

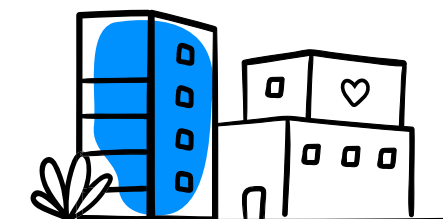


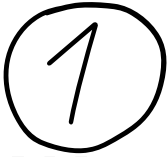
Home Insurance Terms & Conditions



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Welcome to HD Insurance PLC

1.1 Issuing your insurance policy

HD Insurance PLC is an insurance company established and incorporated under Cyprus law. The company is based in Cyprus and operates in Greece, through the establishment of a branch.

The relationship between **HD Insurance PLC** and its policyholders in Greece is governed by Greek Law and is defined by the quote submitted, the insurance contract issued, and any subsequent endorsements issued thereafter 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 issued by the company, either through its website (<https://www.hel-lasdirect.gr/en>) or through the company's call centre or through an insurance intermediary and received either by the insured or by the person acting on behalf and with the knowledge of the owner of the property.

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

1.2 Insurance issues

HD Insurance PLC offers insurance services in the home insurance industry, according to the insurance program you have chosen.

The overall liability of **HD Insurance PLC** per incident cannot exceed the

extent of the damage, the sum insured stated in the insurance policy for each covered risk and the total sum insured stated in the insurance policy. Losses arising from the same cause are recognized and considered as a single event.

HD Insurance PLC's home insurance program does not apply to commercial premises. In addition, the company reserves the right to modify these Insurance Terms upon renewal of your policy. As an insured, you must read the terms in your renewal for any changes. Please note that if these Insurance Terms are materially amended during the term of your insurance, you will be notified accordingly by email.

1.3 What the insurance policy covers

The insurance policy covers you for the building and/or the contents of the insured residence as well as for the auxiliary spaces and their contents. The insurance program and the coverages it includes are detailed in the coverage table of the insurance policy, which is an integral part of it.

1.4 Rating and insurance premium readjustment

Premiums are set based on the following objective and reasonable criteria:

- The special characteristics of the home.
- The special characteristics of the area.
- The insurance program.
- The duration of the insurance policy.

As a company, we reserve the right to

adjust the premium and coverage limits as well as to modify the conditions and calculation criteria, upon renewal of the insurance policy. You will be informed of the above and you will have the right to either accept them and proceed with the renewal or not.



Definitions

Proportional clause

According to the applicable legislation, if the total sum insured of the building and/or contents declared upon the policy's issue is less than the actual value according to the valuation basis for the building and/or contents, the liability of the insurance company is limited to the restoration of a proportional part of the damage to the building and/or contents. In this case, the compensation is calculated as follows: $\text{damage costs} \times \frac{\text{sum insured}}{\text{the actual value}}$.

Ignition

Combustion accompanied by a flame.

Items of particular value

- Non-insurable

Items of particular value are considered to be items made of porcelain, crystal, silver, musical instruments, scientific instruments and tools, furs, paintings, iconography, weapons, sports equipment, electronic devices (except televisions and audio systems which are common household equipment), laptops and desktop personal computers and personal items that do not belong to the above categories.

Excess

The amount of money for which we will not compensate you and you will be required to pay. In case the amount of the damage exceeds the amount of the excess, we will pay you the difference. (see Section 5.1)

Strike

Group abstention of workers.

Compensation

The amount we will pay according to what is stated in your insurance policy and the insurance terms.

Insured

Any natural or legal person covered by this insurance policy under the terms of

the policy.

Insured objects

The insured residential building including any auxiliary/outdoor spaces and building improvements and/or the insured contents of your residence as mentioned in your Insurance Policy.

Valuation basis

In the building, it is the amount required for the repair or reconstruction of an identical, same type, same usage and construction of a building, without any reduction due to usage or age. The value of the plot, wells and drains is excluded. In the content, it is the value of repairing or replacing each object separately with an object of the same type or in the event that it is not possible to replace the damaged objects with others of the same type, the replacement will be made with objects of a similar type and specifications.

Building Improvements

Additions to the building made at the tenant's expense, such as, among others, drywall constructions, wardrobes, etc.

