Groupama
Ασφαλιστική

Property Insurance Terms & Conditions

The present translation into English of the Terms & Conditions of Property Insurance is provided solely for your convenience and produces no legal effect nor does it bind Groupama Phoenix SA in any way. In case of any discrepancy between the translated document and the original one in Greek, the information provided in Greek shall prevail

Σίγουρα δίπλα σας

Terminology

The following words or terms have the same meaning wherever they are encountered and have only the meaning given below:

Company - Insurer: GROUPAMA PHOENIX HELLENIC INSURANCE COMPANY S.A.

Policyholder / Policyholder: The person who contracts with the Company for the preparation of the insurance contract.

Replacement / New Value: The amount required for the reconstruction of the building, the repair or replacement of the insured items with new, similar type, specifications and performance, without taking into account the age for the calculation of the compensation.

Real/Purchasing Value: The current value of each insured item at the time immediately preceding the damage.

Exemption: The amount of money corresponding to damage that is not compensated by the Company, but is borne by the Insured. This amount is determined in the Insurance Policy separately for each coverage or benefit. In each harmful event, the Company compensates only for the excess of this amount. The reference to the exemption is determined as an amount and/or as a percentage and/or a period of time.

Insured : The person who is threatened by the occurrence of the insured risk and in favor of whom the insurance coverage is provided.
In case of doubt, the contract shall be deemed to have been drawn up on behalf of the Policyholder.

Premium: The amount of compensation that the Company is obliged to pay in the event of the occurrence of an insured risk.

Insured Risk: The possibility of the occurrence of a harmful event against which the Insured is insured and from the realization of which the Company's obligation for compensation arises.

Insurance Policy: The document, which proves the insurance contract, contains its personalized details and bears the signature of the Company's representative.

Insured Amount, Insured Capital: The maximum amount up to which the Company is liable in the event of the occurrence of an insured risk, in order to repair the damage.

Premium(s): The amount paid by the Policyholder or the Insured to the Company for the insurance coverage provided.

Beneficiary of the Insurance: The person who has the right to receive the insurance and who is defined in the insurance policy.

Damage: The destruction or loss of the insured assets due to an unforeseen or sudden event, which is covered by the insurance policy.

Building: The building with all its permanent installations that cannot be separated (plumbing, electrical installations, doors, windows, built-in cabinets, ceilings, non-movable partitions, glued carpets, wallpapers, etc.).
The building also includes the proportion of common-owned spaces.

Content: Movable property located inside the building described in the insurance policy EXCEPT for items that are excluded from insurance or covered by a special agreement.

Civil Commotion, Strike, Riot, Political Disturbances: Means acts of a person who took part together with others in a disturbance of public order or acts of a legal or de facto Authority to suppress or prevent the disturbance or to reduce its consequences, or a deliberate act of a striker or employee of a company of a co-worker in support of a strike or to resist a co-worker employer, but not any act of Terrorism.

Terrorism or Terrorist Acts: Means an act or actions that include but are not limited to the use of force or violence and/or threat to an individual or group of persons whether acting alone or on behalf of or in collaboration with another organization(s) or government(s) for political, social, religious, ideological or national purposes or reasons or intimidating the public or a certain circle of persons or influencing a legitimate or de facto Authority or government regardless of whether or not these actions took place during political riots, riots, riots, strikes or during any disturbance of public order.

Normal deterioration: The gradual deterioration of secured items due to normal use and/or time

A. GENERAL TERMS OF INSURANCE

FIRE INSURANCE

The Company undertakes to pay compensation to the Insured or the beneficiary of the insurance, for the material damage that may occur to the insured assets when the insurance contract is in force, and which will be due exclusively to the following risks:

1. Fire
2. Lightning
3. Explosion exclusively of appliances, bottles or installations, located within the described property and intended only for domestic needs.

As well as the coverage mentioned in the insurance policy (table of coverages and premiums)

INSURANCE CONTRACT

Following the submission of a relevant application by the Policyholder (Contractor), to whose attention the General Terms and the legal information have been submitted, this application is accepted by the Company under this insurance contract, against payment of a premium and in accordance with the General and Special Terms contained therein and its additional acts, the Company undertakes the obligation to cover the insured risks.

At the signing of the insurance contract and/or during its duration, the Policyholder and/or the Insured is obliged to declare to the Company any information or incident known to him, which is objectively important for the assessment or any aggravation of the risk, as well as to answer any relevant question of the Company. Indicatively, any change in the address of the risk, the ownership of the insured object (unless it comes from inheritance) or deprivation of possession for a period of more than 30 days, as well as the placement of the insured in a state of bankruptcy, liquidation or compulsory administration.
Otherwise, the provisions of articles 3 and 4 of Law 2496/97 apply.

Especially if the Policyholder and/or the Insured does not disclose the necessary information to the Company due to fraud, the Company is released without any other condition from its obligation to pay insurance.

The Company reserves the right to inspect the insured risk whenever it deems appropriate.

COMMENCEMENT, TERMINATION, RENEWAL & CANCELLATION OF INSURANCE CONTRACT

Start – End of Insurance

The date of commencement and expiry (duration) of the insurance is stated in the insurance policy. The insurance is valid only with the payment of the lump sum premium or the first installment, if the payment of the premiums in installments has been agreed, at the time of conclusion of the insurance. The premiums are considered paid only when a printed receipt from the Company proving their payment is delivered to the Policyholder and is duly signed by its legally authorized representative.

Renewal of Insurance

The insurance is renewed for an equal period of time, by agreement of the parties, which is evidenced by the issuance of the renewal contract and the payment of the lump sum premium or the first installment, if the payment of the premiums in installments has been agreed, before its entry into force.

Cancellation of the Insurance Contract

In addition to the reasons stated in the law and in other articles of the policy, the Insurance Contract may be cancelled for any reason and at any time:
a) The Company makes a written complaint, the results of which occur 30 days after its receipt.
b) By the Policyholder and/or the Insured, with a written statement to the Company and valid from the date of its receipt by the Company.

In both cases, the accrued premiums are due.
However, if an insured risk has occurred, the premium will be due until the end of the insurance period.

The insurance is automatically terminated if the insured property or which contains insured objects collapses, slips or suffers other damage that is not due to an insured risk

OPPOSITION AND WITHDRAWAL

For any deviation of the insurance policy from the application for insurance, the Policyholder has the right to object, by completing and sending to the Company the form (A) of the statement of objection by registered mail, within one month from the date of delivery to him, of the insurance policy.

In the event that for any reason the Policyholder did not receive a document with the information provided by the Law, at the time of submitting the application for insurance or received the insurance policy without the General and Special insurance terms governing the insurance, he/she has the right to object, by completing and sending to the Company the form (B) of the statement of objection by registered mail, within 14 days from the date of delivery to him, of the insurance policy.

If the insurance policy has a duration of more than one year, the Policyholder is entitled to withdraw from this contract by sending a registered letter to the Company within 14 days from the date of delivery of the insurance policy to him.

GENERAL EXCLUSIONS

Excluded Events:

The Company shall not be liable for damages or losses caused directly or indirectly by or as a consequence of any of the following events or causes unless relevant additional coverage has been agreed:

1. Due to gross negligence or fraud on the part of the Policyholder and/or the Insured or the beneficiary of the compensation or the persons living with them or their legal representatives or their representatives or third parties, who have been professionally entrusted with the safekeeping of the object of the insurance.
2. Errors or defects that pre-existed in the insured items and were not reported to the Company.
3. From incorrect design or defective construction or use of defective materials.
4. Physical deterioration, and normal wear of things.
5. Volcanic eruption, hurricane, whirlwind, tornado, cyclone or other violent natural disturbance and any consequence of the above phenomena, including fire.
6. Any form of pollution or pollution of the environment from any cause.
7. War (declared or not), civil war, invasion, as well as any similar hostilities or turmoil.
8. Nuclear weapons or materials, ionizing radiation, radioactive contamination from any nuclear fuel or from any nuclear waste (residue) from the combustion of nuclear fuel. Combustion is also considered to be any independent development of nuclear fission.
9. Military or popular uprising, mutiny, revolution, exercise of military power or usurpation of power, martial law, or any facts and causes that entail the declaration or maintenance of martial law or a state of siege.
10. Terrorist act, strike, lockout, demonstrations, riots, political riots.
11. Short circuit, overspeeding, overvoltage, overheating, arcing and escape or fluctuation of the voltage of the electric current, malfunction of measuring, regulating or safety instruments, in electrical or electronic appliances, machinery and installations.
However, damage from fire resulting from these causes is covered, excluding only damage to the damaged machinery or component.
12. Treatment of insured objects by heating or drying method or any other treatment.
13. Self-ignition of insured items.
14. Theft or loss during the realization of an insured risk or immediately after the occurrence of the risk or due to measures to prevent or limit the damage.
15. Earthquake and fire because of an earthquake.
16. Costs of demolition of the insured building as well as costs of collection of debris and waste of damaged objects, because of insured risks
17. Indirect or consequential damages or lost profits.
18. From asbestos, such as: a) Costs for the removal of asbestos, dioxins or chlorophenols (hereinafter referred to as "materials"), from any construction or installation or item of personal property or product, b) costs for demolition or increased costs for reconstruction, repair, debris removal or loss of use, necessary to comply with any law or ordinance regulating the management of "materials".
19. Expenses that will arise as a result of a government directive that provides that materials located in part or all of the insured property can no longer be used for the purpose originally intended and need to be removed. An increase in the cost of repair or replacement due to the execution of a decree, law or regulation governing the construction, installation, repair, replacement, demolition, use, exploitation or other use of the insured assets.
20. Contagious Diseases:

