



INSURANCE PRODUCT INFORMATION DOCUMENT

HOME INSURANCE

PRODUCT : HOMESURE

EUROSURE INSURANCE COMPANY LTD

License No. 106

The complete pre-contractual and contractual information on this product is provided on the Company's website www.eurosurance.com or by Eurosurance's Intermediaries, as well as at the Company's Headquarters.

What is this type of insurance?



What is insured?

- ✓ Fire, Smoke, Lightning, Explosion
- ✓ Aircraft Damage
- ✓ Riot, Strikes
- ✓ Malicious Damage
- ✓ Earthquake
- ✓ Hurricane, Typhoon, Tornado, Cyclone or Other Storm, Flood
- ✓ Falling of Trees or Branches
- ✓ Escape of Water or Oil & Detection & Repair of Leakage
- ✓ Collision with any Vehicle or Animal
- ✓ Theft following Violent Entry or Exit
- ✓ Electrical Appliances Short Circuit
- ✓ Water Towers, Solar Panels, Antennas, Pergolas, Awnings
- ✓ Alternative Accommodation Expenses, Loss of Rent
- ✓ Removal of Debris, Architects' & Surveyors' Fees
- ✓ Accidental Breakage of Fixed Glass
- ✓ Death of the Insured
- ✓ Public Liability
- ✓ Reinstatement Value Basis (New for Old)



What is not insured?

- X War Risks, Terrorism Acts, Riots
- X Contamination, Pollution
- X Damage caused by Nuclear or Ionizing Radiation
- X Consequential Loss
- X Defective Materials or Workmanship
- X Deductible Excess
- X Pre-existing Damage
- X Sonic Bangs
- X Wear and Tear
- X Any deliberate acts caused by the Insured

Other Exceptions referred in the Policy



Are there any restrictions on cover?

- ! The Plan does not cover loss or damage caused or contributed by:
- ! ♦ War, invasion, revolution, insurrection, and other warlike operations
- ! ♦ Any terrorism act
- ! ♦ Any use of nuclear weapons or ionizing radiation or radioactive contamination
- ! ♦ Any form of Contamination or Pollution



Where am I covered?

- ✓ In the Republic of Cyprus only - Court and Laws of the Republic of Cyprus.



What are my obligations?

- You have the obligation to keep the Insured Property in good condition and to take all necessary measures and reasonable precautions to prevent any loss or damage.
- You must pay the premium within the period, agreed with the Company.
- In case of loss or damage that could give rise to a claim you must: -
take measures to mitigate the loss or damage, notify the Company immediately and the police in case of theft or malicious damage.
- Do not proceed to repair or restore the damage or loss prior to the approval of the Company.
- You must comply with the terms of the Insurance Policy.



When and how do I pay?

The premium is paid, according to your written agreement with the Company.



When does the cover start and end?

The insurance cover starts on the date that the insured risk is accepted by the Company and ends on the date agreed with the Company, and as defined in the Insurance Policy Schedule.



How do I cancel the contract?

You may cancel your insurance policy anytime, by providing the Company with a written notice.