

# MOTOR INSURANCE PROPOSAL

## Comprehensive Vehicle Protection Plan

Proposal Reference: PR-2025-0002  
Issue Date: 24 November 2025  
Valid Until: 31 December 2025  
Status: PENDING SIGNATURE

### POLICYHOLDER DETAILS

Full Name: Charis Constantinou  
ID Number: M7654321  
Date of Birth: 22 July 1990  
Address: 18 Griva Digeni Avenue, Limassol 3106, Cyprus  
Email: charis.constantinou@hydrainsurance.com.cy  
Mobile: +357 99 654 321

### INSURED VEHICLE

Make & Model: Toyota Corolla Hybrid  
Year of Manufacture: 2023  
Registration Number: LMK 456  
VIN/Chassis Number: JTDKN3DU5A0123456  
Engine Capacity: 1,798 cc  
Fuel Type: Hybrid (Petrol/Electric)  
Color: Pearl White  
First Registration: 15 March 2023

### COVERAGE SUMMARY

| Coverage Type                         | Sum Insured (€) | Premium (€) |
|---------------------------------------|-----------------|-------------|
| Comprehensive Cover (Own Damage)      | 25,000.00       | 320.00      |
| Third Party Liability - Bodily Injury | 1,000,000.00    | 180.00      |

|   |            |                |
|---|------------|----------------|
| Third Party Liability - Property Damage | 200,000.00 | 120.00         |
| Personal Accident (Driver)              | 50,000.00  | 80.00          |
| Theft & Fire                            | Included   | 90.00          |
| Windscreen & Glass Cover                | 2,000.00   | 35.00          |
| Roadside Assistance (24/7)              | Included   | 25.00          |
| <b>TOTAL ANNUAL PREMIUM</b>             |            | <b>€850.00</b> |

## TERMS AND CONDITIONS

- 1. Policy Period:** This policy provides coverage for a period of twelve (12) months from the effective date, subject to payment of the full annual premium.
- 2. Payment Terms:** The annual premium is payable in full upon acceptance of this proposal. Alternatively, quarterly payment plans are available with a 5% administrative fee.
- 3. Excess/Deductible:** A standard excess of €150 applies to own damage claims. For drivers under 25 years of age, an additional excess of €200 applies.
- 4. No Claims Discount:** A no claims discount of up to 60% may be applied based on your claims history. Any claim will result in a reduction of this discount.
- 5. Claims Procedure:** All claims must be reported within 48 hours of the incident. For accidents, a police report and completed claim form are required.
- 6. Exclusions:** This policy does not cover: driving under the influence of alcohol or drugs, use for hire or reward, racing or speed testing, unlicensed drivers, or mechanical breakdown.
- 7. Vehicle Use:** This policy covers private use only. Any commercial use must be declared and may require additional premium.
- 8. Governing Law:** This policy is governed by the laws of the Republic of Cyprus and subject to the jurisdiction of the Cyprus courts.

## DECLARATIONS AND CONSENT

- I confirm that all information provided in this proposal is true, complete, and accurate to the best of my knowledge.
- I have read, understood, and accept the Terms and Conditions of this motor insurance policy.
- I consent to the processing of my personal data in accordance with the Privacy Policy and GDPR regulations.
- I authorize Hydra Insurance to verify the information provided and access my driving/claims history.
- I confirm that I hold a valid driving license and there are no pending prosecutions against me.

## SIGNATURE

Policyholder Signature: \_\_\_\_\_

Full Name: Charis Constantinou

Date: \_\_\_\_\_

Place: Limassol, Cyprus