

# 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 m<sup>2</sup>  
**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

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- 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

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- ☐ 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

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

Full Name: Yiannis Kleanthous

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

Place: Nicosia, Cyprus