



Information Document

This Information Document provides pre-contractual information to you with regards to the insurance policy that may be concluded under any of the home insurance plans mentioned below (in accordance with sections 225 and 226 of the Insurance and Reinsurance Business Law of 2016 and section 4 et seq. of the Distance Marketing of Consumer Financial Services Law of 2004).

1. General information

Anytime Online By INTERAMERICAN is the direct sales channel for the insurance products offered by the Hellenic Societe Anonyme "INTERAMERICAN HELLENIC INSURANCE COMPANY S.A." in Cyprus.

The Company "INTERAMERICAN HELLENIC INSURANCE COMPANY S.A.":

- Its Registration Number in the General Commercial Registry (GCR) is 000914001000.
- Its Tax Registration Number is 094328889 and belongs to the TAX OFFICE: COMMERCIAL COMPANIES' ATHENS OFFICE and TRADE REGISTER.
- Its registered office and its central offices is located at 124-126, Syngrou Avenue, 117 82 Athens - Greece.
- Is a member of the Athens Chamber of Commerce and Industry, with the number 110043.
- Provides life and general insurance and is supervised by the Bank of Greece (Private Insurance Supervision Division) and by the Ministry of Economy, Development and Tourism (General Secretariat for Trade and Consumer Protection).
- It is registered in the register of insurance companies that operate in the Republic of Cyprus under the freedom of establishment, which is kept by the Superintendent of Insurance and carries on general insurance business under classes 3, 8, 9, 10, 17 and 18.
- It is registered as a foreign company in the Register of the Registrar of Companies with Registration Number AE 3036.
- Its Branch is located at 42-44 Griva Digeni Avenue, 1080, Nicosia.
- It is supervised by the Bank of Greece (Private Insurance Supervision Division) acting as the competent authority of the home member state, with the Superintendent of Insurance of the Republic of Cyprus also having regulatory authorities on specific matters.
- Its general representative in Cyprus is Kate Alexandrou Fotiadou of Panayi and the geographical address for consumer relations is situated at 42-44, Griva Digeni Avenue (ground floor), 1080, Nicosia.

"INTERAMERICAN HELLENIC INSURANCE COMPANY S.A." has established a branch in Cyprus and:

The Company provides insurance cover through its branch in Cyprus.



2. Insurance programs

2.1 The home insurance programs available today through Anytime Online By INTERAMERICAN are the following:

- **Anytime Home Economic**
- **Anytime Home Value**
- **Anytime Home Premium**
- **Anytime Home Content Plus**
- **Anytime Home Content Extra**

The covers provided are determined depending on the program which the Insured Person selects and will cover damage to the Building or to the Content of the Home or both, depending again on the choice of the Insured Person.

The main features of the covers provided under the insurance programs mentioned above, are summarized below. References to Insured items in the covers mentioned below constitute references to the Building or to the Content of the Home or both, depending on what is insured.

For full information concerning the insurance covers provided, it is particularly important to read the covers, the definitions, the obligations, the exceptions, as well as all the insurance terms.

2.2 Limits of Liability

The total liability of the Company for the entire duration of the insurance for the covers provided by the Insurance Policy may not exceed the amount mentioned in the Policy Schedule as the insured amount. A separate insured amount applies to each Insured Item (i.e. the Building and its Content).

The insured amount is determined using objective criteria and in particular, according to the area in square meters of the main areas of the home declared in the insurance proposal and, in respect of the Building, its construction type (simple, normal, luxurious) or, in respect of the Content, Content type (simple, normal, luxurious).

A lower limit applies for some types of covers. Where this applies, it will be specifically mentioned in the Policy Schedule.

The cover provided by all insurance programs is cover for Risk A'. This means that the amount of compensation (to the extent that it does not exceed the insured amount) will not be reduced proportionally in case the insured amount for which the Insured Person is insured is lower than the aggregate real value of the Insured items. Nevertheless, as a precondition for this, the Insured must have declared the actual area of the home's main areas and not less. Otherwise, the ratio between the payable compensation and the damage will be exactly the same as the ratio of the applicable insured amount for the Building or the Content of the Home and the real value of the Building or the Content (depending on what is being compensated), at the time that the damage is caused.