Auxiliary/Outdoor Areas

These are garages, warehouses, fencing, yard fencing, swimming pools and generally permanent, legal attachments and installations for domestic use, provided that they have been declared at the inception of the insurance and their sum insured has been included in the sum insured of the building.

Explosion

The sudden release of energy that occurs during the violent (sudden) expansion of gas or vapour. An explosion in pressure vessels occurs when their walls leak and there is a sudden chemical reaction between the different pressures within the walls and those outside.

Works of art

Any object to which historical and/or artistic value is attributed by the global art market, such as paintings, engravings, lithographs, prints, handmade carpets, sculptures, antiques, etc.

Damage

The unforeseen and sudden material damage that occurred under the insurance policy and causes damage or destruction to the insured objects or to third party objects.

Tempest

Strong winds blowing with an intensity of at least 8 Beaufort according to confirmation from the National Meteorological Service.

Malicious acts

The deliberate actions of any individual which are carried out individually with the intention of vandalising or sabotaging but without including any terrorist action.

Storm

Heavy rainfall, the amount of which exceeds 5mm/hour, per square centimeter, according to confirmation from the National Meteorological Service.

Lightning

The instant and powerful electric discharge between cloud and ground.

Theft

The removal of insured items, without your consent.

Jewellery

Personal items made of gold, silver, platinum, with or without precious stones, wrist or pocket watches and other valuable items designed to be worn.

Building

The building and its permanent installations, but only those that, if

separated from the building, lose their original value (e.g. central heating, doors, windows, fitted carpets, plumbing/ electrical installations, built-in cupboards, false ceilings, wallpapers).

If it is an apartment in an apartment building, the common and communal spaces and building facilities are included (e.g. boiler rooms, lifts, etc.) Compensation for damages to common and communal spaces and facilities is calculated on a pro-rata basis, according to the portion allocated to the owner of the insured apartment. Objects incorporated into the exterior of the building (e.g. antennas, tents, solar panels) are excluded from coverage.

Contamination or pollution

The harmful effect of substances such as, but not limited to, bacteria, fungi, viruses or other dangerous biological substances, which pose a threat to human health and general physical condition, as well as posing a threat to the existence, appearance, usability and value of the insured assets.

Riot

A gathering of a crowd that acts illegally and is not controlled by the authorities.

Content

The movable objects located in the covered area of the residence, in communal areas and in warehouses belonging to the building, belong to you or your family and constitute ordinary household equipment (furniture, utensils, household appliances, personal belongings, clothing and clothing items). The fixed objects that are attached to the building and can be removed and installed elsewhere without a decrease in their value (e.g. air conditioners, spotlights, lighting fixtures, built-in electrical appliances, etc.). The concept of content does not include objects intended for professional use as well as objects of particular value and valuable objects, money (coins, banknotes), checks, credit cards, bonds, shares, bills of exchange and general securities and debt instruments. The maximum coverage limit for each item separately is €2,000.

Flood

Water flooding either from natural causes of overflow or deviation from normal drainage channels of natural/ artificial watercourses or from a rupture or overflow of the public water supply network or from any other inflow or accumulation of water originating from areas outside the insured building.

Valuable items

- Non-insurable

Valuable items (precious items) are considered to be all gold objects, all jewelry, watches, precious stones, pearls, collections of stamps, medals or coins, heirlooms, objects of collector's, historical or sentimental importance, works of art, objects of sculpture, manuscripts, rare books and in general objects of sentimental, subjective or other special value.

Political unrest

Organized disruption of public order due to political causes.

Fire

A fire that was caused without a specific source or that has escaped from its source and is spreading.

Earthquake

It is the natural phenomenon caused by a sudden release of mechanical energy from the interior of the earth to its surface.

Policyholder

Any natural or legal person with whom the insurance company has drawn up this insurance policy.

Place of residence

The place according to the address of your permanent residence, which is listed in the insurance policy.

Third parties

Third parties are considered all persons except:

- the policyholder himself, the insured and the legal representative of a legal entity.
- the spouse/partner and relatives up to the second degree, and those who live together with the insured.
- individuals who have a relationship of dependence through a contract (e.g. employer, employee) with the insured.
- individuals to whom the safekeeping of the insured objects has been professionally assigned.

