

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