2.3 Covers

The table below summarizes the covers included under each insurance program. Note: where the phrase «I.A.» is used in the table below, this means the Insured Amount that applies to the building or content, as the case may be.



Covers	Insured Item: The building of the home and, if selected, its contents,			Insured Item: Home Content only		Notes / exclusions
	Program					
	Economic	Value	Premium	Home Content Plus	Home Content Extra	
Fire, forest fire, thunder, smoke	•	•	•	•	•	Damage caused by fire, earthquake, volcanic eruption, or other geological disturbance is not covered.
Vehicle impact, plane collision, tree fall, branches, poles	•	•	•	•	•	Damage caused by vehicle collision, which belongs to the Insured Person or to a relative of his of up to the second degree is not covered.
Common areas coverage	•	•	•	•	•	A sub-limit of 20% of the I.A. applies in respect of the building and 5% of the I.A. in respect of the content.
Damages caused during fire extinguishing, debris removal	•	•	•	•	•	A sub-limit of 5% of the I.A. applies in respect of the building and 5% of the I.A. in respect of the content.
Explosion	•	•	•	•	•	
Expenses for issuing building permits	•	•	•			A sub-limit of 5% of the I.A. applies in respect of the building.
SRCC - Strikes, Riots, Civil Commotion		•	•	•	•	



Covers	Insured Item: The building of the home and, if selected, its contents,		Insured Item: Home Content only			Notes / exclusions
	Program					
	Economic	Value	Premium	Home Content Plus	Home Content Extra	
Flood, storm, hail and thunderstorm		•	•	•	•	<p>Special exclusions apply, such as damage resulting from deterioration to external surfaces, humidity, or water ingress through openings (roof, doors and windows) that were not closed, etc.</p> <p>An excess of €500 applies for any damage to external ancillary structures and an excess of €200 for any damage caused to other areas.</p>
Bursting of pipes		•	•	•	•	<p>The costs for investigating the damage caused to pipes and for restoring them are covered for an amount up to €1,000.</p> <p>Special exclusions apply to damage caused by humidity or damage to household items, which are stored in underground storage rooms and are not placed on shelves at least 15 cm high from the ground.</p> <p>An excess of €200 applies for each damage.</p>
Occupier's Liability against third parties		•	•	•	•	<p>Special exclusions apply such as damage caused by fraud, use of cars, infection, during work and more.</p> <p>A sub-limit of 50% of the I.A. applies concerning the building and 50% of the I.A. concerning damage to the content.</p>
Housing loan instalment in case of covered damage which results in the home becoming uninhabitable		•	•			<p>The cover is for an amount of up to €1000 per month and for up to 6 months. No cover is provided for charges occurring due to overdue payments or other costs related to the loan.</p>
Damage to the building from attempted theft or robbery		•	•			<p>A sub-limit of 5% of the I.A. applies in respect of damage to the building.</p>



Covers	Insured Item: The building of the home and, if selected, its contents,		Insured Item: Home Content only			Notes / exclusions
	Program					
	Economic	Value	Premium	Home Conten Plus	Home Content Extra	
Theft of Content as a result of burglary / robbery		•	•	•	•	<p>Special exclusions apply, such in the case of theft of insured items, if:</p> <ul style="list-style-type: none"> • the theft was carried out by using a spare key • the theft was not declared to the competent Police Authority, immediately after the incident happened • the theft was carried out by any roommate, family member, partner, employee or domestic helper of the Insured Person, as the principal, instigator, or accomplice • the theft was carried out during or after a fire.
Short circuit of electrical installations of a building		•	•			A sub-limit of 3% of the I.A. applies in respect of damage to the building.
Short circuit of electrical appliances		•	•	•	•	A sub-limit of 3% of the I.A. applies in respect of damage to the content.
Loss of rent or alternative accommodation expenses			•			It is paid for up to twelve months. A sub-limit of 4% of the I.A. applies in respect of damage to the building