Terrorist acts

The actions of individuals or groups of individuals with or without political, social, religious, ideological or nationalistic purposes that involve intimidating the public or a certain circle of persons or influencing a legal or de facto authority, regardless of whether or not such actions took place during protests, strikes, riots, political unrest or during any

disturbance of public order.

Hail

Pieces of ice, in the form of pellets or other shapes, and falling during storms.



Your policy

3.1 Validity of policy

The coverages apply according to the terms of this policy and the contents of the insurance table, solely and exclusively for the residence you have insured, the address of which is indicated in your insurance policy with the following conditions:

- the frame of the building must be reinforced concrete.
- the roof must be a terrace or tiled roof.
- it must have been constructed with a legal building permit and in accordance with applicable legislation.
- it must have been constructed after 1960.

The insured capital of the building and/or contents indicated in the coverage table constitutes the maximum compensation limit per year for each coverage. The amount of the excess in the coverage table, where it is mentioned, is calculated in the amount of compensation.

3.2 Our covers

Fire

We will cover you for direct and visible damage caused by a fire, i.e. a fire that was caused without a specific source or that has escaped from its source and is spreading under its own power. We will also cover you for damage caused by a source of fire to electrical installations and electrical and electronic household appliances due to overloading of the electrical network, overvoltage, short circuit, formation of an electric arc, leakage of electric current, overheating, malfunction of measuring, regulating or safety instruments and which is due to any cause including direct lightning.

We will not cover you for damage caused by:

- a fire caused by an earthquake or volcanic eruption.
- an inherent flaw, wear & tear, age or inadequate maintenance.
- theft or disappearance of objects that occurred either during a fire or after its outbreak.

Forest fire

We will cover you for direct and visible damage caused by a fire (accidental or other) in a forest, stands of trees and bushes, meadows and pastures or by the clearing of land by fire.

The Forest fire coverage is activated 7 days after the policy start date.

Explosion, lightning

We will cover you for direct and visible damage caused by lightning, as well as damage from an explosion, either physical or chemical, even if no fire followed, which took place inside or outside the insured residence.

We will not cover you for damage caused by explosives located inside or outside the insured premises and which you knew were there.

Smoke

We will cover you for direct and visible damage caused by smoke from a fire or by smoke that escapes suddenly and irregularly from heating/drying/catering installations located inside the insured residence.

Fire fighting damages and fees

We will cover you for the necessary costs you will pay for firefighting actions that have broken out in the insured objects and are covered by the insurance policy.

Collision damages from airplane

We will cover you for damage caused by a falling aircraft or objects that fall from it.

We will not cover you for damage caused by an aircraft that you have allowed to land.

Collision damages from car

We will cover you for damage caused by a vehicle colliding with your home and its fencing.

We will not cover you for damage caused by a vehicle that:

- is driven by you or belongs to you or a relative or member of your staff.
- entered the insured area with your consent.

Collision damages from trees, branches, pillars

We will cover you for damage caused by falling trees, branches, pillars, antennas from any cause covered by your insurance policy.

We will not cover you for damage caused by pruning or cutting down trees.

Strikes, riots and civil commotion

We will cover you for damages directly caused by disturbances of Public Order, civil commotion, riots, strikes, riots, either by individual persons or by organized or unorganized groups of persons, as well as by actions of the authorities to suppress, avoid or reduce damages from the above incidents.

We will not cover you for damages caused by actions taken during a theft/robbery or during an attempted theft/robbery.

Terrorist acts

We will cover you for damages directly or indirectly caused by terrorist acts, individual or not, including those committed by a person or persons acting on behalf of or in connection with any illegal organization.

Malicious acts

We will cover you for damages directly caused by any malicious act or activity

committed by third parties to the insured.

We will not cover you for damages caused by:

- poster, painting, writing slogans or graffiti.
- actions committed during a theft/robbery or an attempted theft/robbery.
- relatives, persons living with you or in your service as well as by your legal representatives, representatives, associates, employees or by third parties to whom you have assigned the guarding of the insured building.
- a tenant of the residence or any person who permanently lives with him (including the case where the residence is used for short-term rental).

Natural phenomena

We will cover damage caused directly by flood, storm, tempest, hail, snow (and the weight of snow) and frost.

