

HOME INSURANCE PROPOSAL

Comprehensive Property Protection Plan

Proposal Reference: PR-2025-0001
Issue Date: 24 November 2025
Valid Until: 31 December 2025
Status: PENDING SIGNATURE

POLICYHOLDER DETAILS

Full Name: Yiannis Kleanthous
ID Number: X1234567
Date of Birth: 12 March 1985
Address: 25 Makarios Avenue, Nicosia 1065, Cyprus
Email: yiannis.kleanthous@hydrainsurance.com.cy
Mobile: +357 99 123 456

INSURED PROPERTY

Property Type: Residential Apartment
Property Address: 25 Makarios Avenue, Apt 5B, Nicosia 1065, Cyprus
Year Built: 2015
Total Area: 120 m²
Construction Type: Reinforced Concrete
Number of Floors: 5 (Property on 5th floor)
Security Features: Alarm System, CCTV, 24/7 Security Guard

COVERAGE SUMMARY

Coverage Type	Sum Insured (€)	Premium (€)
Building Structure	350,000.00	420.00
Contents & Personal Property	75,000.00	180.00
Third Party Liability	500,000.00	150.00

Natural Disasters (Earthquake, Flood)	Included	280.00
Theft & Burglary	Included	120.00
Water Damage & Pipe Burst	Included	100.00
TOTAL ANNUAL PREMIUM		€1,250.00

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 €250 applies to each claim. For earthquake damage, an excess of 2% of the sum insured applies.
- 4. Claims Procedure:** All claims must be reported within 48 hours of the incident. Documentation including photos, police reports (where applicable), and receipts must be provided.
- 5. Exclusions:** This policy does not cover: war, nuclear risks, intentional damage, wear and tear, mechanical breakdown, or damage caused while the property is unoccupied for more than 60 consecutive days.
- 6. Renewal:** This policy will automatically renew at the end of the policy period unless cancelled by either party with 30 days written notice.
- 7. 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 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 conduct necessary risk assessments.

SIGNATURE

Policyholder Signature: _____

Full Name: Yiannis Kleanthous

Date: _____

Place: Nicosia, Cyprus

✓ SIGNATURE EVIDENCE RECORD

Electronic Signature Verification & Audit Trail

SIGNATURE STATUS: VERIFIED

DOCUMENT INFORMATION

Document Title:	Home Insurance Proposal
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DOCUMENT HASH (SHA-256)

a3f2b8c9d4e5f6a7b8c9d0e1f2a3b4c5d6e7f8a9b0c1d2e3f4a5b6c7d8e9f0a1

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

SIGNATORY INFORMATION

Full Name:	Yiannis Kleanthous
Email Address:	yiannis.kleanthous@hydrainsurance.com.cy
Mobile Number:	+357 99 123 456
ID Number:	X1234567
Verification Method:	ID Card Scan + Selfie + OTP
Face Match Score:	98.5%

TIMESTAMP & LOCATION

Signature Timestamp:	24 November 2025 at 14:35:22 UTC
Timestamp Authority:	FreeTSA.org (RFC 3161 Compliant)
IP Address:	82.116.198.45
Device:	Chrome 120.0 on Windows 11
Location:	Nicosia, Cyprus (based on IP)

OTP VERIFICATION

OTP Channel:	Email
OTP Sent To:	yiannis.k●●●●●@hydrainsurance.com.cy
OTP Sent At:	24 November 2025 at 14:34:15 UTC
OTP Verified At:	24 November 2025 at 14:35:02 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.