The Company shall not be liable for any damages or losses caused directly or indirectly by or as a consequence of any of the following events or causes, unless relevant additional coverage has been agreed: A) any loss, damage, liability, claim, cost or expense, of any nature, directly or indirectly caused by, connected with, due to or arising out of or resulting from or relating to a contagious disease or fear or threat (whether actual or conceived) of a contagious disease, regardless of any other cause or event that occurs simultaneously or in a sequence thereof. According to the use of the term herein, Contagious Disease means any disease that can be transmitted through any substance or agent, from any organism to another organism where:
i.the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variant thereof, whether considered to be living or not, and
ii.the method of transmission, whether direct or indirect, includes, but is not limited to, transmission through air, body fluids, to or from any surface or object, solid, liquid or gaseous, or between organisms, and
iii.The disease, substance or agent may cause or threaten harm to human health or well-being, or may cause or threaten damage, deterioration or loss of value to the marketability of assets or deprivation of their use.

Excluded items:
The Company shall not be liable for damages or losses caused, unless a special agreement has been made and a relevant reference has been made in the insurance policy, to:
21. Objects owned by third parties.
22. Valuables: any kind of jewellery, watches, precious – semi-precious stones or metals, all kinds of coins, banknotes, stamps, value documents, all kinds of documents, accounting books, patterns, excellence, titles, tickets and gaming tickets, stamps, designs, prototypes, matrices, all kinds of manuscripts, heirlooms, medals, rare objects, computer programs, vehicles, trailers, boats, aircraft and their accessories, etc.
23. Walls, fences, gates and generally objects located outdoors or under sheds or on the outside of a building, such as goods, raw materials, signs, installations of illuminated signs, garden-terrace furniture, antennas, awnings, solar water heaters, as well as trees, plants, etc.
24. Loss or damage to electronic data or software, in particular for any harmful change to the electronic data, software or programs of the computer that originates or is caused directly or indirectly by: deletion, destruction, alteration of the original structure, elimination of data from the computer's memory, reduction of functionality, conversion, reduction of availability or operation of the computer system; the device, program, software, information storage data, microchip, embedded or integrated circuit or similar device located inside computer equipment.
Any loss or damage due to interruption of business operations that is directly or indirectly due to the above-mentioned causes is also excluded.
25. Loss or damage resulting from or caused directly or indirectly by the loss, alteration/modification or damage or reduction of the functionality, availability or operation of a computer system, hardware, program, software, data of the information storage system, microprocessor, embedded or integrated circuit or similar device located inside computer equipment, which is due to malicious or intentionally or negligently transmitting/transferring (electronically or otherwise) a computer program which contains malicious and/or harmful code (programming instruction), including – but not limited to – "viruses" known by the English names "virus", "worm", "logic bomb", "trojan horse" or any others and which program can be identified as the cause of the loss.
Any loss or damage due to interruption of business operations directly or indirectly due to the above-mentioned causes is also excluded

ITEMS WORTH MORE THAN €3.000

Objects, including works of art, other than those mentioned in no. 21 of the excluded items, if they are worth more than €3.000, are covered up to this amount, unless otherwise stated in the insurance policy.

COMPENSATION OF WORKS OF ART AND COLLECTIONS

In the event of loss or damage to insured property, which has a special or increased value as part of a couple, a unified whole or collection, the compensation under this insurance will not be calculated on the basis of this special or increased value of the couple's part, unified whole or collection, but on the basis of the value of the injured party as an individual item.

INSURANCE WITH MORE INSURERS

1. If the insured property has been insured against the same risk in more than one company (multiple insurance), the Policyholder and/or the Insured is obliged to notify the Company in writing without delay of these insurances and the insured amounts.
More than one insurances are strong, but the compensation cannot exceed the actual damage.
2. In case of non-disclosure of the existence of previous insurances at the time of conclusion of the Contract or new insurances during its validity, the compensation will be limited to the extent that it is not covered by the other insurances.
However, the Company is entitled, in the event of non-disclosure of other insurances, to terminate the Insurance Contract, keeping the accrued premiums.
3. Any damage that may occur during the term of the Insurance Contract will be borne by the Company, depending on the percentage of its participation with the other Companies in the insured risk and not in whole.
In the event that the Policyholder and/or the Insured omit the notification due to fraud, the Company is exempt from any liability.
4. If most of the Insurance Contracts have been concluded by mutual agreement, with or without a common coordinating Insurance Company, each Insurance Company is liable in proportion to the percentage insured in it (co-insurance) and not in full.

CHANGE OF OWNERSHIP

1. In the event of a change in the person of the Policyholder and/or the Insured, the insurance contract continues to be in force.
2. The Company and the Policyholder and/or the Insured have the right to terminate the contract no later than thirty (30) days after the succession became known. The termination on behalf of the Company takes effect after fifteen (15) days from the date it was received by the Policyholder and/or the Insured.
3 .The Company is exempt if the insurance risk occurred before the expiration of the above 30-day deadline or before the results of the termination filed by the Company within the deadline and if it proves

that it would not have assumed the risk or would not have assumed it under the same conditions, if it had known of the succession. Unearned premiums are refundable. This provision does not apply if the risk materializes within thirty (30) days of the succession.

OBLIGATIONS IN CASE OF DAMAGE

In the event of damage, the Policyholder and/or the Insured is obliged to:
1. To notify the Company within eight (8) days from the date of learning of the harmful event.
2. To call for help from the competent Authorities, such as the Fire Service in the event of a Fire.
3. Report the incident to the competent Police Authorities in case of robbery, burglary or attempted such theft. In case of non-compliance with this condition, the Company is exempt from the obligation to pay compensation.
4. To make every effort in his best interests to prevent, rescue or limit the damage of the insured items and any act, in accordance with the good faith and trading habits of a diligent person, as if he were not insured. The costs related to the avoidance or limitation of damage are covered if they do not exceed the actual value of the salvaged insured items. The payment of these expenses is made only if compensation is due for the damage that occurred, it is taken into account and in no case do the two amounts exceed, in total, the insured capital.
5. To provide the Company or the experts/claims adjusters, at its own expense, with any supporting documents, means of proof, information and data that they will request to determine the causes and amount of the damage.
6. To inform the Company in writing:
-describing the cause, facts and all information related to the damage;
-a detailed description of the damage or loss caused,
-an indication of the amount of damage or loss, taking into account the value of the items at the time the damage or loss occurred.
7. To keep intact – as long as the work of preventing or limiting the damage is not hindered – the items that have been saved and their remains, until he contacts the Company, at which point he should follow its relevant instructions.
8. To deliver as soon as possible to the Company any judicial or extrajudicial document concerning the occurrence of the insured risk, wherever it comes from.
9. If the coverage of civil liability is included in the coverage of the Insurance Policy, it should not take any action, which will mean acceptance or rejection or recognition or compromise or settlement of the covered risk, without the written consent of the Company. The Company has the right to undertake and handle, at its discretion, on behalf of the Policyholder and/or the Insured, the rebuttal or settlement of a claim or to seek in its name but for its own benefit, the restoration of any damage or the satisfaction of any claim for compensation, up to the limit of its liability and after notifying the Policyholder and/or the Insured thereof. He has full discretion in the conduct of any legal proceedings or the settlement of any claim.

