional purposes*

### ***Precious metals***

Articles made of platinum, gold or silver including plated items

## DEFINITIONS (continued)

### **Curios**

An item which has acquired an enhanced value due to its uniqueness or to its place of origin, history or ownership

### **Personal money**

Current notes and coins, cheques, traveller's cheques, postal or money orders, postage stamps (not forming part of a stamp collection), securities, premium bonds, telephone cards, travel tickets and other season tickets.

*The term **personal money** does not include money used for business purposes*

### **Motor Vehicle**

An electrically-driven or mechanically-driven vehicle including a toy or model

*The term **motor vehicle** does not include domestic gardening equipment, or toys, models or golf trolleys controlled by someone on foot.*

### **Unoccupied**

Not lived in by **you** or any other person authorised by **you**.

### **Excess**

The amount **you** must pay towards any claim

Note:

If one incident results in a claim being made under more than one section of this policy, only one **excess** (the higher amount) will apply.

## BASIC COVER

### SECTION A1- BUILDINGS

The schedule will show if this section applies.

#### What is covered

Damage to the **buildings** caused by the following

1. Fire, lightning, explosion, earthquake or smoke
2. Storm, flood, tempest or hurricane
3. Riot, civil commotion, labour or political disturbances
4. Vandalism or malicious acts
5. Any aircraft, flying object (or items dropped from them), vehicle, train or animal colliding with the **buildings**.
6. Water or oil escaping from any fixed water or heating system, washing machine, dishwasher, refrigerator, freezer, water bed or fish tank in the home.
7. Water freezing in any fixed water or heating system in the home.
8. Theft or attempted theft
9. Any satellite dish, television or radio aerial or security equipment breaking or collapsing.
10. Falling trees, branches, telephone poles, lamp posts or pylons.

#### What is not covered

*The amount of any **excess** shown in **your** schedule*

1. *Smoke damage caused by agricultural or industrial work or any gradual cause*
2. *(i) Damage by frost  
(ii) Damage to fences, hedges or gates*
4. *(i) Damage caused by **you** or **your** guest or tenant  
(ii) Damage caused after **your** home has been continuously **unoccupied** for more than 30 days.*
6. *Damage caused after **your** home has been continuously **unoccupied** for more than 30 days.*
7. *Damage caused after **your** home has been continuously **unoccupied** for more than 30 days.*
8. *(i) Damage caused by **you** or **your** guest or tenant  
(ii) Damage caused after **your** home has been continuously **unoccupied** for more than 30 days.*
9. *Damage to the satellite dish, aerial or security equipment itself.*

## SECTION A1- BUILDINGS (continued)

If **you** have chosen the **COMPREHENSIVE** cover this section also covers the following:

### What is covered

11. Temporary accommodation and loss of rent
- (a) If **your** home cannot be lived in following damage insured under 1 to 10 of this section, **we** will pay for the following:
- (i) Rent (including ground rent), which **you** still have to pay
  - (ii) Loss of any rent **you** would have been paid
  - (iii) The reasonable costs of necessary temporary accommodation
- we** will pay these costs until **your** home is fit to live in
- (b) If **you** are prevented by a local authority from living in **your** home as a result of
- (i) an emergency evacuation or
  - (ii) neighbouring property being damaged by any loss or damage insured by this section
- we** will pay the reasonable costs of **your** necessary alternative accommodation for up to 30 days.

For any one claim under this section **we** will pay up to 20% of the sum insured on **buildings**.

12. Damage to underground services  
Accidental damage to underground services to or from **your** home (including inspection covers and septic tanks) for which **you** are legally responsible.
13. Breakage of glass or sanitary fixtures  
Accidental breakage of fixed glass in windows, doors and skylights, washbasins, pedestals, baths, sinks, splashbacks, shower trays, shower screens, bidets, toilet pans, toilet seats, toilet cisterns and ceramic hobs or tops forming part of **your** home.
14. Property owner's liability  
**We** will insure **you** for up to the 'Limit of Indemnity' specified in the policy schedule against **your** legal liability as owner of the **buildings**, for any one accident or series of accidents plus defence costs and expenses which **we** have agreed to in writing in advance.