We will not cover you for damage caused:

- by moisture.
- during construction, reconstruction or repair of the building, unless work on external doors and windows has been completed.
- if water enters through open doors, windows and rooftops.
- by deterioration of the external surfaces of the building and/or due to the gradual damage of objects that have been exposed to natural phenomena.
- due to poor construction or problematic insulation of the roof.
- to objects located in underground household storage rooms and are not placed on shelves, at a height of at least 15 cm from the ground.
- by frost to uninsulated pipes located on the outside of the insured building.
- from overflowing tanks.
- from water leakage from pipes and generally water supply, sewage, heating or air conditioning installations.
- from subsidence or landslide.

The coverage of Natural phenomena is activated 7 days after the policy start date.

Leakage/burst of piping or tanks

We will cover you for the damages that will be caused directly by accidental breakage, leakage, overflow of pipes, tanks, water supply, central heating, air conditioning, solar water heaters and sewage installations.

We will cover you for the necessary expenses that you will need to make for pumping water from your insured home as a result of any of the above risks with a maximum limit of €1,500.

We will also cover you for damage to your insured holiday home, provided that you turn off the main water supply switch when you are away. A home that has not been used for a continuous period of more than 30 days is considered a holiday home.

We will not cover you for damage to pipes, tanks, water supply, central heating, air conditioning, solar water heaters and sewage systems:

- over 35 years old.
- that is due to a construction defect or poor workmanship.
- during construction, reconstruction or repair work on the insured building or the building in which the insured contents are located.
- that is due to liquid leaking from taps or valves in the home that were left open.
- to objects located in underground storage rooms for domestic use and not placed on shelves at least 15 cm above the ground.
- related to odors, bacteria or any type of contamination.
- if your home remains uninhabited for a period exceeding ninety (90) days.

Piping damages and investigation costs

We will cover you for the necessary expenses that you will need to make to locate, repair and/or replace the pipes with a maximum limit of €3,000, provided that the damage is covered in accordance with the condition of the Leakage/burst of piping or tanks coverage.

Liability from covered risks

We will cover you for material damage caused to third parties directly by Fire, Explosion or Leakage/breakage of piping or tanks for which you are obliged by a final court decision to pay compensation. The insurance company reserves the right to compensate out of court if it deems it necessary. The condition is that the above risks are covered under the terms of the insurance policy.

We will not cover you for damage or injury caused:

- purposefully with intent, potential intent or gross negligence.
- to third party belongings that you had undertaken to keep.

- by contamination or infection of the environment or water.
- by contamination or pollution of buildings or other facilities.

Theft

We will cover you for items stolen from the contents of your home, as well as for damage caused to the contents by burglars during a theft, break-in or robbery, even if nothing is stolen. The contents do not include valuable items (jewelry, etc.), nor items of particular value.

In order for us to cover you for damage caused to the contents or for the loss of the contents, the following must be in place:

- there must be visible signs of a break-in or break-in or be the result of climbing.
- the competent police authorities must be notified within 24 hours.
- all security measures and alarm systems in your home must be fully operational while the home remains uninhabited.
- to check, inspect and maintain all security measures and alarm systems in accordance with the manufacturer's instructions and specifications.

We will not cover you if:

- the theft was committed using a duplicate key or a stolen key and you did not change the lock within 48 hours of realizing the loss and/or theft of the key.
- the theft occurred during or after the fire.
- the theft was committed by relatives, people living with you, your household staff or third parties to whom you had entrusted the care of the residence.
- there is damage or loss of objects that were in an open space, in the countryside or in sheds and in general outside a closed and covered space.
- there is loss or damage while the building is rented.
- your home remains uninhabited for a period exceeding ninety (90) days.

Glass

We will cover you for damage caused by accidental breakage of glass in exterior or interior frames and any other fixed glass surface if you insure your residential building.

We will also cover you for damage to the elastic perimeter parts of the glass, as well as damage to letters or representations only if they have occurred simultaneously with the

breakage of the glass. Installation costs will also be covered.

We will not cover you for:

- damage caused to the glass during its transport.
- damage comprising only scratches, nicks or aesthetic flaws.
- damage due to incorrect installation of glass.
- damage to mirrors or glass surfaces that have collector's value or value as works of art (e.g. stained glass).
- damages occurring during the repair, reconstruction or renovation of the building.

the damage and up to the insurance amount stated in the insurance policy.