PROTECTION MEASURES

According to the declaration of the Policyholder or the Insured, the insured object is protected by the means indicated on the insurance policy, in each Risk Directorate. Their existence and the integrity of their operation is the Basis for the conclusion of this insurance, since if they did not exist, the Company would not have concluded it or would not have contracted it under the same terms. The Policyholder or the Insured must check and maintain the protection measures in accordance with the instructions and specifications of their manufacturer. In any cases, provided for by Law, the Policyholder and/or the Insured must have received a Fire Protection Certificate, which must always be updated and actively comply with all the protection measures mentioned therein.
In case of removal or non-operation or incomplete operation of the protective equipment, the Company is released from any obligation for compensation.

UNDERINSURANCE - OVERINSURANCE

If this insurance covers only part of the value of the insured items, in the event of the occurrence of one of the insured risks, the proportional term as defined in Law 2496/97 will apply and the Company's liability will be limited to the restoration of a proportional part of the damage, and the Insured will be liable for the excess as a co-insurer.

If this insurance was taken out for an amount that exceeds the value of the insured items, the Company is not responsible for the excess.
If the overinsurance is due to fraud on the part of the Policyholder, the Insured or the Beneficiary of the policy, then the insurance is invalid and the Company is entitled to the accrued premiums.

If a special reference is made in the insurance policy to the value of certain insured items, then in case of loss or damage, the proportional term will apply to each of them, as well as in the event that co-insurance may arise for the entire content, taking into account the value of the named items.

DAMAGE SETTLEMENT

1. In the case of a covered loss, the compensation is determined on the basis of the current real value of the insured item at the time the damage occurred, unless compensation has been agreed on the basis of the replacement value (new value). Other value, such as personal or emotional, is not taken into account.
2. The Company has the right to make any investigation into the causes of the damage and the circumstances under which it occurred, as well as the existence and value of the insured item at the time of the accident. The Insured has the burden of proving his claims.
3. The Insured Person's right to receive compensation, in accordance with the insurance policy, does not arise before the service to the Company of certificates to be issued by the Competent Authorities, which will prove that he or the Policyholder or anyone who acted in accordance with an order, on their behalf or in their interest with an accusation related to the occurrence of the insurance case or before the service of an irrevocable acquittal decision or discharge decree.
4. The compensation shall be paid after any agreed exemption has been deducted.

5. In case of damage, the Policyholder and/or the Insured does not have the right to leave the damaged items to the Company (in whatever condition they are) and to claim their value in money, unless otherwise agreed.
6. The compensation to be paid is in principle financial. However, the Company may, according to the Law and if it chooses to do so, repair the damage in whole or in part physically (in kind).
7. Taxes, fees and all kinds of burdens and expenses for the payment of the compensation, as well as all general expenses and fees, paid by the Company, due to seizures imposed "in its hands" or due to assignments of the insurance compensation, are borne by the Insured and in any case the Company is entitled to deduct them from the compensation payable.
8. After the payment of compensation, the insurance policy remains valid until its expiration with insured capital reduced by the amount of the compensation paid.
The premiums for the entire insurance period are due and overdue and the payment is a condition for the payment of compensation.

SUBROGATION OF THE COMPANY

If the Policyholder and/or the Insured has a claim for compensation for the damage from a third party, this claim is transferred to the Company, up to the amount of the compensation paid by the Company.
The Policyholder and, in the case of insurance on behalf of a third party, the Insured and any third party Beneficiary of the Insurance, are obliged to safeguard their rights against the third party, which accrue to the Company.
Violation of this obligation entails liability of the liable parties, in order to compensate for any damage to the Company.

JURISDICTION - NETWORK

For any action related to this Insurance Contract, the courts of Athens are exclusively competent and the applicable Greek Law is competent. If the parties have chosen to apply another law, this should be explicitly stated in the insurance policy.

ARBITRATION

Any dispute between the parties for the determination of the amount of losses or damages shall be submitted, regardless of any other issue, to an Arbitrator, who shall be nominated by both parties and appointed in writing. In the event of a dispute over the election of a single Arbitrator, each party shall appoint an Arbitrator in writing. Their appointment must be made within two months of one party notifying an invitation to do so.
In the event that one party refuses or neglects to appoint its Arbitrator within two months of being invited to do so in writing, the other party shall be entitled to appoint only one Arbitrator to decide the dispute. In case of disagreement between the Arbitrators, they elect an Arbitrator whom they nominate before entering the discussion, who will cooperate with them, in charge of arranging the points on which they disagreed. In a disagreement over the election of the Arbitrator, the President of the Athens Court of First Instance is now appointed Arbitrator. The death of one of the parties during the arbitration shall not invalidate or diminish the power of attorney, rights and jurisdiction of the Arbitrator or, in the cases of the Arbitrators or the Arbitrator. In the event of the death of an Arbitrator or Assistant Arbitrator, a replacement shall be made by the party or Arbitrators who appointed the deceased Arbitrator or Arbitrator. The costs of the arbitration

shall be borne in half by each of the parties concerned. The assessment of damages or losses by Arbitration, as defined above, is mandatory and until it takes place and in case of disagreement between the Company and the Insured on the amount of the losses or damages, it is considered inadmissible or invalid for the Insured to bring an action against the Company for the payment of compensation based on this Insurance Contract.

STATUTE OF LIMITATIONS

Claims arising from the insurance contract are statute-barred after four (4) years from the end of the year in which they were born.

TRANSFER OF RIGHTS

Transfer of rights arising from the Insurance Policy is not valid for the Company, unless it has given its written consent.

NOTIFICATIONS

Any notification of the Company to the Policyholder or the Insured in relation to this contract shall be made to the correspondence address mentioned in the Insurance Policy.

REASONABLE PRECAUTIONS

The Policyholder and/or the Insured has the obligation to take reasonable precautions to avoid causing damage and to comply without any deviation with the laws and provisions in force.
The Insured must take all appropriate and necessary measures and be interested in keeping the insured property and its contents, if insured, in good condition and maintenance. If circumstances so require, or if any defect occurs on the Insured Property, additional safety measures should be taken to prevent damage All terms, general and special, as well as the special additional agreements of this insurance policy are agreed to be essential, and any breach thereof by the Policyholder and/or the Insured, as well as by anyone who acted in accordance with an order, on their behalf or in their interest or the obstruction by them of exercising the rights of the Company, results in the loss of the right to compensation.

B. TERMS OF INSURANCE OF ADDITIONAL COVERAGE

The insured assets are also covered by the additional insurance coverages described below, provided that they are mentioned in the coverage table of the insurance policy and next to them are noted the corresponding insurance amounts, any agreed exemptions as well as the premium corresponding to them.

The general terms of insurance also apply to additional covers, modified in accordance with the terms of additional insurance coverage.

The description of all regardless of additional coverage is restrictive and is interpreted strictly. Consequently, any other case that is not explicitly mentioned is not covered.

The maximum limits of liability apply per event and in total for the entire duration of the insurance

E.O. 9302 – FIRE, FOREST FIRE, LIGHTNING, FIRE EXTINGUISHING

Damage Covered:

- Caused by:
    - A fire that is accompanied by a flame and was caused without a specific outbreak or suddenly and unexpectedly left its outbreak and is spreading under its own power
    - Forest fire
    - Lightning, the instantaneous and powerful electrical atmospheric discharge that affects the insured objects.
- During fire extinguishing

E.O. 9303 – EXPLOSION

Covered:

- The damage to the insured items that will be caused by a physical or chemical explosion, whether it occurs inside the property described in the insurance policy, or outside.
- The damage of the central heating boiler from an explosion.

Clarification:

A natural explosion occurs when the walls of a closed container or space rupture due to excessive pressure of the gas or steam concentrated in it.

A chemical explosion occurs when a huge amount of gases is produced in a sudden way as a result of a chemical reaction.

E.O. 9304 – SMOKE

Covered:
The damage that will be caused to the insured objects by a sudden escape of smoke resulting from an accident.
Not covered:
Damage due to:
1. Open flame fires from portable heating devices as a result of misuse or faulty operation.
2. Smoke emissions from fireplaces, normal operation of installations - use of devices that produce work or heat and progressively cause discoloration and/or smoke pollution.
3. Damage caused during or due to cleaning work on pipes, pipes, heating systems, air conditioning or appliances.

E.O. 9305 – SHORT CIRCUIT

Covered:
Damage to all kinds of machines, appliances and installations operating with electricity resulting from:
- Overload
- Short circuit
- Hypertension
- Arc formation
- Electricity leakage
- Overheating
- Poor operation of measuring, adjusting or safety instruments and which is due to any cause.

The insured amount is equal to the value of the electrical installations of the insured risk and the total value of the electrical and electronic parts of the machine or apparatus, where the relevant separation is clear. If the separation is not clear, then the insured amount is equal to the total value of the damaged machine or device.