Covers	Insured Item: The building of the home and, if selected, its contents,		Insured Item: Home Content only			Notes / exclusions
	Program					
	Economic	Value	Premium	Home Content Plus	Home Content Extra	
Malicious damage			•	•	•	Special exclusions apply such as damage caused during standstills, strikes, lockouts, riots, political unrest, graffiti and others.
Breakage of glass, sanitary fixtures and mirrors			•		•	<p>Special exclusions apply, such as damage to the windows before or during transport or during the performance of restoration work, etc.</p> <p>A sub-limit of 3% of the I.A. applies concerning damage to the building and 3% of the I.A. concerning damage to the content.</p> <p>Special exclusions apply, such as damage to glass panes, sanitary fixtures or mirrors before or during transportation or when repairing damage to doors, windows or to the glass, sanitary fixtures or mirrors.</p>
Damage from other risks			•	•	•	<p>Applies for up to €5,000 for damage to the building and €5,000 for damage to the content.</p> <p>Special exclusions apply, amongst others, for damage related to: inbuilt or hidden defects, gradual deterioration, incorrect or defective design or bad workmanship, improper or defective materials in the damaged object itself, corrosion, rust, change of temperature, mechanical or electrical failure, mould, asbestos.</p> <p>Furthermore, no cover is provided for damage to buildings or structures caused as a result of their collapse or cracking (unless they are caused as a result of a particular risk) or for damage caused to the content during transport and in respect of fragile items such as porcelain, ceramic items and marble.</p>
Earthquake	•	•	•	•	•	An excess of 1.5% applies on the total insured amount for each loss.
Relocation expenses			•		•	It is paid for up to twelve months. A sub-limit equal to 4% of the I.A. in respect of damage to the building applies.
Replacement of locks			•	•	•	A sub-limit of €500 applies.



Optional Covers (provided in addition in case they are selected by the insured person)	Insured Item: The building of the home and, if selected, its contents,		Insured Item: Home Content only			Notes / exclusions
	Program					
	Economic	Value	Premium	Home Content Plus	Home Content Extra	
Theft of Content without burglary or robbery			•		•	Special exclusions apply, such in the case of theft of insured items, if: <ul style="list-style-type: none"> • it has occurred at a time when the Home remained uninhabited for a period of more than thirty (30) consecutive days • the theft was carried out by using a spare key • the theft was not declared to the competent Police Authority, immediately after the incident happened • the theft was carried out by any roommate, family member, partner, employee or domestic helper of the Insured Person, as the principal, instigator, or accomplice • the theft was carried out during or after a fire.
Valuable items cover			•		•	A sub-limit of 30% of the I.A. applies in respect of damage to the content. Special exclusions apply, such precious or semi-precious item, coins, money, credit or debit cards, jewelry or watches (unless covered by Article 37, if and when applicable)

2.4 Geographical limits

Cover applies exclusively to incidents and damage caused at the address of the insured Home.

2.5 Exclusions from cover

Exclusions from cover and the obligations of the Insured Person apply in all insurance programs, as specifically provided in the General and Special Terms contained in the Home Insurance Terms Handbook. The exclusions are set out in detail in the Home Insurance Terms Handbook, Article 47 «What is not covered by the Insurance Policy». Indicatively, some of these exceptions are the following:

A. Damage, loss, liability, or costs occurring directly or indirectly by or arising in connection with:

- War
- Infection, pollution.
- Seizure, confiscation, order, or destruction by any authority.

- Intentional or malicious acts, gross negligence or deceit by the Insured Person or another person seeking compensation under the Insurance Policy.
- Errors or defects that existed before the damage caused to the Insured items, which were known or should have been known to the Insured Person.
- Landslide or soil subsidence that was not caused by earthquake.
- Natural wear and tear, age, decay.
- Defective construction or design, bad workmanship, inadequate maintenance or use of incorrect or defective materials.
- Terrorist acts.



B. The following damage, loss, expenses and costs:

- Damage recovery costs which aim at improving the condition of the damaged items by reference to their previous condition.
- Loss or reduction of the value of the Insured items.
- Indirect or consequential loss or damage of any nature including loss of income or profit.
- The cost of repairing and replacing items that were not directly affected by the damage.
- Any maintenance costs of the Insured items.
- Damage to outdoor items.
- Damage to photovoltaic systems caused by:
 - i. short circuit
 - ii. overloading of the electrical network
 - iii. hypertension
 - iv. arc formation
 - v. power failure
- Damage caused to the Home when it has remained uninhabited for a period exceeding ninety (90) consecutive days unless the Company has been notified in advance and has agreed in writing to continue providing cover.