### What is not covered

11. Any loss or damage not covered under 1 to 10 of this section
13. (i) Ceramic hobs or tops not forming part of a fixed unit.  
(ii) Damage caused after **your** home has been continuously **unoccupied** for more than 30 days.
14. Liability arising from the following
- (i) Loss or damage to property belonging to, held in trust or controlled by **you**.
  - (ii) **Your** job, profession or business
  - (iii) Injury (including death, disease or illness) to **you**
  - (iv) Any amounts **you** may be liable to pay for punitive and exemplary damages.

## SECTION A1- BUILDINGS (continued)

### What is covered

- We** will provide this cover for liability arising from accidental bodily injury including death, disease or illness or accidental damage to property arising from **you** owning the home and its land.
15. Repair of sewer  
The cost of breaking into and repairing the pipe between the main sewer and the home following blockage of the pipe, provided normal means of unblocking the pipe are unsuccessful.  
The most **we** will pay for any one claim is €500.
16. Selling **your** home.  
If **your** home is not insured elsewhere, the person buying **your** home will have the benefit of the insurance under this section for the period from exchange of contracts until the sale is completed.
17. Damage to the building by the Emergency Services  
Damage to the building by the Emergency Services while they are attending the home due to the damage as insured by this section.

### What is not covered

- (iv) **Your** owning or using lifts and **motor vehicles**.
- (v) Any agreement **you** have made, unless **you** would have been liable even without the agreement.

16. Any period other than the period of insurance

## SETTLING CLAIMS

**We** will pay the cost of either repairing or reinstating as new the damaged parts of the **buildings** as long as

- (i) the sum insured at the time of the damage is the full cost of rebuilding the home
  - (ii) the **buildings** are in a good state of repair, and
  - (iii) the repair or reinstatement has been carried out
- If any of (i) to (iii) above are not met **we** will reduce the amount **we** will pay to take into account wear, tear and loss of value.

Under this section **we** will also pay the following costs:

- (a) Architects', surveyors', engineers' and other professionals' reasonable and necessary fees.
- (b) The cost of demolishing the **buildings**, supporting the **buildings**, removing debris and making the site safe.
- (c) The cost of keeping to local authority or other legal conditions made after the damage. **We** will not pay for the cost of preparing a claim.

The most **we** will pay for any claim under 1 to 10, 12, 13 and 17 of this section is the cost of rebuilding or repairing the **buildings** or the total sum insured on **buildings** whichever is less.

The sum insured will not be reduced after **we** pay a claim.

## SECTION A2 – CONTENTS

The schedule will show if this section applies

### What is covered

Loss or damage to the **contents** in the **buildings** caused by the following:

1. Fire, lightning, explosion, earthquake or smoke.
2. Storm, flood, tempest or hurricane.
3. Riot, civil commotion, labour or political disturbances.
4. Vandalism or malicious acts.
5. Any aircraft, flying object (or items dropped from them), vehicle, train or animal (other than domestic pets) colliding with the **buildings**.
6. Water or oil escaping from any fixed water or heating system, washing machine, dishwasher, refrigerator, freezer, water bed or fish tank in the home.
7. Theft or attempted theft.
8. Any satellite dish, television or radio aerial or security equipment breaking or collapsing.
9. Falling trees, branches telephone and electricity lamp posts or pylons.

### What is not covered

- (i) *The amount of any **excess** shown in **your** schedule*
- (ii) *loss or damage to property in the open except where specifically mentioned under this section*
1. *Smoke damage caused by agricultural or industrial work or any gradual cause*
4. (i) *Loss or damage caused by **you** or **your** guest or tenant.*  
(ii) *Loss or damage caused after **your** home has been continuously **unoccupied** for more than 30 days.*
6. *Loss or damage caused after **your** home has been continuously **unoccupied** for more than 30 days.*
7. (i) *If not accompanied by forcible and violent entry into **your** building.*  
(ii) *Loss or damage caused by **you** or **your** guest or tenant.*  
(iii) *Loss or damage after **your** home has been continuously **unoccupied** for more than 30 days.*  
(iv) *Loss or damage when the home is lent, let or sublet, unless force was used into or out of the home*

## SECTION A2 – CONTENTS (continued)

If **you** have chosen the **COMPREHENSIVE** cover this section also covers the following:

### What is covered

10. Temporary Accommodation
  - (a) If **your** home cannot be lived in, following damage insured under 1 to 9 of this section, **we** will pay the reasonable cost for temporary accommodation (including the cost of temporarily storing **your** furniture and the cost of putting **your** dogs or cats in kennels) until **your** home is fit to live in
  - (b) If **you** are prevented by a local authority from living in **your** home as a result of
    - (i) an emergency evacuation or
    - (ii) neighbouring property being damaged by any loss or damage insured by this section

**we** will pay the reasonable cost of **your** necessary alternative accommodation for up to thirty days.

For any one claim under this section **we** will pay up to 20% of the maximum sum insured on **contents**.