E.O. 9306 – VEHICLE COLLISION

Covered:
Damage to the Insured Items, as a result of the impact on them of any vehicle, which does not belong to or is not under the control or possession of the Insured or any member of his family.

E.O. 9307 – CRASH OF AIRCRAFT AND OBJECTS THEREOF

Covered:
Damage to the Insured Items, from the fall or impact of an aircraft or other aircraft or items detached from them, UNLESS permission has been given by the Insured

E.O. 9308 – FALL OF TREES OR PARTS THEREOF, ELECTRIC OR TELEPHONE POLES

The damage caused to the Insured Items by the fall of trees or parts thereof, electrical or telephone poles as a result of the risk covered by this insurance policy is covered.

E.O. 9309 – TERRORIST ACTS

Covered:
The damage that the Insured Items may suffer from isolated or non-Terrorist Acts.

Except in the cases provided by law or the insurance policy, the Company reserves the right to cancel this coverage at any time, and for reasons related to its policy in relation to the specific risk or its technical needs. Cancellation is made by giving a relevant written notice to the Insured at the latter's last known address. The effects of the cancellation shall take effect after thirty (30) days from the date of receipt of the relevant notice to the Insured.

E.O. 9310 – MALICIOUS ACTIONS

Damages to the Insured Objects from malicious actions of Third Parties are covered, except for the persons referred to in article 7 par. 5 of Law 2496/97, as well as of employees and their cohabitants.
DEFINITION
Malicious Actions means deliberate acts of any person committed with the intent to damage the insured items, not constituting stops, strikes, riots, Terrorist Acts, fire or explosion.
Not covered:
1. Damage to any building that is not in use.
2. Damage during theft or robbery or attempted burglary thereof or for the purpose of committing them, unless covered by the term of other insurance coverage.
3. Damage caused to the insured object by recordings of slogans, graffiti representations, etc.

E.O. 9311 – CIVIL COMMOTION– STRIKES – RIOTS

Damages to the insured items from Sedition, Strike, Riot, Civil Commotion are covered, unless they occur during theft or robbery or an attempt to commit them.

E.O. 9312 – THEFT

The loss and/or damage of the insured items due to theft or attempted theft, following an obvious violation, burglary or climbing, is covered, unless the building remains closed for a period of more than two (2) months.
Anti-key hacking is also covered.
If there is a special reference in the insurance policy, business objects that are not directly related to its operations are also covered.
For home insurance, the following are additionally covered:

- The theft of money and valuables up to the amount of €5,000, provided that they are inside a locked security safe, which will have been declared to the Company at the time of conclusion of the insurance.
- Garden furniture

E.O. 9313 – DAMAGE CAUSED BY THIEVES IN CONSTRUCTION

Damage or loss to the insured building by a person or persons who committed theft or entered it with the intention of committing theft is covered.

E.O. 9314 – ROBBERY

The loss and/or damage of the insured items as a result of a robbery within the insured property or the property where the insured content is located is covered, following the exercise of violence or threat of violence to the Insured, a member of his/her family or an employee.

It is clarified that:
For home insurance, the following are additionally covered:

- Robbery or loss of money and valuables but only up to the amount of €5,000, as long as they are within a locked security safe, which will have been declared to the Company at the time of conclusion of the insurance.
- The loss of money and valuables but only up to the amount of €600, if they are out of the safe.

E.O. 9315 – CASH ROBBERY (HOLD UP)

The loss of money, i.e. Greek or foreign currencies and banknotes, as a result of robbery (HOLD UP) with the exercise or threat of violence, during the working days and hours of the business, is covered, up to the amount stated in the Insurance Policy, in total for the entire duration of the insurance.
The insurance coverage concerns only the money that is in the insured's fund, as a result of his cash movement from the beginning of the day until the time of the incident. The loss of foreign currencies is compensated on the basis of the exchange rate of the euro against the foreign currency on the date of the event.

E.O. 9316 – THEFT / ROBBERY OF CASH INSIDE A BUSINESS SAFE

The loss or destruction of money, kept in an enclosed safe, is covered as a result of:
- Burglary of a safe in which the money is kept or as a result of theft of the entire safe
- Theft – Robbery |(Hold up) using force or threatening to use force during working days and hours

E.O. 9317 – COVER OF CHEQUES IN A SAFE

The cost of reissuing the cheques in an enclosed safe in case of robbery or theft is covered, unless they appear and are paid.

CONDITION FOR THE VALIDITY OF THE COVER
Existence of a system for recording cheques so that, in case of Damage, they can be blocked.

N.R. 9318 – FLOOD, STORM, SNOW-HAIL-FROST

Covered:
The damage that will be caused directly to the insured objects by:
- Flooding by water: rain, sea, river, lake, torrent, canal, dam or other usual drainage channel of natural or artificial watercourses.
- Flooding due to the rupture or overflow of a public water supply network, from any inflow or accumulation of water coming from areas outside the insured buildings or the buildings containing the insured objects.
- Storm (rapid rain with strong wind and lightning), intensity 8 Beaufort and above, which will be proven by the bulletin of the National Meteorological Service.
- Snow, hail, frost.

Damage due to or caused by:

1. Deterioration, age of the building and permanent facilities.
2. Water penetration through ceilings, openings, doors and windows, which were either left open or had a defect.
3. Subsidence or landslide from whatever cause it comes from.
4. Tidal waves whether they are the aftermath of an earthquake (tsunami) or not.
5. Moisture from whatever cause it comes from.
6. Objects located at a distance of less than 12 cm from the floor. This special exception does not apply to homes and service premises

E.O. 9319 – LEAKAGE DUE TO PIPE BREAKAGE

Covered:

- The damage to the insured objects that will be caused as a result of an accidental, unforeseen and sudden event, from a water leak in insured buildings due to:

- Pipe breakage of water supply, central heating, firefighting, air conditioning and sewerage installations.

Prerequisite: These pipes must be located within the insured property or the property in which the insured asset is located and in the case of horizontal properties within the insured horizontal property

- Tank overflow.

- The expense for the investigative work aimed at searching for the cause of the damage up to the amount of € 1,500 in total for the entire duration of the insurance.
- If both pipe breakage and the risk of frost are covered by the insurance policy, any pipe breakage damage caused by frost will be covered by pipe breakage coverage and in accordance with its terms.
- Material damage to the pipes themselves is covered.

For buildings over 30 years old, coverage applies subject to a deductible of 10% of the loss, with a minimum deductible amount of €750.

Damage is not covered to:

- Insured property and/or contents within a property that has remained vacant or unused for a period of more than 30 (thirty) consecutive days.
- Objects located at a distance of less than 12 cm from the floor. This special exception does not apply to homes and service premises

E.O. 9320 – WATER PUMPING COSTS

The costs of pumping water from the insured property are covered in the event of the occurrence of any covered by this risk.

E.O. 9321 – BREAKAGE OF MIRRORS-GLASS DOORS AND/OR WINDOWS AND ILLUMINATED SIGNS DUE TO AN ACCIDENTAL EVENT

Only the cost of purchase, transport and installation is covered, as a result of damage:

- mirrors
- door and/or window glass
- illuminated signs of the insured property due to their breakage by an accidental and sudden event, except for those mentioned in the exceptions.

The following are not covered:

1. The cost of replacing frames and components
2. Damages during repairs, conversions, construction works of the building where the insured objects are located.
3. Electrical or electronic faults and destruction of lamps and components of illuminated signs
4. The cost of replacing letters and other decorations adapted to the glass panes
5. Damage to an insured property and/or contents within a property that has remained vacant or has not been used for a period of more than 60 (sixty) consecutive days.

It is clarified that damages caused or due to a risk covered by this insurance policy will be regulated by it and not by this term.

E.O. 9322 – COSTS OF PREVENTION – LIMITATION OF DAMAGE

The reasonably necessary expenses for the prevention or limitation of imminent damage to the insured items in the event that it is in progress and is threatened by any risk covered by this is covered. The costs related to the avoidance or limitation of damage are covered as long as they do not exceed the actual value of the salvaged insured items. The payment of these expenses is made only if compensation is due for the damage that occurred, it is taken into account and in no case do the two amounts exceed, in total, the insured capital.

E.O. 9323 – EXPENSES FOR TEMPORARY STAY

The necessary and proven expenses of the insured person's temporary stay in another place (but not maintenance) are covered, after a covered damage that made the insured building uninhabitable, according to the opinion of the expert and with the approval of the Company.

