



Home Insurance

Information Document for the insurance product

Company: Groupama Phoenix Hellenic Insurance Company S.A.

Supervised by the Bank of Greece – Directorate for the Supervision of Professional and Private Insurance

Headquarters: Greece - AR.G.E.MI.: 227401000

Product: Groupama Maison Plus

(Fire Insurance Line of Business)

This insurance is governed solely by the insurance policy. This document is not, nor does it form part of the insurance policy. This summary provides an indicative description of the mandatory and optional coverages of the product. It does not provide details of the terms, conditions, and exclusions. Full details are set out in the insurance policy, the general and special terms and conditions, any endorsements, and in any other insurance documentation.

What type of insurance is this? Insurance of your household property and contents



What is insured?

The building is insured for damage caused by:

- Fire
- Forest fire
- Lightning
- Explosion
- Any accidental event
- Smoke
- Short circuit
- Flood, Storm, Snow – Hail – Frost
- Breakage of pipes
- Subsidence – Landslide
- Malicious acts
- Civil commotion, Riots, Strikes
- Terrorist acts
- Falling of aircraft and objects thereof
- Vehicle impact
- Falling trees or parts thereof, electrical or telephone poles
- Damage following theft in the building
- Breakage of mirrors, door windows and/or windows and illuminated signs.

Also, the following are covered:

- Costs of debris removal, demolition.
- Expenses for the temporary stay of the Insured.
- Architects, engineers' fees
- Civil liability of the Insured for material damage to third-party properties
- Civil liability of a property owner
- Personal and family civil liability
- Personal Family Accident
- Legal protection
- Costs for the construction of improvements to the insured residence due to disability following an insured peril
- Water pumping costs
- Costs of prevention-limitation of damage



What is insured?

If the Household content is also insured, the below coverages are provided:

- Theft, robbery.
- Transportation, storage and re-installation of the insured content
- Document Loss Costs
- Damage costs in case of emergency
- Lock replacement costs
- Deterioration of goods
- Newly acquired items
- Objects of the Insured located in Bank Deposit Box
- Insured House bills
- Compensation of works of art and collections

If only the building is insured, the coverage also provides:

- Loss of rent

Additional coverage may also be included, such as earthquake etc.



What is not insured?

The following, indicatively mentioned, cases of damage or loss are not covered, when caused by:

- Pre-existing faults or defects in the insured property
- Natural depreciation of the property
- Indirect or consequential losses or loss of profit
- Any form of contamination or environmental pollution
- War or any act of hostility



Are there any restrictions on coverage?

The Insurer's liability per accident shall be limited to the amount exceeding any applicable excess (deductible) and shall not exceed the maximum sum insured for each insured risk.



Where am I covered?

The coverage is valid at the declared address of the insured risk.



What are my obligations?

Inform without delay any change in the details, ownership or possession of the insured item, the address of the Policyholder and/or the Insured, as well as any other incident that may significantly increase the risk.

In case of damage, notify the Company in writing within 8 working days and provide all necessary information, data and documents.



How and when do I pay?

Insurance policies must always be paid before the start of insurance.

The alternative payment methods are as follows:

- Standing mandate
- Through the Company's Website (www.groupama.gr).
- At the bank where you have an account using a payment code
- Using a Credit Card.



When does coverage start and end? The duration of insurance is stated in the insurance policy subject to the advance payment of the premium.



How can I cancel the contract? Cancellation of the contract can be made at any time with your written letter and return of the insurance documents.

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