



CONTENTS INSURANCE POLICY



Contents Insurance Policy

(Policy Wording Form: AIG/CY/Contents/12.2012)

Your home insurance policy

Thank **you** for taking out insurance with AIG Europe Limited. **We** want **you** to understand and be satisfied that the insurance cover provided meets your individual needs, so please check these documents very carefully. If any to the information is incorrect or **you** do not understand them, please contact **your** insurance agent or **our** district office immediately.

As you may have noticed at this point, some words or phrases are printed in bold type. The reason for this is because these words have a special legal meaning. They are listed with an explanation of what they mean in the Section "Words with Special Meaning" below.

About your cover

This is your insurance policy wording which along with **your** schedule forms **your** Home Insurance Policy.

The policy wording explains:

- what is and what is not covered;
- how to make a claim;
- how **we** settle claims; and
- the terms and conditions **you** must comply with.

The policy schedule shows:

- **your** name and the address of the property to be insured;
- **your** policy number;
- **your** premium;
- the dates for which **your** cover is in force;
- **your** sums insured and/or the limits of cover, and
- any **endorsements** which apply to **your** policy.

The insurance policy wording and **your** schedule should be read as one document and **you** should keep it in a safe place.

This insurance is underwritten by AIG Europe Limited.

AIG Europe Limited is registered in England and Wales.

Company number: 01486260.

Registered office: The AIG Building, 58 Fenchurch Street, London EC3M 4AB, United Kingdom.

AIG Europe Limited is registered in the Republic of Cyprus as an overseas company.

Company number: AE 2631.

Registered office: 26 Esperidon street, 2001 Strovolos, Cyprus.

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Contract of insurance

This insurance policy is a legally binding contract of insurance between **you** and **us**, and includes the policy wording and the policy schedule, as described previously.

This insurance policy is based on personal information **you** gave **us** in a proposal form or a statement of fact about **you**, **your** family, **your** property and the way in which **your buildings** are being used and occupied. If information that **you** gave **us** is not true and complete, **your** policy may be invalidated and **your** claim may be rejected.

Our part of the insurance contract is that **we** will provide the cover set out in this policy wording for those sections of cover which are shown on **your** policy schedule; and for the **period of insurance** shown on **your** policy schedule.

Your part of the insurance contract is that:

- **your** must pay the premium as shown on **your** policy schedule for each **period of insurance**; and
- you must comply with all the conditions set out in this policy wording and any **endorsements**.

If **you** do not meet **your** part of the insurance contract, **we** may reject a claim, increase **your** premium or you may find that **you** do not have a cover.

Words with special meanings

This section defines any word or phrase that has a precise legal meaning to this insurance contract, and whenever a word or phrase with a special meaning is used, it will be printed in **bold** type.

Buildings

The **home**, garage and **outbuildings**, its **fixtures** and **fittings**, boundary and garden walls, gates, hedges, fences, footpaths, patios, terraces, drives, tennis courts, swimming pools, garden ponds, statues and fountains which are permanently fixed into the ground, greenhouses, solar panels, septic tanks, gas or oil central heating tanks all forming part of the **home** which are used for domestic purposes only. These must be at the address shown on the schedule.

Contents

Household goods, furniture, furnishings, radio and television aerials on or in the **home**, **high risk items**, **personal possessions**, **pedal cycles** and **wheelchairs** owned by **your family** and that **you** or **your family** are legally responsible for.

The most **we** will pay for **contents** in any garage or **outbuildings** is €1.000 in any **period of insurance**.

Contents does not include –

- items held for business purposes (either totally or partially)
- any living creatures;
- permanent **fixtures** and **fittings**;
- electrically or mechanically propelled or assisted vehicles of all types – whether designed for road use or not, aircraft, caravans, trailers, boats or any parts and accessories in or attached to caravans, trailers, boats or motor vehicles. This does not include domestic garden machinery that does not have to be licensed, **wheelchairs**, electrically or mechanically propelled toys and models that cannot go over 8 miles an hour or golf trolleys which are controlled by someone on foot.
- individual **pedal cycles** over €200 in value.