E.O. 9324 – COSTS OF TRANSPORT, STORAGE & REINSTALLATION OF CONTENTS

The necessary and proven expenses incurred by the Insured for the transportation of the insured content or part of it, its storage and reinstallation in the insured property, after covered damage that made the insured building uninhabitable, according to the opinion of the expert and with the approval of the Company, are covered.
In particular, for residences, the Insured must permanently reside in the insured residence either as an owner or as a tenant.

E.O. 9325 – COSTS OF SAFEKEEPING OF THE INSURED PROPERTY

Any expenses that the insured will need to spend on safekeeping their property in case of damage covered by the insurance policy are covered.
A prerequisite is that there is the consent of the Company or the expert.

E.O. 9326 – DEBRIS COLLECTION

The extraordinary expenses that will be incurred, with the prior approval of the Company, for the demolition of ruins and the removal of the debris of insured objects (buildings and contents within the insured area) that were damaged or destroyed by insured risk are covered.

E.O. 9327 – ARCHITECTS' FEES

The expenses for the architects' and/or engineers' fees are covered, which the Insured was forced to pay for the reconstruction - restoration of the damages of the insured building that resulted from an insured risk.

E.O. 9328 – DAMAGE EXPENSES IN CASE OF EMERGENCY

The costs of repairing damage or loss to the insured building that is carried out by forcibly entering it, in case of an emergency to rescue a person in danger or to provide emergency medical assistance, are covered.

E.O. 9329 – CONSTRUCTION COSTS OF IMPROVEMENTS TO THE INSURED RESIDENCE DUE TO DISABILITY

The necessary modifications to the insured residence that are made for the convenience of the Insured are covered, provided that he/she resides in it as well as the cohabiting members of his/her family, after an accident or injury, which resulted in the total permanent loss of the use of at least one limb, vision or hearing and occurred during the insurance period.

Persons excluded from the Insurance:
People who are paralyzed, blind, deaf, dumb, epileptic, mentally ill, people with brain or spinal damage are not covered by this insurance.

E.O. 9330 – BILLS OF THE INSURED HOUSE

The payment of the bills of the following service providers in the insured residence is covered: Water supply company, electricity provider, natural gas provider and fixed telephony provider, if the insured home was affected by an insured risk and became uninhabitable.

Coverage is provided up to six months' bills or bills that will become due until the damage to the insured home is repaired, whichever comes first.

E.O. 9331 – LOCK REPLACEMENT COSTS

The cost of replacing the locks in the insured building is covered, after the loss or theft of the keys and provided that a loss is reported to the police.

E.O. 9332 – EXPENSES FOR THE LOSS OF DOCUMENTS

Issuance costs covered for:
- passport
- driver's license
- work permit
- residence permit
- Identity Card

of the Insured who has/have been destroyed by an accident or lost during the insurance period.

E.O. 9333 – EXPENSES OF PUBLIC AUTHORITIES

The expenses incurred by the Insured after the occurrence of an insured risk in the building for the issuance of a building permit necessary to repair the damage are covered. In case the compensation to be paid covers part of the damage, the compensation for the above expense is reduced accordingly.

E.O. 9334 – FOOD DAMAGE

Damage to food caused by a change in temperature in a refrigerator or freezer, as a result of a power supply interruption or because of mechanical damage to the refrigeration equipment of the insured residence is covered.

E.O. 9335 – QUALITATIVE DETERIORATION OF GOODS

Damage to insured goods located inside refrigerators or cold rooms due to qualitative deterioration caused by:

- Occurrence of any insured risk.
- Accidental and sudden interruption of the electricity supply due to a proven technical failure of the electricity provider for more than 12 hours.

Damage due to certified electrical and/or mechanical damage to refrigerators or cold rooms is not covered.

E.O. 9336 – LOSS OF RENT

The loss of rent of the Insured owner is covered, in case the Insured building is deemed unsuitable for use due to damage from a covered risk, according to the opinion of the Company's selection expert.
The compensation is calculated on the basis of the annual rent of the insured building, based on proven income declared to the tax office and is proportional to the period of time required - according to the expert's estimate - for its repair, without this period being able to exceed one year from the day of the damage.

This coverage is provided at first risk, the proportional rule does not apply.

Rent loss coverage does not apply, and the Insured is in no way entitled to compensation if the building is not rented at the time of the damage.

The postponement or slowing down of repair or reconstruction works on the Insured property, in any way, due to a Law, Decree or Regulation, coming from any Authority, which regulates the street planning or repair, construction and reconstruction, is not covered. The Company is not responsible or obliged to make any compensation for such obstruction or delay.

E.O. 9337 – INTERRUPTION OF WORKS

Covered: in the first risk, the financial loss that the Insured will suffer from the partial or total interruption of the operation of his/her insured business due to material damage to the content from a risk covered by the terms of this Insurance Policy.
It is expressly agreed that the Company is not obliged to pay compensation in the event of an earthquake, even if it is covered by this Insurance Policy.

INSURED CAPITAL
The Insured Capital of the financial loss is the one mentioned in the coverage table of the Insurance Policy and is equal to 20% of the Total Insured Capital of the Content of the insured business.

INDEMNIFICATION
The compensation for the financial loss is paid without the submission of official information but only if the Insured is entitled to compensation from this Insurance Policy for material damage to the content of the insured business.
The amount of compensation will be a percentage (%) of the insured capital of the financial loss, the same as that (percentage) of the material damages on the content of the Fire Insurance Policy.

E.O. 9339 – NEWLY ACQUIRED ITEMS

Even if they have not been declared for their insurance, the items acquired by the Insured within the two months immediately preceding the occurrence of any insured risk after payment of the corresponding additional premiums are covered.

E.O. 9340 – ITEMS IN A BANK DEPOSIT BOX

The items that the Insured has in a Bank Deposit Box, which is leased in his name, are covered against the risks of fire, flood and theft by burglary or climbing.
The compensation from this insurance is limited to the extent that it is not covered by the compensation that the Insured will receive from the Bank.

E.O. 9341 – VALUE OF REPLACEMENT WITH A NEW ONE FOR RESIDENCES

The amounts mentioned in this insurance policy have been calculated on the basis of the value of the insured items as new.
If the items insured under this insurance policy are destroyed or damaged as a result of the occurrence of an insured risk, the compensation will be calculated on the basis of the cost of their restoration (reconstruction or replacement) as new at the time of the damage.
Insurance at the value of new does not apply to items that are practically useless.
In the event that a damaged object cannot be replaced with another identical to it, the value of a similar object is taken as far as possible for the calculation of its value.
If the insured capital for each category of insured items (building, content) – named or not – is less than the value of their replacement with new ones at the time of the damage, then the Insured will suffer a proportionate part of the damage.

E.O. 9342 – VALUE OF REPLACEMENT WITH A NEW ONE FOR BUSINESSES

It is stated and agreed that the insured items are covered at the value of new:
1. If the insured items are destroyed or damaged as a result of the occurrence of a covered risk, the compensation will be calculated on the basis of the cost at the time of the damage for the cost of restoring or replacing them as new, at the place of the damage.
2. Insurance at a new value does not apply to objects whose age exceeds 70%, nor does it cover the cost of a special reconstruction of them.
3. In the event that it is practically impossible to replace the damaged object with another of the same type as it, the value of a similar object of the same return is taken as the restoration value for the purpose of calculating the compensation.
If the damaged item can be repaired, the company is obliged to accept its repair with new spare parts, but not to accept its replacement or reconstruction.
4. Compensation in the value of a new property is due only if the reconstruction in the case of buildings, or the replacement in the case of equipment, is completed within two years from the occurrence of the damage, unless this is absolutely impossible not due to the fault of the insured, in which case the deadline is extended accordingly, but not more than two more years.
If the above deadline passes, compensation is due only according to the actual value of the insured items.
5. The amount of the difference between the compensation in new value and the compensation in real value will be paid by the company only after the proven reconstruction or replacement of the insured items.
6. Reconstruction, in case there are no legal or regulatory restrictions , must be carried out on the same plot where the damaged building was located and without appreciably changing its original purpose,

otherwise compensation is due according to the actual value and not according to the reconstruction value.

7. If, at the time of the damage, the amount representing the expense required for the restoration of all the insured items, under the condition of a new value, separately for machinery, equipment and buildings, exceeds the insured amount of the corresponding paragraphs, then the insured will be considered as a co-insurer of himself and will suffer a proportionate part of the damage.

E.O. 9343 – LEEWAY CLAUSE

In the event of a loss where the insured values as a whole do not represent, on the day of the damage, the actual/insured values up to a percentage of 10% (of the total insured capital), the proportional term will not apply, provided that additional proportional premiums are collected for the differences. However, in the event that at the time of the occurrence of the damage it is found that the insured values as a whole are less than 10%, then the above rule does not apply and the proportional term for the calculation of the total compensation will apply.

