

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