Earthquake

We will cover you for damage to the insured home and contents that are directly caused by an earthquake and/or by a fire that occurs as a result of an earthquake.

In order to be covered by earthquake coverage, your home must have been built a) in accordance with the anti-seismic regulations in force at the time of its construction, and b) since 1960.

We will not cover you for damage:

- due to a construction defect of the building.
- due to stress or damage to the insured home that occurred prior to this insurance.
- from loss of income or any indirect and/or consequential damage.

Landslide

We will cover you for damage caused to your home by a landslide and/or subsidence and/or uplift of land on any part of the plot where your home is located, provided that your home has been affected by it.

We will not cover:

- loss or damage to fixed, external domestic oil tanks, swimming pools, tennis courts, driveways, walls, paved patios and terraces, front doors and fences, if they are not included in the insured sum.
- loss or damage caused by coastal erosion or normal subsidence of land in new buildings.
- loss or damage caused by defective materials, inadequate workmanship, specifications or design.

Loan protection

We will cover you for the mortgage loan installments you have received as the owner of the insured home in the event that it becomes uninhabitable due to damage covered by the insurance policy for as long as it takes to repair

4

Exclusions & prohibitions

4.1 General exclusions

Any damage caused directly or indirectly by any of the following events is excluded from the insurance coverage and will not be compensated:

War and any act of war such as invasion, civil war, revolution, popular or military uprising, coup d'état, hostilities, mutiny, resistance against the authority.

Missiles, missiles, nuclear or non-nuclear, ionizing radiation, radioactivity, nuclear fuels and any other nuclear material. For this specific case, combustion is also considered any independent process of nuclear fission.

Electromagnetic field or radiation.

Contamination or pollution of soil, subsoil, water, atmosphere by biological (bacteria, viruses, fungi) or chemical substances.

Damage caused by intent, fraud or negligence by you, the beneficiaries and the persons living with you.

Damage due to normal wear and tear, age, poor workmanship and/or due to poor maintenance.

The cost of repairing and replacing objects that were not directly affected by the damage.

Damage caused by relatives up to the second degree and/or to persons to whom you have professionally assigned the guarding of the insured object.

Pre-existing damage and damage or loss resulting from an event before the insurance began.

Damage restoration costs, which aim to

improve the condition of the damaged objects compared to the condition they were in before.

Any loss or damage due to the presence of any flammable material, except for the usual LPG cylinder for cooking.

Damage caused by fungi, mold, pests, rot.

Loss or deprivation of income or profit, loss or damage from permanent or temporary loss of possession, use of insured objects and generally consequential or indirect damage.

Order of any authority concerning your residence, for example for expropriation, nationalization or demolition. If your residence is deemed to be illegally constructed and authorities decide to demolish it, we will not compensate you nor will we cover the costs of the demolition.

A residence is considered to be illegally constructed if:

- it has been built without a building permit or in violation of the permit.
- the building permit has been canceled or revoked.
- the use has changed without a corresponding permit.
- the construction violates urban planning regulations, as set out in the law.
- It is not constructed with a legal building permit and was legalized afterwards.

4.2 Excluded objects

Damage caused to the following is not covered:

- plots of land, wells, piers, culverts, docks and quays.
- motor vehicles, skates, bicycles, caravans, boats, aircraft.

- animals, crops, plants, trees.
- food of all kinds and beverages.
- money, checks, credit cards, bonds, shares, bills of exchange, promissory notes, securities, lottery tickets, sports coupons, OPAP coupons and other lucky games.
- stamps, revenue stamps, paper stamps, certificates, accounting books.
- swimming pool covers.
- flammable and explosive materials.
- magnetic storage media – covered only in terms of their material value.
- photovoltaics, wind turbines.
- property related to profession, work and profitable occupation.
- electronic files, computer software.
- mobile phone
- Valuable items
- Items of particular value

4.3 Exception of contagious disease

Any loss, damage, liability, claim or cost caused or directly or indirectly connected with a communicable disease is excluded from the insurance coverage, and therefore shall not be compensated.