11. Breakage of glass and mirrors  
Accidental breakage of mirrors, glass tops and fixed glass in furniture, and ceramic hobs or tops forming part of a free-standing unit.
12. Loss of oil and water  
Loss of oil or metered water from the water or heating system at the home after accidental damage to that system.
13. Equipment and Machinery outside of the home  
Accidental Loss of or damage to solar heaters, air conditioning and central heating machinery, water and oil tanks.
14. Electrical equipment  
Accidental damage to television, Hi-Fi and Audio equipment, personal computer and security systems.

### What is not covered

10. *Any loss or damage not covered under 1 to 9 of this section.*
11. *Loss or damage after **your** home has been continuously **unoccupied** for more than 30 days.*
13. *Such equipment which is not permanently secured to the outside of the home*
14. (i) *Loss of or damage to records, films, tapes, cassettes, discs or cartridges except for their value as unused material (unless they were pre-recorded, when **we** will pay the maker's current listed price)*  
(ii) *satellite dishes and television or radio aerials, unless otherwise insured under other section of this policy*

## SECTION A2 – CONTENTS (continued)

### What is covered

#### 15. Freezer contents

**We** will pay the cost of replacing the **contents** of **your** freezer or fridge in **your** home following loss or damage caused by

- (a) accidental breakdown or malfunctioning of **your** freezer or fridge
- (b) accidental cut-off of electricity supply

**We** will also pay the cost of hiring a temporary freezer or fridge if this is necessary.

The most **we** will pay for any one claim is €500.

#### 16. Contents in the garden

Loss or damage (as insured under 1 to 9) to **contents** while in **your** garden or grounds.

The most **we** will pay for any one claim is €500

#### 17. Contents temporarily removed

Loss or damage (as insured under 1 to 9 of this section) to **contents** while temporarily removed from **your** home, but within the Republic of Cyprus

- (a) to a bank, occupied private dwelling or a **building** where **you** are living, employed or carrying on business, or
- (b) elsewhere

The most **we** will pay for any claim under this section is 20% of the maximum sum insured on **contents**.

#### 18. Household removal

Accidental loss or damage to **contents** when they are being transported from **your** home for permanent removal to another home in the Republic of Cyprus.

#### 19. Fatal injury benefit.

**Your** death, if this happens within 3 months as a direct result of

- (a) fire or accident in the home.
- (b) an accident while travelling as a fare-paying passenger in any road within the Republic of Cyprus, or
- (c) an assault anywhere within the Republic of Cyprus.

The most **we** will pay for any one claim is €10000

### What is not covered

15. (i) *Loss or damage caused by **your** failure to pay for the electricity.*

(ii) *Contamination of the contents of **your** freezer or fridge by any other reason or cause*

16. (i) ***Personal belongings** (other than bicycles) or **valuables**.*

(ii) *Theft of bicycles unless they are securely locked when unattended.*

(iii) *Theft of bicycle tyres or accessories unless the bicycle is stolen at the same time.*

17. (i) *Loss or damage by theft unless force was used to get into or out of a **building***

(ii) ***Contents** removed for sale or exhibition, or to a furniture warehouse or in storage*

(iii) *Loss or damage caused by storm, flood, tempest or hurricane to property in the open*

(iv) ***Valuables** other than in a bank*

18. ***Contents** stored in a furniture warehouse or in storage.*

19. *Death caused by any person insured by this policy.*

## SECTION A2 – CONTENTS (continued)

### What is covered

#### 20. Theft of keys

**We** will pay for the cost of replacing keys and locks to any external door or window of the **buildings**, or to safes and alarms in the **buildings**, if the keys are stolen.

The most **we** will pay for any one claim is €200.

#### 21. Title deeds

**We** will pay the necessary cost of preparing new title deeds to **your** home if the originals are lost or damaged by loss or damage insured under 1 to 9 of this section while the deeds are in **your** home or a bank.