E.O. 9344 – TERM REGARDING 72 HOURS OF NATURAL PHENOMENA

It is stated and agreed that any damage from natural phenomena that may be covered by this Insurance Policy will constitute a separate claim for compensation, provided that if more than one seismic tremors, floods, storms or storms, etc. occur. natural phenomena, within a period of seventy-two (72) hours in the same area during the validity of this Policy, such as earthquake , storms, floods or storms, shall be considered as a damage in accordance with this provision.

The Company shall not be liable for damage caused by earthquake, flood, storm/storm, or other natural phenomena that first occurred prior to the effective date of this Policy, nor for any damage that occurs after the date and time of expiry of the validity of this policy.

The Company's liability with respect to any damage or series of damages resulting from the same incident, as insured by this Insurance Policy for earthquake, storm, storm or flood, or other natural phenomena and for more than one such damage during the Insurance Period, shall not exceed the individual limits of liability that are mentioned in the Insurance table of this Policy, as the case may be.

E.O. 9345 – COMPENSATION OF WORKS OF ART AND COLLECTIONS

In the event of loss or damage to insured property, which has a special or increased value as part of a couple, a unified whole or collection, the compensation under this insurance will not be calculated on the basis of this special or increased value of the couple's part, unified whole or collection, but on the basis of the value of the injured party as an individual item

E.O. 9346 – ANY ACCIDENTAL HARMFUL EVENT

Damages to insured items caused by a sudden and accidental event are covered.

Damages not covered:
1. Gradual deterioration, normal wear and/or age, incorrect or defective design or workmanship, unsuitable or defective materials on the damaged item itself.
2. Corrosion, rust, rot, decay, size reduction, shrinkage, evaporation, weight loss, moisture, drought, deformation, abrasion, scratching, bugs, insects.
3. Change temperature, color, aroma, taste, texture or finish.
4. Leakage from connections, failure of welds, cracking, cracking, breaking, breaking, collapsing, or overheating of boilers, economizers, superheaters, pressure vessels, or any part of the steam or supply piping associated with them.
5. Extinction, mysterious disappearance / abstraction.

Additional damages not covered:
6. In buildings or constructions caused by their collapse or cracking, unless it is the result of a risk covered by another coverage of the insurance policy and not excluded by another provision thereof.
7. Which is the result of the subjection of the insured item to the process of inspection, trial operation, repair or adjustment.
8. Caused by water leakage from any containers.
9. Due to the movement of objects
10. In crystals (except fixed crystals), porcelain, ceramics, marbles or other fragile objects.
11. From mold, fungi, spores or other microorganisms of any kind, nature or description, including any substance, the presence of which poses a real or potential threat to human health.
CLARIFICATION:
It is clarified that damages caused or due to a risk covered by this insurance policy will be regulated by it and not by this term. In particular, the damages covered by the earthquake coverage are covered only if there is an explicit reference in the insurance policy (Table of description of insurance coverage) and the corresponding premiums for it are provided.

GENERAL CONDITIONS OF LIABILITY INSURANCE
1. The Company is not obliged to pay compensation before receiving the criminal case file that will be formed, as well as any necessary document proving the actual amount of the damage and the legal beneficiary of compensation.

2. The specified maximum limits of the Company's liability include any default interest, compensation for moral damage and/or mental anguish, as well as all kinds of legal and other costs.
The following are not considered third parties and are excluded from insurance:
- The Insured
- persons living with the Insured
- the legal representatives or representatives, general partners or administrators of the Insured

- persons who are connected to the Insured or the Policyholder by any type of contract or employment relationship or project or partnership, as well as their agents during or on the occasion of their work
- persons who have been professionally entrusted with the safekeeping of the object of the insurance

The insured is obliged to keep the premises of the property clean, to comply with all existing safety and hygiene regulations and to take all reasonable and required by the regulations measures to prevent and avoid accidents.

3. Settlement of Claims.

The Company is not obliged to pay compensation before receiving the criminal case file that will be formed, as well as any necessary document proving the actual amount of the damage and the legal beneficiary of compensation.

In the event that an out-of-court settlement between the Company and the injured party is not possible and a lawsuit is initiated, the Insured is obliged to submit to the Company with proof, any judicial or extrajudicial document notified to him, to assist in the verification of the facts and the extent of the damage and in general to comply with the Company's instructions.

If criminal proceedings are brought against the Insured, the Insured must promptly notify the Company, which, if it deems it appropriate, is entitled to assign its defence to its lawyer.

The Insured, under penalty of invalidity of this coverage, is not allowed to proceed to any acceptance of liability or settlement of a claim without the consent of the Company.

4. The Company, in the event of a damaging event, has the right to make available to the Insured the insured amount provided for by the terms of the Insurance Policy for the specific case or to deposit the relevant amount in the Deposits and Loans Fund in his name and thus be completely released from all its obligations arising from this insurance contract.

The Civil Liability of the Insured is not covered:

For Accidents or damages caused by causes for which the Insured is obliged by Law to be covered by other insurance(s).

E.O. 9348 – CIVIL LIABILITY AGAINST NEIGHBORS FROM INSURED RISK

The Civil Liability of the Insured for Material Damage to neighboring and only third party properties is covered by the risk by this insurance policy, which will be manifested and will come from the insured items.

E.O. 9349 – CIVIL LIABILITY AGAINST NEIGHBORS FROM FIRE

The Civil Liability of the Insured for material damage to neighboring properties of third parties from fire is covered in accordance with the terms hereof, which will occur and originates from the insured items.

E.O. 9350 – CIVIL LIABILITY OF THE TENANT FOR FIRE OR EXPLOSION

The Civil Liability of the Insured as a tenant to the owner of the described property is covered, for material damage resulting from fire or explosion, covered in accordance with the terms of this insurance policy, which will occur and will come from the insured items.

E.O. 9351 – CIVIL LIABILITY OF PROPERTY OWNER

1. The Civil Liability towards third parties of the Insured as Owner is covered, as provided for by the relevant Articles of the Civil Code, for causing either within the said property or in its surroundings, Bodily Injuries, Death or Property Damage, from the operation of the insured property and is a consequence:

- transmission of fire, flood from the covered property,
- explosion,
- falling coatings, marbles, stones, tiles, and other building materials of the covered property,
- simple minor repairs or maintenance work,
- fall or subsidence of part or all of the covered property,
- the use of an elevator, swimming pool or sports facilities of the covered property.

2. If the insured property is an apartment or part of a building, the coverage provided will be limited within the premises of the covered apartment or part as well as for the percentage of the Insured's liability to the total liability of the co-owners of the entire property, if such collective liability exists. Third parties in terms of Bodily Injuries or Death alone will be considered the permanent staff of the Insured.

Consequences of harmful events caused directly or indirectly by the following causes are not covered:
1. Damage to the property of third parties which are under the custody or supervision of the Insured or his/her agents.
2. Any kind or form of disease, infection or transmission of disease due to any cause, such as e.g. corona virus, Legionnaires' disease.
3. Damages for which the Insured is liable as an Employer.

E.O. 9352 – GENERAL CIVIL LIABILITY OF SPACE OPERATION

Civil Liability of the Insured is covered for any amount that will be obliged by law to pay for compensation for bodily injury to third parties that occur during the insurance period, at his premises.

EXCLUSIONS AND LIMITATIONS OF INSURANCE
1. Loss or damage as a result of shock or movement or weakening or any intervention on the supports or foundations of real estate or subsidence related to the covered liability of the "Insured".

2. Accidents or damages caused by the use and operation of any kind of wheeled, self-propelled or not, vehicle, floating or aerial means or by animals, elevators, lifting machinery of all kinds, agricultural machinery, construction machinery and cranes.
The exemption does not apply to non-motorized wheeled vehicles that are not required to be insured under the legislation on civil liability of motor vehicles and trailers.
3. Loss or damage from the loading, transport, unloading, receipt or collection of goods and other objects from land, water or air transport.
4. Loss or damage from the manufacture and/or production, storage, charging, processing, transport or use, of fireworks, fuellers, ammunition, nitro-glycerine and all kinds of explosives, and/or pressurized gases in containers. The exemption does not apply to LPGs, gases used exclusively in domestic applications.
5. Loss or damage from defective drains and generally pipelines for the discharge and emission of liquid or gaseous masses, from the emission, diffusion, escape of smoke-causing substances, harmful gases, vapors, fumes and toxic substances as well as poisoning of any form or by a foreign and harmful substance in food, water or drink.
6. Loss or damage due to interruption, reduction, alteration or diversion of water basins, resources, springs, natural and/or artificial currents and channels.
7. Loss or damage due to alteration or reduction of ore deposits or other natural sources of energy in the subsoil.
8. Accidents or damage caused by events constituting force majeure, as well as by earthquake, volcanic eruption, landslide, subsidence, floods, storms, storms or other natural phenomena and formations.
9. Bodily injury or death from asbestos pneumoconiosis (asbestosis), pleural and/or peritoneal mesothelioma, interstitial and/or parenchymal fibrosis or any related disease resulting from exposure, existence, management, processing, manufacture, sale, distribution, collection, storage or use of asbestos, asbestos products and/or products containing asbestos or silicates of the group of serpentines and amphiboles and/or any mixture containing one and/or minerals or other related substance, powder or fibres thereof
10. Food poisoning from any kind of product, food or drink, which is available in any way by the Insured or on his behalf.
11. Any kind or form of disease, infection or transmission of disease due to any cause, such as e.g. corona virus, Legionnaires' disease.