C. The following items:

- Documents, documents of value, securities, bonds, shares, cheques, bills, banknotes, notes, promissory notes, and general documents of any kind that demonstrate or prove that any legal relationship has been established.
- Gold bars, silver bars or any other precious or semi-precious item, coins, money, credit or debit cards, jewelry or watches (unless covered by Article 37, if and when applicable),

collections of any nature, all kinds of computer programs, rare books, vehicles, boats and marine engines, bicycles (as well as, in all cases, their accessories or equipment), animals, food of all kinds and beverages, items held or used for business purposes (it is clarified that non-specialised office equipment used for distance/remote work will be considered as being used for domestic use).

2.6 Provision of information and issuance of the Insurance Policy

You may obtain information about the home insurance programs and to have the insurance policy issued, by phone through the Customer Service line by calling 800 88 800 or through the company's website at www.anytimeonline.com.cy

For the insurance policy to be issued, the Insured Person must accurately inform the Company of their personal data and information concerning their residential home and must correctly answer the questions in the insurance proposal.

The data is recorded:

- By phone. In this case, phone calls are recorded for security purposes.
- Online, by the Insured Person through the website: www.anytimeonline.com.cy

The Insurance policy will be sent to the Insured Person at the e-mail address declared to the Company at the time it was issued.

3. Important insurance terms

A brief description of several important terms of the Insurance Policy is provided below:

3.1 Obligations of the Insured Person

During the period of the Insurance Policy:

The Insured Person must faithfully adhere to and comply with all the terms of the Insurance Policy and take all necessary measures to protect the Insured items from damage and maintain them in good condition.

In case there is a change in circumstances:

The Insured Person must notify the Company in writing, no later than 5 days, of any changes to the condition of the Insured Items such as (a) any change in the details stated or declared in the Insurance proposal, (b) any change in the ownership of the Insured Items, (c) any increase in the value of the Insured items, (d) any change in the use of the Home, (e) in case works are to be carried out at the Home, (g) if the Home is to remain uninhabited for a period longer than ninety (90) consecutive days, (f) in case the Insured Person ceases to be the owner, tenant or legally responsible for the Home (as the case may be), and (h) generally anything that may increase the likelihood of damage being caused to the Insured items.



After any Damage occurs:

If any incident happens for which cover is provided or due to which a claim may be raised or liability may arise in accordance with the Insurance Policy, the Insured Person has an obligation:

- To notify the Company of the incident as soon as possible.
- To fill in and deliver the Damage Declaration to the Company within eight (8) days from the moment the incident occurs or, where this is practically impossible, as soon as possible.
- Not to make any alterations in the insured home, without the Company's approval.
- Not to carry out any repairs to the Insured items that have been damaged, without the Company's approval.
- To inform the competent authorities, immediately after the damage, in case the damage is caused by fire, theft or a malicious act.
- To avoid taking any action that may augment the damage.
- To keep the invoices or receipts concerning the costs of repair.
- To send the Company an offer from a technician of the Insured's choice for the restoration of the damage.
- To provide any additional information or special assistance reasonably requested by the Company for the determination of the circumstances of the incident, the cause or assessment of the damage and in general for the assessment of the claim.
- To notify the Company immediately of any claim for compensation by a third party or any incident that may create third party claims.

3.2 How are claims settled

- In case of covered damage to the Building, the Company has the option to pay the cost for repairing or replacing the part of the Building that has been damaged, on the basis of the Replacement Value, or to undertake to repair or replace such part at its own cost by using contractors of its own choice. The Building Replacement Value is the amount necessary to repair or rebuild the damaged part of the Building with a new one of the same use and quality, in the same or similar manner, size, specifications and appearance, including the fees of architects and engineers, but excluding the value of the land.
- In case of covered damage to Content, the Company has the option to pay the cost of repairing or replacing such Content (or part thereof) that was damaged, on the basis of the Replacement Value, or to undertake to repair or replace the Content at its own cost by using suppliers of its own choice. The Content Replacement Value is the amount necessary to repair or replace the Content that was damaged by a new one of the same or similar use, size, quality and specifications.
- Compensation on the basis of the Replacement Value is paid only if the Insured Person chooses to repair or replace the Insured items that have been damaged within one (1) year from the date such damage occurs.
- Clothing and footwear, bags of all kinds, clothing accessories, curtains, upholstery fabrics, bedding, items that are in disuse or have lost their functionality, as well as items that are situated in jointly owned areas and auxiliary areas, are compensated on the basis of their actual value (and not on the basis of their Replacement Value).
- The Company has the right, if it wishes, to request the transfer of ownership and possession to itself of an Insured item (or part thereof) for which it has paid compensation in case of total destruction or loss (or of the relevant part thereof), but no such item can be abandoned or handed over to the Company without its consent.
- The compensation will be paid upon deducting the Excess, if any, and the remaining value of the damaged Insured items.