#### 22. Temporary increases

##### (a) Christmas increase

**We** will increase the maximum sum insured on **contents** by 10% for the period 1 December to 10 January

##### (b) Wedding gifts

**We** will increase the maximum sum insured on **contents** by 10% for a period of one month before and one month after the wedding of any person insured by this policy.

#### 23. Tenant's liability

**We** will insure **you** against **your** legal liability as tenant (not owner) of **your** home for damage to the **buildings** caused by events insured under 1 to 9, 12 and 13 of Section A1 – Buildings.

The most **we** will pay for any one claim is 20% of the maximum sum insured for **contents**.

#### 24. Occupier's and personal liability

**We** will pay up to the 'Limit of Indemnity' specified in the policy schedule for any one accident or series of accidents arising out of or attributable to one source or original cause. **We** will also pay defence costs and expenses which **we** have agreed to in writing. **We** will provide this cover for liability arising from accidental bodily injury including death, disease or illness, or accidental damage to property happening in the Republic of Cyprus.

This cover also applies for a total of up to 90 days in any one period of insurance elsewhere in the world excluding USA and Canada.

### What is not covered

23. *Liability arising from the following:  
Any amounts **you** may be liable to pay for punitive and exemplary damages.*

24. *Liability arising from the following*
- (i) ***Your** owning (not occupying) any land or building*
  - (ii) *Loss or damage to property belonging to or held in trust by or controlled by **you** but this exclusion does not apply to premises which **you** have hired or borrowed for temporary holiday accommodation*
  - (iii) ***Your** job, profession or business*
  - (iv) *Injury (including death, disease or illness) to **you***
  - (v) ***Your** owning or using **motor vehicles**, lifts, caravans, aircraft or hovercraft*

## SECTION A2 – CONTENTS (continued)

### What is covered

### What is not covered

- (vi) boats
- (vii) Any vehicle which must be insured under the Road Traffic Acts.
- (viii) Any disease **you** pass on
- (ix) Any agreement **you** have made unless **you** would have been liable even without the agreement.
- (x) Any amounts **you** may be liable to pay for punitive and exemplary damages.

## SETTLING CLAIMS

**We** will either replace or pay the cost of replacing as new except for

- (i) household linen and clothing where **we** will take off an amount for wear and tear and
- (ii) items that can be economically restored or repaired (including household linen and clothing) where **we** will pay the cost of restoring or repairing the item.

For technology equipment (Electronics, computers, TVs, HiFi etc)

- a) **We** will pay the cost of repair or replacement of the lost or damaged part of the equipment to a condition equal to but not better or more extensive than its condition when new. When replacement parts are not available from the manufacturers or their agents **our** liability shall be limited to the cost of an equivalent repair to similar equipment of current manufacture.
- b) for equipment that is lost or in **our** opinion damaged beyond repair **we** will pay the amount necessary to replace with equipment of the same model. If the same model is not available, **we** will pay the amount necessary to replace with equipment of the same technological specification. Where Equipment of equivalent specification is not available **we** will pay for similar replacement equipment with the nearest higher specification.

If, at the time of any loss or damage under this section, the full cost of replacing the **contents** as new (less an amount for wear and tear on household linen and clothing) is greater than the maximum sum insured on **contents**, **we** will only pay that proportion of the loss which the maximum sum insured on **contents** bears to the full cost of replacing the **contents** as new, less an amount for wear and tear.

The most **we** will pay for any claim under 1 to 9 and 11 to 14 of this section is the maximum sum insured, depending on any limit shown in the schedule.

**We** will not reduce the maximum sum insured after **we** pay a claim, except for total loss or destruction of individually specified items, in which case cover will end.

## OPTIONAL COVERS SECTION B1 – PERSONAL MONEY

The schedule will show if this section applies.

### What is covered

### What is not covered

Accidental loss of **your personal money** within the Republic of Cyprus.

- (i) The amount of any **excess** shown in **your** schedule
- (ii) Loss due to items being confiscated or losing value and mistakes in receipts, payments or accounting.

## SETTLING CLAIMS

The most **we** will pay under this section is €500.

