



Information Document

1. About us

Hellas Direct is the trading name of HD Insurance PLC, a Cypriot non-life insurance company (Registration Number: HE289025) operating in Greece through a branch. We are regulated by the Cyprus Superintendent of Insurance and additionally by the Department of Private Insurance Supervision of the Bank of Greece.

The Greek branch is located in Athens, 18 Sorou Street, 15 125, Maroussi, Attica with Registration Number 131696560001 and TIN 997517233 at the Tax Office of Attica Tax Procedures and Service Centre.

Hellas Direct operates in the non-life insurance sector offering motor insurance (car, trailer, motorcycle) and property insurance (home) as defined in Law 4364/2016.

You can get a quote and purchase one of the above insurance covers on our website <https://www.hellasdirect.gr/en>. If you need more information, you can call us at 212 222 9999. Our Customer Service Team is always happy to help. Whether you choose to purchase your policy online or over the phone, the process is carried out online and you will receive all the necessary documents, such as your insurance policy, the terms and conditions and the necessary information documents.

2. Right to object

If any of the details of the insurance policy are different from those you stated during the offer and purchase process, you have, in accordance with Greek law, the right to object. This right is exercised within a period of one (1) month from the receipt of the insurance policy, by sending an email to our company at help@hellasdirect.gr.

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



3. Policy modification and cancellation

The modification of the insurance policy is possible at your request.

The modification is valid only after it is agreed from our side and if we have sent you the relevant endorsement.

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

If you cancel the policy within fourteen (14) days from the receipt, we'll refund the total premiums. If you cancel after fourteen (14) days, we will return any unearned premiums.

You may terminate the insurance policy any time you wish, by sending us an email at help@hellasdirect.gr.

Also, please note that Hellas Direct may terminate the insurance policy in the case of material breach, under the guidelines and the deadlines set by the Law. For example, on grounds of fraudulent behaviour, incorrect reporting or concealment of data, or violation of the terms of the insurance policy from your side.

We also reserve the right to cancel or refuse to renew your policy for the above mentioned reasons.

4. Applicable law and legal jurisdiction

The law applicable to the insurance contract is Greek. In the event of any dispute arising from the interpretation and/or application of the insurance contract, the Greek courts shall have exclusive jurisdiction.

5. Out-of-court settlement of disputes

The policyholder or/and the insured may appeal for out-of-court settlement of any disputed to the following:

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

6. Complaints management

A complaint or allegation is defined as a statement of dissatisfaction by one of our customers or a third party.

If at any time you are not satisfied with the service you have received from us, do not hesitate to talk to us. Your comments can make us better in the services we want to offer.

If you have a complaint regarding insurance, you can contact the Client Service team at 212 222 9999 or at complaints@hellasdirect.gr. A member of our team will review your complaint immediately.

We will send you a notification that we have received your complaint, we will review it and we will get back to you with our response within seven (7) days from the date of filing the complaint.