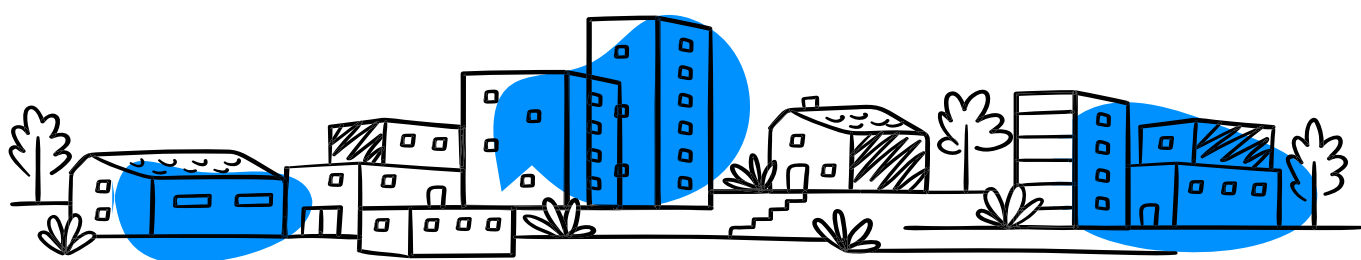
This also applies in the event of fear of the spread of a disease or even a threat (whether actual or perceived) of the occurrence of a disease, regardless of any other cause or event that may affect the sequence of events at the same time.

By the term communicable disease, we mean any disease that can be transmitted by a substance or produced by one organism to another organism and where:

- the substance or agent includes, but is not limited to: a virus, bacterium, parasite or other organism or any variant thereof, whether considered to be living or not
- the method of transmission, direct or

indirect, includes, but is not limited to airborne transmission, transmission of body fluids, transmission from or to any surface or object, solid, liquid or gas or between organisms

- the disease, substance or agent may cause harm to human health or human well-being or may cause damage, deterioration, loss of value/merchantability/use of property.





General information

5.1 Information on policy

Policy start date

The policy starts on the date stated in the insurance policy you will receive.

Policy end date

The end date of your policy is stated in the insurance policy.

Duration, amendment and cancellation of the policy

The insurance lasts for the period stated on the first page of the insurance policy. The insurance policy may be amended upon your request. The amendment is valid only after our acceptance and after we send you the amended policy or the corresponding relevant update. The insurance policy can be cancelled at any time, as long as you send us an email at help@hellasdirect.gr. If you cancel the policy within 14 days of its purchase, we will refund the full amount. In case of cancellation after 14 days, we will refund the unearned premiums, if any. You can terminate the insurance contract at any time, by written statement. Also, as a company, we can terminate the insurance contract for good cause, under the formalities and deadlines of the law. For example, we can terminate and cancel the agreement between us in cases of fraudulent, inaccurate declaration, concealment of information or violation of the terms of the insurance policy on your part. Finally, we reserve the right not to renew your policy when it expires.

Excess

In the event of a risk occurring and the activation of the coverages that include a certain excess amount, you will be charged the amount listed next to each coverage in your insurance policy. The coverages that are subject to an excess

are earthquake, landslide and theft.

Charges and other expenses

Any tax or fee is solely your responsibility and is paid either when the insurance policy is concluded or when the compensation is paid. You may also be charged with the expenses that **HD Insurance PLC** may incur from notified assignments or from seizures in its hands.

Termination

The policy is terminated in the following cases:

- if you do not proceed with its renewal, making a relevant policy and paying the corresponding premiums.
- if you submit a fraudulent, inaccurate declaration or conceal information. In this case, we are not obliged to pay compensation or return any unearned premiums.
- if the insurance risk is reduced or ceases to apply, due to damage or loss of the insured objects.

5.2 Rights & obligations

Rights

If the insured is a different person from the policyholder, the compensation will be given to the insured. You can name another beneficiary by submitting a written statement. In the event of the loss of the life of the policyholder, if a second policyholder has not been designated, all rights and obligations arising from this contract are transferred to the legal heirs. You can also determine the method and frequency of payment of your contract. Finally, according to the law, you have the right to object and/or withdraw. You can find examples of the two declarations at the end of this document.

Right to object

According to the law, you have the right to object if any of the details of the insurance policy do not correspond to those you stated on the insurance application. You can exercise this right within one (1) month of receiving the insurance policy by sending an email to the company. The right to object is also established if, during the process, you do not receive all necessary information and details of the company (such as our head office and address) or if you do not receive the terms of the insurance policy. You can exercise this right within fourteen (14) days of receiving the insurance policy.