**We** will not reduce the sum insured after **we** pay a claim.



## SECTION B2 - PORTABLE POSSESSIONS

The Schedule will show if this section applies

### Guidance note

This section covers **your** portable items including jewellery, bicycles and clothing, away from the home. **You** must let **us** know about any individual items worth more than €500

### What is covered

Accidental loss or damage to **personal belongings, valuables** and clothing owned by **you** or for which **you** are legally responsible and which are described in the schedule, within the Geographical Area.

This cover also applies for up to 90 days in any one period of insurance, elsewhere in the world.

### What is not covered

- (i) The amount of any **excess** shown in **your** schedule
- (ii) Bicycles while racing
- (iii) Theft of pedal cycles unless they are securely locked when unattended away from the home
- (iv) Loss of pedal cycle tyres or accessories unless the pedal cycle is lost or damaged at the same time.
- (v) Musical instruments used for semi-professional or professional purposes
- (vi) Money, credit cards and other payment cards
- (vii) Loss or damage from vehicle

## SETTLING CLAIMS

**We** will either replace or pay the cost of replacing the item as new except for

- (i) clothing, where **we** will take off an amount for wear and tear and
- (ii) items that can be economically restored or repaired (including clothing) where **we** will pay the cost of restoring or repairing the item.

The most **we** will pay for any claim is the sum insured, depending on any limit shown in the schedule

**We** will not reduce the sums insured after **we** pay a claim, except for total loss or destruction of individually specified items, in which case cover will end.

## SECTION B3- PERSONAL ACCIDENT

The schedule will show if this section applies.

### Guidance note

The "family unit of cover" under this section insures the family living at home, including the policyholder and his or her wife, husband and children 3 to 18.

Other adult relatives living at home (for example children over 18, grandparents and so on) can be insured if they are individually named in the policy schedule.

**Your** schedule will show the people **you** have chosen to insure, and the number of units of cover.

Under "What is not covered", part (f), **we** list some high-risk sports and activities for which **we** will not automatically cover **you** under this section. However, there are other unconventional sports or activities which **we** have not listed but which are generally considered to be dangerous such as 'bungee jumping', bar flying and the like. Although it is impossible to provide a complete list of activities, **we** consider them to be excluded under (g), "What is not covered", (putting yourself in danger).

### Definitions of words and phrases in this section of the policy.

#### Insured person

**You** and any other person shown as insured in **your** schedule.

#### Family

The insured person and his or her husband, wife and their children aged between 3 to 18 years who normally live with them.

#### Bodily injury

Injury caused by an accident or being exposed to the natural elements and which is the only cause of death or disability within 2 years of the date of the accident or exposure.

#### Loss of limb

A limb being cut off at or above the wrist or ankle, or total and permanent loss of use of a limb.

#### Loss of eye

Total and permanent loss of sight.

## SECTION B3- PERSONAL ACCIDENT (continued)

### What is covered

We will pay the benefits shown in the table of benefits if any insured person suffers an accidental bodily injury which results in

1. death
2. loss of one or both eyes or one or more limbs
3. permanent total disability which prevents the insured person from doing any kind of work and which has lasted for 104 weeks and is likely to continue for the remainder of life or
4. temporary total disability which prevents the insured person from doing their usual work for up to 104 weeks.

### What is not covered

- (i) **Bodily injury** to anyone under 3 or over 70
- (ii) **Bodily injury** resulting from the following
  - (a) Any criminal act by an **insured person**
  - (b) *Insanity, suicide or attempted suicide*
  - (c) An **insured person** taking alcohol or drugs
  - (d) Any health problem which **you** or the **insured person** knew of or should have known about at the start of this insurance or when it was renewed and which has not been accepted by **us** in writing
  - (e) *Childbirth or pregnancy*
  - (f) *Scuba diving, flying (except as a fare-paying passenger), hang-gliding or parachuting, hunting, hunting on horseback, polo, show-jumping or steeple chasing, driving, riding or sailing in any kind of race, riding motor cycles or motor scooters as a driver or passenger, winter sports (other than curling or ice-skating), mountaineering, cliff or rock climbing, abseiling or pot holing, playing in any sport professionally, service in the armed forces.*
  - (g) *Putting yourself in danger (except in an attempt to save a human life).*

### Table of benefits

	Individual unit of cover	Family unit of cover	
	Adults	Adults	Children
1. Death	€10.000	€10.000	€2.000
2. Loss of one or both eyes or one or more limbs	€10.000	€10.000	€10.000
3. Permanent total disability	€10.000	€10.000	€10.000
4. Temporary total disability	€50 a week	€50 a week	None

The benefits shown represent one unit of cover.