3.3 What happens in the event of concealment or fraud?

Additionally, the Company has the right to immediately cancel the Insurance Policy before or after any damage has occurred and not pay the indemnity for loss or damage if, when filling in the Insurance proposal or the damage declaration, the Insured Person:

- makes or gives any untrue or false statements and answers regarding the requested information; and/or
- conceals or misrepresents any event or incident in respect of which information is requested.

4. Payment of premium

The premium is payable in advance and cover starts only after the lump sum premium or the first instalment due has been paid, if it is agreed for the premium to be paid in instalments.

The methods of payment are the following:

- **By standing order**

In this case, the total amount of your premiums will be settled by using your credit or debit or prepaid card. This particular method of payment also constitutes a standing order in parallel, meaning that the policy renewal will be settled in exactly the same way.

- **Simple charge**

In this case, the entire amount of your insurance premiums will be settled by using your credit or debit or prepaid card only at the time that the Insurance Policy is issued.

- **Cash**

In this case, you can pay your insurance premiums:
• with your card through www.jccsmart.com

5. Commencement and duration of insurance

The duration of the cover provided under the Insurance policy is annual. The insurance cover begins from the date and time of commencement of the insurance policy indicated on the Insurance Policy Schedule, provided that the first installment or the total premium will be paid, depending on the payment method chosen, and will expire on the date and time of expiry indicated on the Insurance Policy Schedule.

6. Renewal of the Insurance Policy

In the event that a renewal notice is sent, the Insurance Policy is renewed for the same period of time only if the Insured Person pays the premiums which are due before the new insurance period commences. Otherwise, the Insurance Policy shall expire and shall not be renewed.

7. Cancellation of the Insurance Policy

- **Cancellation by the Insured Person:**

The Insured Person may cancel the Policy at any time, by written notice to the Company, sent by e-mail at home@anytimeonline.com.cy or by post.

The Insurance Policy is cancelled immediately, as soon as the Company is informed.

If the Insurance Policy is cancelled by the Insured Person, and if no covered damage occurs until that time or there are no claims pending, the Company shall return any non-accrued premiums to the Insured Person corresponding to the remainder of the insurance period.

- **Cancellation by the Company:**

The Company has the right to cancel the Insurance Policy at any time by sending a 30-day notice in writing to the Insured Person by e-mail or post.

In this case, the Company shall return any non-accrued premiums to the Insured Person corresponding to the remainder of the insurance period.



8. Right of withdrawal of the Insured Person

The Insured Person has the right to withdraw from the Insurance Policy without having to pay any premium and without giving any reason, by sending a written declaration of withdrawal to the Company within fourteen (14) days of receipt of the Insurance Policy.

Withdrawal is made using the «Withdrawal Declaration» form delivered at the time the Insurance Policy is issued and which must be sent by registered post to the seat of the branch of the Company in Cyprus or by e-mail at home@anytimeonline.com.cy within fourteen (14) days from its receipt.

If the Insured Person exercises his right of withdrawal, the Insurance Policy shall be cancelled as of the date of its issuance (ab initio) and it shall be considered to have never been issued, from the time of delivery of the registered letter to the post office or receipt of the relevant e-mail, within the time limit of fourteen (14) days mentioned above.

In case of withdrawal within the abovementioned deadline, the premiums that have been paid shall be refunded in full, unless any compensation has been paid or any claim has been filed under the Insurance Policy.