Endorsement

Any agreed alteration made to the terms of the policy, which will be shown on **your** schedule.

Excess

The first amount **you** must pay towards any claim made under the policy.

High risk items

The following are defined as high risk items;

- jewellery, watches, articles made of precious metals and precious stones;
- sculptures, tapestries, rare and unusual figurines or any item valued for its rareness, paintings, pictures and other works of art;
- stamp, medal and coin collections;
- guns, clocks and furs.

The most **we** will pay for **high risk items** is one third (1/3) of the **contents** sum insured in any **period of insurance**.

Home

The private dwelling located at the address shown on **your** schedule, including the garages and domestic **outbuildings**, all used for domestic purposes only by **you** or any member of **your family**.

Money

Current bank notes and coins, cheques, traveller's cheques, electronic cash pre-payment cards, postal orders, banker's drafts, unused current postage stamps, season tickets and travel tickets (but only for the cost of replacement for the period from the date of loss to the expiry date of the original ticket) if a duplicate cannot be obtained.

Money does not include-

- promotional vouchers, air mile vouchers, loyalty points, lottery tickets, scratch-cards, raffle tickets;
- stamps which are part of a stamp collection;
- money used or held for any trade, professional or business purposes.

The **most we** will pay for money is €200 in any **period of insurance**.

Outbuildings

Sheds, greenhouses, summerhouses, and other **buildings** (but not caravans, mobile homes or motor homes) which are not connected to the main **building** of the **home**, they are within the boundary of the **home** and are used for domestic purposes.

The most **we** pay for **contents** in any garage or **outbuildings** is €1.000 in any **period of insurance**.

Period of Insurance

The period of time the insurance is provided for under this policy, as set out in **your** schedule.

Pedal Cycles

Any pedal cycle (other than motorised pedal cycle) and accessories, which are owned by **your family** or are **your family's** responsibility under contract.

The most **we** will pay for **pedal cycles** is €400 in any **period of insurance**.

Personal Possessions

Jewellery, watches, sports equipment, luggage, photographic equipment, musical instruments, clothing and other items that are designed to be worn or carried on or about the person which belong to **you** or **your family** or are **your family's** responsibility under contract.

Personal Possessions does not include –

- household goods and domestic appliances;
- external television, radio and satellite receiving equipment;
- **money, credit cards**, securities and documents of any kind;
- any business stock or related equipment used for any trade, professional or business purposes;
- any motor vehicles, other than motorised or electric **wheelchairs** and scooters which are specifically designed for the disabled or infirm and which do not legally require to be licensed for road use;
- any mechanically propelled or assisted vehicles, other than motorised gardening equipment;
- any aircraft, gliders, hang-gliders, trains, caravans, trailers, boats, wet-bikes, jet skis, hovercraft, and other mechanically propelled or assisted watercraft, or parts or accessories for any of them whether attached or detached (other than removable entertainment equipment whilst removed);
- pets and livestock.

The most we will pay for **personal possessions** is €1.000 per single article, set or collection.

The most we will pay for **personal possessions** is one third (1/3) of the **contents** sum insured in any **period of insurance**.

Unfurnished

A **home** with not enough furniture for someone to live in it with reasonable comfort.

Unoccupied

A home not lived or intended to be lived in for more than 60 days in a row.

We, Us or Our

AIG Europe Limited.

You, Your or Policyholder

The person(s) named as **policyholder** on **your** schedule.

Your Family

Any of the following people providing they normally live with **you** in **your home**:

- **your** husband, **your** wife or **your** partner;
- **your** children (including adopted and foster children);
- **your** relatives;
- **your domestic employees**.

Fixtures and fittings

Built in furniture and kitchen units, fixed glass and sanitary ware, fixed pipes, ducts, tanks, wires, cables, switches, fireplaces, central heating equipment, boilers, storage heaters and light fittings.