**We** will only pay the **insured person** one benefit for any one accident but **we** will pay for temporary total disability until **we** pay benefit for permanent total disability.

## SECTION B4- DOMESTIC PETS - CATS AND DOGS

### The schedule will show if this section applies

#### What is covered

For any animal described in the schedule **we** will pay for the following:

1. Death caused by accidental bodily injury (up to the sum insured shown in the schedule).
2. Vet's fees resulting from accidental bodily injury or bodily illness.  
The most **we** will pay is €250 for each period of insurance.
3. (a) Advertising costs in an attempt to recover an animal that is lost or stolen.  
The most **we** will pay is €100 for each period of Insurance.  
(b) A reasonable reward if a lost or stolen animal is recovered (up to 20% of the sum insured for the animal for each period of insurance).
4. Up to 21 days for necessary boarding kennel fees while **you** are in hospital (up to €300 for each period of Insurance)

#### What is not covered

- (i) *The amount of any excess shown in your schedule.*
- (ii) *Animals aged under 3 months or over 8 years*
- (iii) *Animals used mainly for breeding, showing or working*
- (iv) *Animals not owned just by you.*
- (v) *Animals which have any illness or injury which you knew about at the start of the policy (or when it was renewed) and which we have not accepted in writing*
- (vi) *Death resulting from surgery, unless the surgery is needed following accidental bodily injury, or to save the animal's life*
- (vii) *Death or vet's fees arising as a result of breeding*
- (viii) *The first 4 days of any claim for boarding kennel fees*
- (ix) *poisoning*

## SETTLING CLAIMS

Following death insured under this section **we** will pay the cost of replacing the animal with another of the same breed, sex or pedigree. The most **we** will pay is the sum insured shown in **your** schedule.

For other claim under this section **we** will pay the amount **you** pay up to the limits shown.

**We** will not reduce the sum insured after **we** pay a claim except in the event of death in which case cover will end.

## CONDITIONS THAT APPLY TO THIS SECTION

1. **You** must provide proper care for the animal and make sure it has all necessary vaccinations.
2. If the animal is injured **you** must arrange for a vet to attend and, where necessary, confirm (at **your** own expense) the cause of death.

## SECTION B5- ACCIDENTAL DAMAGE (BUILDINGS)

**The schedule will show if this section applies**

### What is covered

This section extends cover provided under Section A1 – Buildings - “Basic Cover” of the policy for accidental damage.

### What is not covered

- (i) *Damage caused by any paying guest or tenant in **your** home.*
- (ii) *Damage which is specifically mentioned elsewhere under this policy*
- (iii) *Damage caused by faulty workmanship or design or the use of faulty materials.*
- (iv) **Excess** as indicated on schedule.

## SECTION B6- ACCIDENTAL DAMAGE (CONTENTS)

**The schedule will show if this section applies**

### What is covered

This section extends cover provided under Section A2 – Contents - “Basic Cover” of the policy for accidental damage

### What is not covered

- (i) *Deterioration of food*
- (ii) *Damage caused by any paying guest or tenant in **your** home.*
- (iii) *Damage which is specifically mentioned elsewhere under this policy*
- (iv) *Damage caused by faulty workmanship or design or the use of faulty materials.*
- (v) **Excess** as indicated on schedule.

## SECTION B7- INSURANCE FOR YOUR LIABILITY TO YOUR DOMESTIC EMPLOYEES

(Valid ONLY for those employers where a certificate of insurance in the manner prescribed by the Law is issued).

Liability to **your** domestic employees

**We** will insure **you** for all sums which **you** become legally liable to pay following accidental bodily injury to or illness of any person who **you** employ as domestic staff.

In the same way as **you** are insured **we** will also insure any member of **your** family who permanently lives with **you** and who employs domestic help.