Right to withdraw

You have the right to withdraw from your policy. Simply inform us by sending an email to help@hellasdirect.gr within fourteen (14) days of receiving your policy. In case of withdrawal, we will refund the premiums you have paid.

Claim withdrawal

You have the right, within a period of one (1) year from the date of the accident, to withdraw your claim, undertaking any responsibility to pay compensation. This statement implies a remission of debt.

Obligations

- 1) You must provide us with all the information we request from you and that you know is important for the assessment of the risk. In case of fraudulent, inaccurate statement or concealment of information that will affect our decision to insure your home, we have the right not to proceed with your compensation, if you request it. In addition, your contract will be canceled and we have the right not to refund you any unearned premiums. Please inform us even if you are not sure whether you need to declare any information regarding the building and/or the

contents of your home, when completing the insurance form.

- 2) If you do not provide us with all the information that is objectively important and necessary for the assessment of the risk, we have the right to terminate the policy and request that your insurance policy be amended within one (1) month from the moment we become aware of the information or events. If we terminate your policy, it will be cancelled on a date that we decide. If we propose an amendment and it is not accepted by you within one (1) month, then the contract will automatically be terminated.
- 3) Inform us of any change in the condition of your residence. You must inform us in writing within fourteen (14) days of any change to the building and/or the contents of your residence, which increases the possibility of occurrence of one of the risks covered.
- 4) Verification of Details: We reserve the right to carry out verification checks after the conclusion of your policy (post-purchase verification), including verifying the technical characteristics of properties through government databases and/or official platforms, such as the National Cadastre, in order to improve the quality of our assessment data, the accuracy of insurance policies, and to ensure that the Company's legitimate interests and legal obligations are met.

Multiple insurance

If there are or will be other insurance policies for the insured building and the insured contents of your home, you must inform us immediately. In the event of a claim, we will compensate you for the amount corresponding to us. In the event that you do not inform us in time about the existence of multiple insurances, we will compensate you only to the extent that you are not covered by the previous insurance. In the event that you do not inform us due to fraud, we have the right, based on applicable legislation, to refuse your compensation if you request it.

Statute of limitations

If you have submitted a claim to the company and it has been rejected and you have not filed a lawsuit within three (3) months from the date of rejection, the company is relieved of any liability for compensation. The company will not be liable for any damage or loss after the expiration of twelve (12) months from the date it occurred unless such claim

is the subject of a pending lawsuit or arbitration.

5.3 Court jurisdiction

The courts of Athens are competent when it comes to the resolution of any dispute arising from the insurance policy

5.4 Special terms

These terms apply to each coverage separately. However, in parallel with these terms, the general terms also apply. In the event that a special term regulates a matter differently from the general term, then the special term prevails.



Actions in case of claim

6.1 Claim

As soon as you notice damage to your home, all you have to do is notify us immediately by calling 212 222 9900, at any time. We operate 24 hours a day, 7 days a week.

You don't need to think about whether or not the damage is covered under your contract and how you will repair it. Call us and we will ask you for specific information to verify which coverage is activated and to guide you on exactly what needs to be done quickly and online.

We will send the right person, with the necessary experience and knowledge, to see the damage and guide you in whatever you need.

In addition, we will ask you to inform us if your damage may give rise to claims from a third party or if there is already a claim for compensation from a third party, even if you do not believe you are responsible. In all cases, do not make any acknowledgment of debt or admission of liability or any agreement that may increase your liability, without our prior written consent.

It is also good to know the following: if you do not provide us with the information we request in order to record and assess the damage, **HD Insurance PLC** is not obliged to process your claim. You must also have secured the prior approval of **HD Insurance PLC** before taking any initiative or undertaking any expenses. It goes without saying that we will proceed with all the envisaged solutions with the means available to us and our partners to serve you. In no case should the declaration be made within a period longer than seven (7) days from the moment the damage occurred. In case of failure to submit the declaration, you will be charged a penalty equal to 30% of the compensation amount, due to the late declaration of the damage.

6.2 General information

You will need to provide us with any judicial or extrajudicial documents relating to the damage that you have at your disposal, as well as to attend court, if necessary, and especially in the event of a claim from a third party.