Wheelchairs

Any type of motorised or non-motorised **wheelchair** or similar electric scooter specifically designed for the disable or the infirm, which is not legally required to be licensed for road use.

Policy Conditions

These are the conditions of the insurance policy that **you** need to meet as **your** part of the contract. If **you** do not do this, it may make the contract invalid and **you** may not be able to make a claim.

1. Compliance with Policy terms

We will provide the cover described in the policy if all the terms and conditions of this policy so far as they apply are met by **you** or anyone claiming under this policy.

2. Taking Care

You and **your family** must take all reasonable steps to prevent loss, damage, accidents and injury to everything which is covered by this insurance policy, and to maintain the insured property in a sound condition and in good repair.

3. Changes in your circumstances

You must tell **us** or **your** insurance agent or intermediary straight away about any changes that could affect this insurance policy. If **you** do not tell **us** about any change to the material facts, this insurance may no longer be valid. Material facts are ones that might influence **our** decision to insure **you**, the conditions of the policy or the premium **we** want to charge. If **you** are not sure whether a fact is material, **you** should tell **us** about it. In particular **you** must tell us:

- if **you** change **your** address;
- if **you** or any person in the schedule change job;
- if **you** or **your family** receive a court judgment or conviction, or are prosecuted (except for motoring offences where a prison sentence has not been served);
- if work is going to be done to **your home**;
- if someone other than a member of **your family** comes to live with **you**

Please remember if **you** do not tell **us** about any changes, **your** policy may be invalidated and/or any claim **you** make may be rejected.

4. Law applicable

This policy is governed by the laws of the Republic of Cyprus and the courts of the Republic of Cyprus will have exclusive jurisdiction to determine any dispute.

5. Fraud

If **we** have reason to believe that dishonesty or exaggeration has been used either by **you**, **your family** or anyone acting on behalf of **you** or **your family** to obtain:

- a claims payment or inflated claims payment under **your** policy, or
- cover for which **you** do not qualify

all benefits under this insurance policy will be lost, the policy may be deemed invalid, **you** may not be entitled to a refund of premium and **we** may refer the matter to the police or authorities for criminal prosecution or take action consistent with **our** legal rights.

6. Cooling-off period

If after insuring with **us** and receiving **your** Contents Insurance policy, **you** subsequently change **your** mind, you have 14 days to write to **your** insurance agency or **us** confirming that **you** do not wish to continue. Provided **you** have not made a claim in that period no charge will be made and any premium **you** have already paid will be refunded.

7. Cancelling your policy

You may cancel the policy anytime after the cooling-off period by writing to **us** or contacting **your** insurance agent. As long as **you** have not made a claim, **we** will refund **you** for the time that is left on the policy.

We or anyone **we** authorise can cancel this policy at any time by sending **you** fourteen days notice in writing. **We** will send the notice to the last known address **we** have for **you**. **We** will refund **your** premium for the time that was left on **your** policy as long as **you** have not made a claim.

8. Dual insurance

If **you** have any other insurance policies that cover the same loss, damage or liability as this policy, **we** will only pay **our** share of any claim. There are instances where **we** will not pay anything if **you** have any other insurance policies that cover the same loss, damage or liability as this policy and these instances are clearly shown in the columns - **Contents** Insurance of this policy wording.

9. Claims

When **you** become aware of a possible claim under this policy **you** must:

- tell **us** as soon as reasonably possible;
- tell the local police immediately when **you** become aware something is lost or **you** suspect a theft, attempted theft or malicious damage and keep any certificate of the report given to **you** by the police;
- take all reasonable steps to recover any property which has been lost;
- send **us** at **your** expense, all the documents and information (including written estimates, proof of value and ownership) **we** may request from **you**.

You must not:

- pay, offer or agree to pay any amount or admit responsibility without **our** written permission;
- abandon any property to **us** unless **you** have **our** permission.

We will not pay any claims under this policy unless **you** have kept to the above conditions.

