



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 Eco 78

(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 and forest fire
- Lightning
- Explosion
- Smoke
- Short circuit
- Civil commotion, Riots, Strikes
- Terrorist acts
- Malicious acts
- Flood- Storm, Snow - Hail - Frost
- Breakage of pipes
- Falling of aircraft and objects thereof
- Falling trees or parts thereof, electrical or telephone poles
- Vehicle impact
- Theft by burglary or climbing
- Robbery
- Plate glass
- Subsidence and landslide
- Earthquake

Also, the following are covered:

- Third party liability from covered risk
- Civil liability against the owner in the event of a fire
- Personal and family civil liability
- Personal Family Accident
- Debris removal costs
- Costs of prevention-limitation of damage
- Transportation, storage and reinstallation costs
- Leeway clause
- New for old cover



What is not insured?

The following indicatively mentioned cases of damage or loss caused by:

- Pre-existing faults or defects in the insured property/items
- 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.

The present translation into English of the information document for the product “Groupama Maison Eco 78” 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