E.O. 9353 – PERSONAL & FAMILY CIVIL LIABILITY

Civil Liability is covered, as provided for by the relevant articles of the Civil Code, of the Insured, his/her spouse and his/her children if they reside permanently with him/her, as well as of the permanent staff, for Bodily Injuries, Death and Material Damage caused to third parties within the insured residence and its common areas
The Civil Liability of the Insured from the possession of pets is also covered.

Consequences of harmful events caused directly or indirectly by the following causes are not covered:

1. Damage to the assets of third parties which are under the custody or supervision of the Insured or his/her agents.
2. Manufacture and/or production, storage, loading, processing, transport or use of fireworks or explosives, as well as the detonation of any weapon in any way
3. Any kind or form of disease, infection or transmission of disease due to any cause, such as e.g. corona virus, Legionnaires' disease.
4. Libel or slander or defamation.

E.O. 9354 – LEGAL PROTECTION

Legal Protection is provided only to homeowners and on the condition that they reside in it and not when they use the insured residence for rental or other exploitation.

Subject of Legal Protection
The Legal Protection provided covers only the following cases if they occur during the insurance period:
1. Claiming compensation claims for damages caused to the insured home.
2. Defence of the owners before any Criminal Court due to charges relating to the negligent violation of criminal provisions related to the insured residence.
3. Disputes that have arisen from contracts of obligations in relation to the insured residence.
4. Rebuttal of third-party claims arising from causes related to the use of the insured home.

Special Exceptions to Legal Protection Coverage
Insurance cases are not covered:
1. Which were notified to the Company after the lapse of three (3) months from the expiration of the insurance contract, which covers the risk.
2. Which concern disputes, which stem from insurance contracts.
3. Concerning disputes between the co-owners of the insured house.
4. Concerning disputes from guarantees, guarantees, assumption of debt for any reason, as well as for disputes of a tax or tariff nature.
5. Relating to family or inheritance disputes.
6. Concerning disputes from land consolidation, compulsory expropriation and compulsory settlement of property boundaries.

The Company does not pay:
1. The agreed expenses to be paid on the basis of a compromise reached without the approval of the Company.
2. The expenses which, if there was no Legal Expenses insurance, a third party would be obliged or is obliged to pay.

The Company undertakes the payment only:
1. The fee of the lawyer appointed by the Insured, which is determined in accordance with the applicable provisions on minimum lawyers' fees. The lawyer must reside in the seat of the competent court.

2. Court costs, including, in accordance with the provisions in force from time to time, the remuneration of witnesses who have been summoned and of the experts appointed, as well as the legal fees of bailiffs.
3. The legal costs of the opposing party, if the Insured is obliged to pay them.

In the event that enforcement is initiated against the Insured, the adoption of precautionary measures for its suspension is covered, provided that the title by which enforcement is sought relates to one of the covered cases and its cause arose within the insurance period.
However, no more than 2 applications are covered for each enforceable title.

The Company is not obliged to provide insurance coverage:
1. If the difference between the compensation claimed by the Insured on the basis of the evidence in his possession and that offered to him out of court, is so small that the amounts required as costs for the legal action are disproportionate. At least if the requested amounts in relation to the compensation offered are less than 5% or at least €300 are considered disproportionate
2. Whenever the Insured seeks to collect compensation, while he has no witnesses or other legal means of proof to prove his claims.

Obligations of the Insured after the occurrence of the insurance event
After the occurrence of the insurance case, the Insured is obliged to:
1. To inform the Company, in full, of the true facts of the insurance case, to indicate the evidence and other documents and supporting documents and to make them available to the Company.
2. To provide a power of attorney to the lawyer appointed to provide legal protection and to inform him fully of the true facts of the case, to indicate the evidence, to provide any useful information and to provide the necessary documents and supporting documents.
3. To obtain the Company's consent for the taking, by him or his attorney, measures that create costs, especially if it concerns the filing of lawsuits or the filing of other legal remedies and to avoid anything that may unjustifiably increase the amount of expenses.
If the Insured defaults on these obligations, the Company is released from its obligation to provide coverage.

Election of a Lawyer and Assignment of Mandate
The Insured has the right to choose only one lawyer, freely:
1. In any judicial or administrative procedure when a lawyer is involved in order to defend or represent the Insured or to serve his interests.
2. To defend its interests, in any case where a conflict of interest arises. If the Insured omits or unjustifiably delays the election of the lawyer, the Company may exercise this right on behalf of the Insured.
The mandate to a lawyer is given only by the Company on behalf and at the behest of the Insured. If the Insured gives a direct mandate to a lawyer, the Company is not obliged to provide insurance coverage unless the omission of the direct mandate to a lawyer undoubtedly resulted in a risk to the safeguarding of the legal interests of the Insured, which could not be prevented in any other way. In this case, the Insured is obliged to immediately notify the Company of the direct granting of an order to a lawyer.

The lawyer is liable to the Insured in accordance with the relevant provisions. The Company bears no responsibility for the general handling of the case by the lawyer.

Other Obligations and Rights of the Company

The Company is entitled, prior to the approval of the assignment of a mandate to a lawyer, to make every effort to settle the dispute out of court.

In the event of a disagreement between the Company and the Insured as to the need to safeguard the legal interests of the Insured before a Judicial or Administrative Authority, the Insured may obtain a reasoned opinion from a lawyer of his/her choice regarding the need or not for the safekeeping.

If the Insured does not accept this opinion or if the Company considers that the opinion departs from the correct legal and factual basis of the case, the arbitration by an arbitrator of common acceptance is caused.

In case of disagreement as to the person of the arbitrator, his appointment is made in accordance with article 878 of the Code of Civil Procedure.

The costs for the above actions are borne by the Company, if these actions are deemed necessary to safeguard the interests of the Insured, otherwise they are divided equally between the Company and the Insured.

If, despite the arbitrator's decision to the contrary, the Insured appeals to a judicial or administrative authority, he/she shall bear the relevant costs in the event of a complete defeat, otherwise these expenses shall be apportioned according to the extent of the substantive defeat towards his/her victory.

The above arbitration procedure does not exclude the right of the Insured to appeal to the courts.

E.O. 9355 – PERSONAL FAMILY ACCIDENT

Object of the Insurance

The Insured is covered in the event of a personal accident that will occur during the insurance period exclusively within the insured residence and its common areas. The insured person is: the tenant of the insured residence as well as any member of his/her family (spouse and first-degree relatives by blood or marriage) who lives permanently with him/her.

Coverage

Accidental death

In case of death of the Insured by accident, the Company will pay the corresponding insurance to the beneficiaries, provided that the death occurs within one year from the date of the accident.

In case of death of one or more Insured Persons of the family from the same accident, the beneficiaries of the insurance are their legal heirs.

Permanent Total Disability due to accident

In case of Permanent Total Disability of the Insured due to an accident, the Company will pay the corresponding insurance as soon as the disability is deemed final.

The cases of Permanent Total Disability due to an accident are restrictive and only the following:

a) The total loss of vision of both eyes or total loss of both arms or two legs or one leg and one hand, as well as the complete and permanent loss of their function.

b) The incurable neurological manifestations of traumatic or post-traumatic brain diseases which render the Insured incapable of any work.
c) Permanent Total Paralysis.

