



anytime BY INTERAMERICAN

Anytime Family Offer Terms

1. These terms (the "**Terms**") govern the operation of the second Anytime family offer (the "**Offer**") provided by INTERAMERICAN HELLENIC INSURANCE COMPANY S.A., acting through its Cyprus branch ("**Anytime**"). The website address of the offer is <https://www.anytimeonline.com.cy/en/info/family-offer>
2. The Offer is valid only for members of the same family. For the purposes of these Terms and the Offer in general, a person's family includes only their parents and parents in law, their spouse and their children. Any references in these terms or in the material relating to the Offer to a "family", "family members" and other similar references, must be interpreted accordingly. As provided by term 8, Anytime has the right to request evidence proving the relevant family relationship.
3. The Offer is only valid for policies issued directly by Anytime either through its website www.anytimeonline.com.cy/en/ or by telephone at 80088800.
4. Under the conditions provided in these Terms, when purchasing a new motor or home insurance policy from Anytime, a discount on the premium will be provided to the policyholder of the new policy, provided they or any other member of their family already have in force an existing motor or home insurance policy with Anytime. The discount percentages and the conditions for providing them are as follows:
 - 4.1. The discount percentage offered for a new motor insurance policy is:
 - 4.1.1. 5% if, at the time the policy is issued, the new policyholder or any of his family members have in force one (1) or more motor or home insurance policies with Anytime and the details of such policies are filled in the Offer website.
 - 4.2. The discount percentage offered for a new home insurance policy is:
 - 4.2.1. 5% if, at the time the policy is issued, the new policyholder or any of his family members have in force one (1) or two (2), but not more, motor or home insurance policies with Anytime and the details of such policies are filled in the Offer website, or

- 4.2.2. 10% if, at the time the policy is issued, the new policyholder or any of his family members have in force one (1) or more, motor insurance policies with Anytime and the details of such policies are filled in the Offer website, provided the new policyholder or any of his family members do not have in force a home insurance policy with Anytime, or
 - 4.2.3. 10% if, at the time the policy is issued, the new policyholder or any of his family members have in force three (3) or more, home insurance policies with Anytime and the details of such policies are filled in the Offer website.
 - 4.3. If the conditions for any of the abovementioned discounts are not satisfied, no discount will be provided.
5. For the purpose of determining whether the new policyholder is entitled to any of the discounts under the Offer set out in term 4, the following also applies:
 - 5.1. Only policies whose premiums due (up to the date the new policy is issued) have been paid in full may be considered for the Offer.
 - 5.2. In order to provide the discount, it is necessary to correctly fill in at the Offer's website the number of each active policy currently in force on which the new policyholder relies on in seeking a discount, along with the three last digits of the existing policyholder's ID or passport number, as stated by them at the time the existing policy was issued. These details can be found at the existing policy's Schedule. The user providing the details at the Offer's website must first obtain the consent of the people concerned before using them for this purpose.
6. The Offer is only valid for policies issued for the first time after its launch, and which provide cover for risks not previously insured by Anytime. The Offer is not valid for renewals of existing policies. If however a discount was provided for a policy which is later renewed, the discount initially provided (but not more) will be valid for every renewal of that policy thereon, under the condition that, the requirements which were satisfied for granting the discount have continued to be satisfied at all times during the insurance period and at the time the policy is renewed (for example, if a 5% discount was provided because the policyholder's family member had a policy in force under the same program, then the 5% discount will be applied upon renewal if that family member maintains their policy in force). Anytime reserves the right not to provide a discount upon renewal if the provision of a discount is prohibited by law or by any competent authority or if this is not possible for reasons beyond Anytime's reasonable control.

7. The Offer cannot be used in connection with any other offer or discount, except in the case of a web offer discount, the discount for choosing a yearly motor insurance program and the discount for choosing the standing order method of payment under a motor insurance program (to the extent these may be applied in accordance with their own terms).
8. Anytime has the right to request from each policyholder who has been granted a discount under the Offer to send in writing satisfactory evidence proving the family relationship which he relied on to obtain the discount, including amongst others, copies of ID, marriage certificate or birth certificate or confirmations by competent authorities. In case the policyholder does not provide Anytime with satisfactory proof within fifteen (15) days, Anytime has the right to revoke the discount and ask from the policyholder to pay the full amount of the discount which he benefited from since its issue.
9. Anytime has the right to amend the Terms and generally the Offer at its own discretion, but any amendment shall not affect discounts that have already been granted in respect of policies that are in force on the effective date of the amendment. The amendment will be come into effect from the date the amended terms are uploaded on the Offer's website.
10. The Offer starts on 6/8/2020 and shall expire on a date to be later announced by Anytime on the Offer's website.
11. The Terms and the Offer are governed by the laws of the Republic of Cyprus. Every claim or dispute arising under or in connection with the Terms or the Offer, shall be resolved exclusively by the Courts of the Republic of Cyprus.