

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
TOTAL ANNUAL PREMIUM		€850.00

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

✓ SIGNATURE EVIDENCE RECORD

Electronic Signature Verification & Audit Trail

SIGNATURE STATUS: VERIFIED

DOCUMENT INFORMATION

Document Title:	Motor Insurance Proposal
Reference Number:	PR-2025-0002
Original Filename:	motor_insurance_proposal_2025.pdf
Document Pages:	2
File Size:	198 KB

DOCUMENT HASH (SHA-256)

b7e4c9f2a8d1e6b3c5f9a2d4e7b1c8f3a6d9e2b5c8f1a4d7e0b3c6f9a2d5e8b1

This cryptographic hash uniquely identifies the document and ensures its integrity.

SIGNATORY INFORMATION

Full Name:	Charis Constantinou
Email Address:	charis.constantinou@hydrainsurance.com.cy
Mobile Number:	+357 99 654 321
ID Number:	M7654321
Verification Method:	ID Card Scan + Selfie + OTP
Face Match Score:	97.8%

TIMESTAMP & LOCATION

Signature Timestamp:	24 November 2025 at 15:22:48 UTC
Timestamp Authority:	FreeTSA.org (RFC 3161 Compliant)
IP Address:	82.116.205.127
Device:	Safari 17.1 on macOS Sonoma
Location:	Limassol, Cyprus (based on IP)

OTP VERIFICATION

OTP Channel:	Email
OTP Sent To:	charis.c●●●●●@hydrainsurance.com.cy
OTP Sent At:	24 November 2025 at 15:21:33 UTC
OTP Verified At:	24 November 2025 at 15:22:18 UTC
Verification Status:	✓ VERIFIED

CERTIFICATE CHAIN

#	Certificate	Issuer
1	JenusSign Qualified eSeal	JCC Cyprus Trust Center
2	JCC Cyprus Trust Center	Cyprus Root CA
3	Cyprus Root CA	European Trust Root

eIDAS COMPLIANCE

Requirement	Description	Status
Article 26(a)	Uniquely linked to signatory	✓ Verified
Article 26(b)	Capable of identifying signatory	✓ Verified
Article 26(c)	Signatory has sole control	✓ Verified
Article 26(d)	Detects subsequent changes	✓ Verified

LEGAL NOTICE: This Signature Evidence Record constitutes proof of the signatory's intent to be bound by the contents of the signed document in accordance with Regulation (EU) No 910/2014 (eIDAS Regulation), Article 26. This Advanced Electronic Signature (AES) has the legal effect of a handwritten signature under EU law. The integrity of this document can be verified using the document hash above. Any alteration to the signed document will invalidate the signature. This record should be retained for the legally required period as specified in applicable regulations.