The most **we** will pay under this section for damages and all costs and expenses made against **your** household or incurred by **your** household with **our** written permission in respect of

- (a) Accident or Occupational Disease caused during the currency of this Policy to any one domestic employee consequent on or attributable to one source or original cause shall not exceed the Single Employee Limit specified in the Schedule (Limit of Indemnity (a)). In the event that the Accident or Occupational Disease has been caused over more than one Period of Insurance, the Single Employee Limit at the time the Accident or Occupational Disease first commenced shall apply.
- (b) one claim or all claims of a series arising out of every Accident or Occupational Disease sustained by one or more domestic employees, irrespective of whether such Accidents or Occupational Diseases were caused during one or more Periods of Insurance, consequent on or attributable to one source or original cause shall not exceed the Limit of Indemnity specified in the Schedule (Limit of Indemnity (b)).
- (c) all Accidents or Occupational Diseases caused during any one Period of Insurance, irrespective of the number of domestic employees who may sustain bodily injury or death as a result of an Accident or Occupational Disease consequent on or attributable to any number of sources or original causes, shall not exceed the Aggregate Limit of Indemnity specified in the Schedule corresponding to the Period of Insurance (Limit of Indemnity (c)).

## CONDITIONS APPLYING TO THE WHOLE POLICY

### 1. Duty of care

**You** must take all reasonable steps to prevent loss of or damage to property insured by this policy and to maintain the property in a good condition and in a good state of repair.

### 2. Other insurances.

At the time of any loss, damage or liability resulting in a claim under this policy, if **you** have any other insurance covering the same loss, damage or liability, **we** will only pay **our** share of the claim (except under Section B3, Optional Cover)

### 3. More than one property

If this policy insures more than one property, the policy limits and exclusions apply separately to each property in the way as if each property had been insured by a separate policy.

### 4. Changes to risk

The policy shall become void if there is any alteration after the start of this insurance which increases the risk of loss, damage, accident or liability (unless the alteration has been accepted by **us** in writing).

#### Guidance note

**You** must tell **us** straight away about any changes which may affect the insurance including

- if **you** change address
- if **you** begin taking in paying guests or tenants
- if **you** start major alterations or extensions to the buildings

Also, every year when the policy is renewed, **you** must tell **us** if any of the answers **you** have given in **your** proposal form have changed, including

- if **you** have received a police caution for or been convicted of any offence (other than motoring)
- if **you** have changed **your** occupation

If **you** don't tell **us** about any change, **your** policy may not be valid

### 5. Cancelling the policy

- (a) **You** may cancel this policy by giving **us** 7 days notice in writing. If **you** cancel the policy **you** will be entitled to refund of part of **your** premium as long as **you** have not made a claim during the current period of insurance.
- (b) **We** may cancel this policy by giving **you** 7 days notice in writing sent by registered letter to **your** last known address. If **we** cancel the policy **we** will refund the premium for the rest of the current period of insurance.

However, if **you** pay **your** premium by installments and any installment is not paid when due, **we** have the right to cancel the policy immediately.

## CONDITIONS APPLYING TO THE WHOLE POLICY (continued)

### 6. Arbitration

If **we** admit liability for a claim, but there is a dispute as to the amount to be paid, the dispute will be referred to an arbitrator.

The arbitrator will be appointed jointly by **you** and **us** in accordance with the law at the time. **You** must not take legal action against **us** over the dispute before the arbitrator has reached a decision.

### 7. Making a claim.

- (i) If any event which may result in a claim under this policy occurs **you** must notify **us** in writing as soon as is reasonably possible.

The action to take then depends on the type of claim.

Riot Tell **us** within 7 days

Accidental loss outside the home, theft, vandalism or malicious acts Tell the police immediately

Legal liability for injury or damage Immediately send us any writ, summons or other legal document. You must not negotiate or admit or deny any claim without our written permission

- (ii) **You** must give **us**, at **your** expense, all reasonable details and evidence which **we** ask for.

### 8. Fraudulent claims.

If **you** make a claim which is fraudulent in any way, this policy will end and **we** will not pay any claims.

## RIGHTS AND RESPONSIBILITIES

1. **We** may enter any **buildings** where loss or damage has occurred and deal with any salvage. However **you** must not abandon any property to **us**.
2. **We** may take over and deal with, in **your** name, the defence or settlement of any claim.
3. **We** may take proceedings in **your** name, but at **our** expense, to recover the amount of any payment **we** have made under this policy.