9. Applicable law and jurisdiction

The Insurance Policy shall be governed by the laws of the Republic of Cyprus. The Courts of the Republic of Cyprus shall have exclusive jurisdiction and competence to hear any disputes between the Company and the Insured Person and/or the persons covered under the Insurance Policy, relating to or arising in connection with the Insurance Policy.

Cyprus Law also governs the relationship between the Company and the prospective client at the stage before the conclusion of the Insurance Policy.

10. Language

The relevant information is provided to the consumer in Greek. The Company undertakes the obligation to communicate with you and to draw up the terms of the Insurance Policy in Greek. If you wish, communication with you may also be made in English.

11. Settlement of Complaints

The Company maintains a system for managing written complaints. If the Insured Person or any other person covered by the Insurance Policy wishes to make a complaint or remark in relation to the Insurance Policy or the service provided to them, they may send it:

- by e-mail at complaint@anytimeonline.com.cy
- by fax at 22 200 800
- by post to INTERAMERICAN's Head of Operations Management (Cyprus Branch), Kate Alexandrou Fotiadou of Panayi, 42-44, Griva Digeni Avenue, 1080, Nicosia

In order to file a complaint, the following information must be provided:

- Name and surname
- Father's Name
- Date of birth
- Telephone number
- Insurance Policy number
- Relationship with the Insurance Policy (Insured Person, beneficiary, injured third party, prospective client).

The Company undertakes to confirm receipt of the complaint within two (2) working days of its receipt and to inform the person who filed the complaint with the respect to the procedure for its examination.



The Complaints Department will record the complaint and create an electronic file for filing purposes. The Company will make every effort to respond to the complaint within fifteen (15) days from its submission. If this is not possible, the Company will inform the person who filed the complaint of the reasons for the delay and in any event it will send a final reply within forty five (45) days from the submission of the complaint.

Complaints are handled in accordance with the Decision of the Superintendent of Insurance of the Republic of Cyprus dated 21 June 2013 in combination with the Act of the Executive Committee of the Bank of Greece with number

88/5.4.2016. The Insured Person may refer to the «Consumer Protection» section of the «Private Insurance Supervision Division» of the Bank of Greece at: www.bankofgreece.gr/Pages/en/deia/consumerprotection.aspx as well as to the website of the Superintendent of Insurance of the Republic of Cyprus at www.mof.gov.cy, at the link: mof.gov.cy/assets/modules/wnp/articles/201701/213/editor/.pdf. The submission of a written complaint to the Company through this process does not in any way affect the right to take legal action or any other legal measures.

12. Out of court settlement of disputes

If the Insured Person is not satisfied with the Company's reply or does not receive any reply in accordance with the complaints procedure mentioned above, he may appeal to the Financial Ombudsman of the Republic of Cyprus (13, Lord Byron Avenue, 1096 Nicosia, postal address P.O. Box 25735, 1311 Nicosia, tel. 22848900, fax 22660584, 22660118, url: www.financialombudsman.gov.cy) pursuant to provisions of the Law Relating to the Establishment and Operation

of a Single Agency for the out of Court Settlement of Disputes of Financial Nature of 2010, as amended, as well as to any other competent body for out-of-court settlement of disputes. In any event, the Insured Person can always take legal or any other action.

13. Taxes, fees and charges

Every Insurance Policy bears a single stamp duty charge in the amount of two (2) euros, regardless of the amount of the premium.

The amount of the premium announced by the Company when the Insurance Policy is purchased, either through anytimeonline.com.cy or through the Company's call centre will also be set out in the Insurance Policy Schedule and will be the final amount payable (this amount already includes the charges mentioned above).

14. Statement by the Company

The Company declares that it has not omitted to provide any information that is material with respect to the Insurance Policy at the present stage of pre-contractual information.



WITHDRAWAL FORM WITHDRAWAL DECLARATION FROM THE POLICY PROVIDED AT A DISTANCE

(Fill in and send this notice only if you wish to withdraw and cancel your insurance policy)

TO: INTERAMERICAN HELLENIC INSURANCE COMPANY S.A., Cyprus Branch (42-44, Griva Digeni Avenue (ground floor), 1080, Nicosia), e-mail: home@anytimeonline.com.cy

I/we the undersigned hereby withdraw and cancel my/our insurance policy with number

Date: / / 20.....

Consumer's signature:

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