In addition, you will need to provide all necessary assistance to our company's associates or experts, so that they can:

- establish the causes and circumstances under which the damage occurred.
- investigate the possible existence of an obligation on the part of the company to pay compensation.
- estimate the amount of the damage.

The conduct of an investigation by our company's expert is necessary and in no case constitutes recognition of an obligation to pay compensation.

HD Insurance PLC is entitled to proceed to any type of settlement of any damage, at its discretion, without your prior consent.

If you do not comply with the above obligations, we have the right to recover the amount we paid for your compensation. The same applies if the violation is fraudulent. Fraud is considered a violation that you deny, conceal or alter, or if, with your knowledge, you falsely describe to the company and its associates or to the authorities the circumstances of the accident, the persons involved and any other critical element. A necessary condition for the payment of damages is that there has been a prior inspection by our expert, otherwise, you may lose the right to compensation.



Appendix I

Statement of objection HD Insurance PLC

REGISTERED WITH ACKNOWLEDGEMENT OF RECEIPT

STATEMENT OF OBJECTION A

I hereby declare my objection to the content of Insurance Policy number _____ delivered to me by your company because its content deviates/ differs from the insurance application submitted by myself on the following points:

Consequently, the insurance contract between us is considered null and void and the aforementioned insurance policy is invalid.

DATE

THE DECLARANT

REGISTERED WITH ACKNOWLEDGEMENT OF RECEIPT

STATEMENT OF OBJECTION B

I hereby declare my objection to the entering of contract between us with regard to insurance policy number _____ delivered to me, for the following reason:

☐

I did not receive a document with the information, according to the law.

☐

The policy was delivered without general terms and/or special terms.

Consequently the insurance contract is considered null and void and the aforementioned policy delivered to me by your company is invalid.

DATE

THE DECLARANT



Appendix II

Statement of withdrawal HD Insurance PLC

REGISTERED WITH ACKNOWLEDGEMENT OF RECEIPT

STATEMENT OF WITHDRAWAL

I hereby declare that I am withdrawing the insurance contract under _____ within the legitimate time-frame of 14 calendar days from the day the insurance terms and all relevant information were delivered to me.

As a result, the insurance contract between us is invalid from the outset.

DATE

THE DECLARANT



Appendix III

Notification for the processing of personal data

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 (“HDP A”), 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 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.

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 property: 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 TIRESIAS’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://business.tiresias.gr/en/home/>) (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 HDPa, non-transmit it in accordance with the applicable legislation on the protection of personal data (Regulation 2016/679) and HDPa 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 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)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, 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.

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://business.tiresias.gr/en/home/>. Visit our website for more information.

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

I took note of the above information

DATE

SIGNATURE & FULL NAME

² Pending approval by the HDPa

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 HDPa

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

Notice from HD Insurance Ltd

Processing Of Personal Data

We hereby notify you that the company with the name **HD 360**, based in Nicosia, Cyprus, 8 Dasoupoleos Street, VAT No. CY10357242Q, telephone number 2122229999, which is a subsidiary of **HD Insurance PLC** operating in Greece in the form of a branch (18 Sorou Street, Maroussi, VAT No.: 997517233) will search (including in the search the possible activation of the emergency notification service for the registration/deletion of data) in the Risk Control Archive ("TSEK Archive") of TIRESIAS SA ("TIRESIAS"), Alamanas Street no. 2, 151 25 Marousi, tel. 210-36-76-700 (data controller) any data concerning you for the purpose of evaluating and/or re-evaluating the transactional/credit risk undertaken in the context of the transaction or contract between us of a fixed or indefinite duration, for as long as it is valid, at the choice of our company. Furthermore, in accordance with the decision of the Hellenic Data Protection Authority ("HDPA") 186/2014, our company acts as a processor on behalf of TIRESIAS with regard to informing you and exercising 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)¹, 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 company is Yiannis Hartoutsios (tel. 212 222 9999, email dpo@hellasdirect.gr, address 18 Sorou str., 15125 Maroussi)

I took note of the above information

DATE

SIGNATURE & FULL NAME



HD Insurance PLC is regulated by the Cyprus Superintendent of Insurance and by the Occupational and Private Insurance Supervision Directorate of the Bank of Greece.