## EXCLUSIONS APPLYING TO THE WHOLE POLICY

### 1. Radioactive contamination

**We** will not cover any claim or expense of any kind caused directly or indirectly by

- ionising radiation or radioactive contamination from any nuclear fuel or nuclear waste arising from burning nuclear fuel
- the radioactive, poisonous, explosive or other dangerous properties of any nuclear equipment or part of that equipment

### 2. War risks

**We** will not cover any loss or damage caused by war, invasion, acts of foreign enemies, hostilities or war-like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power, martial law, confiscation or nationalization or requisition or destruction of or damage to property by or under the order of any Government or public or local authority

### 3. Terrorism

**We** will not cover Loss, damage, cost or expenses and any legal liability of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this exclusion an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This insurance also excludes loss, damage, cost or expense and any legal liability of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

### 4. Sonic bangs

**We** will not cover any loss or damage by pressure waves caused by aircraft or other flying devices travelling at sonic or supersonic speeds.

### 5. Uninsurable risks

**We** will not cover the following

- The cost of maintaining **buildings** or **contents**
- Damage caused by wear and tear, atmospheric or climatic conditions (other than perils covered under this policy), rot, fungus, insects, vermin or any gradual cause including but not limited to seepage of water over a period of time.
- Damage caused by cleaning, dyeing, repair or restoration
- Faulty workmanship, design or materials, mechanical or electrical breakdown
- Confiscation, commandeering, nationalisation, seizure, restraint, detention, appropriation, requisition or destruction of or damage to property by order of any government de jure or de facto by any public authority.
- Consequential loss of any kind incurred by **your** household

## EXCLUSIONS APPLYING TO THE WHOLE POLICY (continued)

### 6. Pollution or contamination

**We** will not be liable in respect of;

(i) all pollution or contamination of buildings or other structures or of water or land or the atmosphere,

and

(ii) all injury, diseases, loss or damage directly or indirectly caused by such pollution or contamination

Other than caused by a sudden identifiable unintended and unexpected incident which occurs in its entirety at a specific time and place during the Period of Insurance.

All pollution and contamination which arises out of one incident shall be deemed to have occurred at the time such incident takes place.

### 7. Reduction in market value.

**We** will not make any extra payment for a reduction in the market value following repair, reinstatement or replacement paid for under this policy.

### 8. Asbestos

**We** will not cover any actual or alleged liability whatsoever for any claim or claims in respect of loss or losses directly or indirectly arising out of, resulting from or in consequence of, or in any way involving asbestos, or any materials containing asbestos in whatever form or quantity.

### 9. Liability exclusion

This policy does not insure any amounts you may be liable to pay for punitive and exemplary damages.

## GEOGRAPHICAL AREA

The Geographical Area referred to in this policy is the Republic of Cyprus.

## JURISDICTION CLAUSE

The indemnity under this policy shall not apply in respect of judgements which are not in the first instance delivered by or obtained from a Court of competent jurisdiction within the Geographical Area.

## TRANSLATION CLAUSE

In case of conflict between the English and the Greek text, only the English text will have legal validity. The Greek translation is only available for easier reference.

## COMPLAINTS PROCEDURE

As a valued customer you are right to expect fairness and a swift and courteous service at all times.

We recognise that sometimes you may be dissatisfied with our service. To help us improve we would appreciate your honesty in telling us about your experience of our service – your feedback will make the difference.

What should you do?

- Step 1 Please speak to your usual insurance advisor or your Lumen Insurance contact.
- Step 2 If you remain dissatisfied or you feel your complaint remains unsolved please write to the Agent of the Company in the Republic of Cyprus: The Managing Director, Prodrumou Insurance Underwriting Agencies & Consultants Ltd 20, Homer Street, 3rd Floor, 1097 Nicosia giving us your policy or claim number in any correspondence.
- Step 3 If you are still not satisfied you may wish to write to The Managing Director, Lumen Insurance, GasanMamo Head Office, Msida Road, Gzira GZR 1405, Malta.

Following these procedures will not affect your right to take legal action.

---

Lumen Insurance, a division of GasanMamo Insurance Ltd. Regulated by the Malta Financial Services Authority. Registered in Malta, Msida Road, Gzira GZR 1405, Malta

Agents & Attorneys: Prodrumou & Makriyiannis Insurance Underwriting Agencies & Consultants Ltd, 20 Homer Ave., 3rd Floor, 1097 Nicosia Cyprus P.O.Box 22150, 1518 Nicosia  
Tel.: +357 22353625 Fax: +357 22353516 e-mail: [info@pua.com.cy](mailto:info@pua.com.cy) [www.pua.com.cy](http://www.pua.com.cy)