Permanent Partial Disability due to accident

In case of Permanent Partial Disability of the Insured due to an accident, the Company will pay him, as soon as the Disability is deemed final, a percentage of the insured capital of the Permanent Total Disability, in accordance with the relevant Table of Percentages of Permanent Partial Disability attached. In the event that the same accident results in more than one disability in different members of the body or different parts of the same member of the Insured's body, then the total compensation is equal to the sum of the percentages corresponding to each disability according to the Table of Permanent Partial Disability Rates attached. The final sum of the percentages can in no case be greater than 100%.
Total Loss of an organ or a member of the body (all or part of it) is considered to be the complete and final organic inability to function thereof.
For a disability that is not mentioned in the Table of Percentages of Permanent Partial Disability, the percentage will be determined, depending on its severity, by the Company's Doctor, with the measure of the lifetime reduction of the general capacity for work, without taking into account the profession or gender of the Insured and always in relation to those disabilities mentioned in the Table of Percentages of Permanent Partial Disability. Any pre-existing Bodily Injuries or losses of organs or body parts of the Insured do not give the right to compensation in the event of an accident.
Expenses of Emergency Training from an Accident
In case of Permanent Partial Disability of an Insured child due to an accident, any expenses that will arise from his/her home education in subjects only of Basic Education are covered on the basis of receipts, provided that he/she is unable to attend, in any way, an Educational Institution.
These expenses cannot exceed, annually, the amount of Euro 1,500.00 which is included in the total amount covered herein.

Concurrent Cases of Compensation

The same accident does not give the right to compensation, except for one of the insurances provided for in cases of Death or Permanent Disability and extraordinary training expenses. In other words, in the event that the Insured has received the prescribed insurance for Permanent Disability (Total or Partial) or extraordinary training expenses and death occurs due to the accident itself, within the period of one year, the Company will pay the difference between the amount already paid and the amount provided for the death, as long as it is larger.
In the event that more than one person is entitled to compensation either due to the death of one or more Insured Members or due to Permanent Total Disability due to the same accident, the amount to be paid to each Beneficiary is calculated proportionally and up to the maximum amount payable.

Sum insured

1. The insured amount is the maximum limit of the Company's liability to cover any accidents that occur throughout the duration of the insurance.
2. In any case where one or more accidents occur resulting in the payment of insurance for more cases of Permanent Disability or Death or Extraordinary Training Expenses, the total amount paid will not exceed the insurance amount of € 30,000 for the entire duration of the insurance.

3. After the payment of the full insurance amount, this insurance coverage is automatically terminated, even if the duration of the insurance period has not expired.

Special Exemptions for Family Personal Accident Coverage

This insurance does not cover risks whose occurrence is directly or indirectly due to one or more of the following causes:

1. Pre-existing disability or bodily injury and their consequences or complications.
2. Drug use.
3. Chronic alcoholism.
4. Attempted suicide or suicide or deliberate action by the Insured or the Beneficiaries.
5. Participation of the Insured in speed races by any mechanical means.
6. Participation of the Insured in the commission or attempt to commit a crime.
7. The consequences of nuclear or atomic energy or radioactive radiation.
8. War or any kind of military or military operations, uprisings, revolutions, mutinies and movements.

Persons excluded from the Insurance

1. People who are paralyzed, blind, deaf, dumb, epileptic, mentally ill, people with brain or spinal damage are not covered by this insurance.
2. People under the age of 3 months and over 70 years of age are not covered by this insurance.

Obligations of the Insured

1. In the event of an accident, the Insured has the obligation to notify the Company immediately, giving all the relevant information about the accident and submitting at his own expense any certificate or document requested by the Company.
2. The Insured after the declaration of the accident is obliged to undergo any examination by a Doctor of the Company, whenever the Company deems it necessary.

TABLE OF RATES OF PERMANENT PARTIAL DISABILITY	Right Hand	Left Hand
Total loss of arm	60%	50%
Total loss of shoulder movement	25%	20%
Total loss of elbow or wrist movement	20%	15%
Total loss of movement of the index finger and thumb	30%	25%
Total loss of a thumb and another finger	25%	20%
Total loss of three fingers except index and thumb	20%	15%
Total loss of thumb only	20%	15%
Total Index Loss Only	15%	10%
Total loss of the medium finger only	10%	8%
Total loss of the ring finger only	8%	7%

Total loss of the little finger only	7%	6%
Total loss of the lower limb above the knee	50%	
Total loss of the lower limb below the knee	40%	
Partial leg amputation including of all fingers	30%	
Total or partial loss of movement of a thigh	30%	
Total loss of movement of one knee	20%	
Total loss of movement of a tarsus	15%	
Total loss of the big toe	8%	
Non-porous fracture of a tibia	30%	
Non-porous fracture of one leg	20%	
Non-porous fracture of a patella	20%	
Shortening of the leg by at least 5 cm	15%	
Total loss of an eye or halving of the vision of both eyes	25%	
Total deafness of two ears	40%	
Total deafness of one ear	10%	
Non-porous fracture of the lower jaw	25%	
Immobilization of a part of the spine with a severe deviation in a very annoying position	30%	
Rib fracture with persistent deformity chest and organ abnormality	10%	

E.O. 9356 – SUBSIDENCE GROUND SLIDING

Damage to the Insured Objects that will result directly from sudden subsidence or lifting or sliding of the ground in the area where the Insured Objects are located and which have a legal construction permit is covered.

Damage is not covered :

1. In yards, sidewalks, fences and fences.
2. Resulting from subsidence or movement of artificial terrain.
3. Resulting from erosion by waters of coasts, rivers, lakes or canals.
4. Resulting from an earthquake or water leakage from any tank, facility, or pipe. It is clarified that damage from subsidence as a result of fire, earthquake or water leakage is covered in accordance with the terms of the respective coverages, if they are mentioned in the coverage table.

The Company will have the right to modify the terms of this insurance or cancel it.

E.O. 9357 – EARTHQUAKE

Damage to the insured objects that will be directly caused by an earthquake and/or fire as a result of an earthquake is covered.
CONDITION FOR THE VALIDITY OF THE COVER
The buildings must have a legal construction permit as well as with a year of issuance after 1960.

E.O. 9358 – TERM OF PLEDGES - MORTGAGE LENDERS

It is hereby agreed and declared that, upon amendment of any contrary general and/or special term or clause of this insurance policy which has been issued in favor of a specific pledgee or mortgagee (hereinafter referred to as "the creditor"), following written notification by the Insured/Policyholder, at any point in time during the insurance, the following special clauses shall apply:
1. The aforementioned creditor is obliged to notify the company of any breach of a term or obligation on the part of the person who has pledged or granted a mortgage, which concerns the concealment of a fact essential for the assessment of the risk, incorrect or false statement, incomplete description of the insured items or part thereof, change or aggravation of the risk and generally any breach of obligation provided for in the insurance policy, which consists of the non-compliance of the Insured/Policyholder with any term of the insurance policy, as soon as it becomes aware of it.
Failure by the creditor to comply with the above obligation is subject to the provisions of the general and special terms of this insurance policy, regarding the contractual obligations of the Insured/Policyholder.
2. In the event of loss or damage, the creditor is entitled to compensation directly and without the involvement of the person who has made the pledge or provided the mortgage, for the capital together with interest, commissions and other expenses, provided always that the amount payable to the creditor will not exceed the total insured capital under this insurance policy. The right of the mortgagee or pledgee creditor to preferential collection of the insurance is regulated in accordance with the conditions and its specific terms, by the corresponding provisions of the Civil Code.
3. The amount payable, in accordance with the above, to the creditor, is due to the person who has pledged or granted the mortgage, always provided that all the terms, agreements, clauses and obligations contained in or added by additional acts to the insurance contract have been complied with and executed by him.
4. In case of cancellation of this insurance contract by the insurance company, the creditor will be notified in writing by the Company, while the insurance policy, to the extent that it concerns the creditor, will remain in force for fifteen days after the day of notification of the cancellation to him.

E.O. 9380 – FOREST FIRE

Damage to the insured property that comes directly from forest fires, stands of trees and shrubs, meadows and pastures or from land clearing by fire is covered.

E.O. 9381 – FLOOD

The damage that will be directly caused to the insured objects by:
Flooding from water: rain, sea, river, lake, torrent, canal, dam or other usual natural watercourse drainage channel.
Damage due to or caused by:

1. Deterioration, age of the building and permanent facilities.
2. Water penetration through ceilings, openings, doors and windows, which were either left open or had a defect.
3. Subsidence or landslide from whatever cause it comes from.
4. Tidal waves whether they are the aftermath of an earthquake (tsunami) or not.
5. Moisture from whatever cause it comes from.
6. Objects located at a distance of less than 12 cm from the floor.

E.O. 9382 – EARTHQUAKE

Damage to the insured objects that will be directly caused by an earthquake is covered.

CONDITION FOR THE VALIDITY OF THE COVER
The buildings must have a legal construction permit as well as the year of its issuance after 1960