We may:

- enter any building where loss or damage has happened;
- take control of the remains of any property insured by the policy for which **we** have agreed to pay a claim and deal with them in a reasonable manner;
- take over, defend or settle a claim made against **you** or at **your** own expense, take legal action in **your** name to get back any payment **we** have made under this policy.

10. How we settle your claim

As long as the loss or damage is covered under **your** policy, **we** will decide whether to settle a claim by either repairing or replacing property. Alternatively, at **our** option we will pay the cost at which **we** can replace the item through our network of suppliers.

We will take off an amount (if appropriate) for wear and tear if **you** claim for loss or damage to clothes, household linen or **pedal cycles**.

We may deduct any outstanding premium from any payment **we** make.

11. Maximum claim limit

The maximum claim limit is the one shown on **your** schedule. The cover is not subject to the average clause and, therefore, the compensation will not be reduced if **your** contents are underinsured.

12. Non-disclosure or misrepresentation

Information which **you** gave **us** before this policy started, during the course of the policy or for the purposes of renewing the policy (whether provided orally, electronically or in writing and whether or not contained within the statement of fact or proposal form) must be complete and correct.

If **you** did not tell **us** of all material facts which **you** are reasonably expected to tell **us** or provided **us** with inaccurate information, which might have affected **our** decision to provide insurance cover, the level of premium, or the terms of this policy, before **you** took out the policy or before renewal, then **we** may have the right to avoid the policy. That means that **we** will treat the policy as if it had never existed. In those circumstances, **we** will repay **you** any premium taken and **you** will have to repay **us** any claims paid by **us** during the currency of the policy.

General Policy Exclusions

These are the exclusions that apply to all sections of your policy.

This insurance policy does not cover:

1. Unfurnished and unoccupied property

Any loss, damage, legal liability, cost or expense of any kind caused while **your** home is unfurnished or unoccupied for more than 60 days in a row.

2. Radioactive Contamination

Any loss, damage, legal liability, cost or expense of any kind caused directly or indirectly by:

- (i) ionising radiation or radioactive contamination from any nuclear fuel or nuclear waste which results from the burning of nuclear fuel; or
- (ii) the radioactive, poisonous, toxic, explosive or other hazardous properties of any nuclear machinery or equipment of any part of it.

3. Pollution or Contamination

Any loss, damage, legal liability, cost or expense of any kind caused directly or indirectly from pollution or contamination which:

- (i) was the result of an intentional act; or
- (ii) was expected or should have been expected; or
- (iii) was not caused by a sudden incident; or
- (iv) was not during any **period of insurance**.

4. War and Similar Risks

Any loss, damage, legal liability, cost or expense of any kind caused directly or indirectly by war, invasion, act of foreign enemy, hostilities (whether war be declared or not), rebellion, revolution or military force.

5. Terrorism

Any loss, damage, legal liability, cost or expense of any kind caused directly or indirectly by, resulting from or in connection with any act of terrorism.

For the purposes of this exclusion, "terrorism" means the use, or threat of use, of any biological, chemical and/or nuclear force or contamination by any person(s), whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government(s) or put any section of the public in fear.

6. Territorial Limit for strikes, riot or civil commotion

Any loss or damage arising from strikes, riot or civil commotion outside Cyprus.

7. Sonic Bangs

Any loss, damage, legal liability, cost or expense of any kind caused directly or indirectly by pressure waves from aircraft or other aerial devices travelling at sonic or supersonic speeds.

8. Rot

Any loss, damage, legal liability, cost or expense of any kind caused by wet rot or dry rot whether or not this is caused directly or indirectly by any other cover provided by this insurance policy.

9. Defective construction

Any loss, damage, legal liability, cost or expense of any kind caused by or resulting from either defective construction, poor or faulty design, poor workmanship or the use of incorrect materials.

10. Gradual deterioration

Any loss, damage, legal liability, cost or expense of any kind caused by or resulting from wear and tear, depreciation, corrosion, rusting, damp, condensation, insects, vermin, fungus, fading, frost or anything which happens gradually, the process of cleaning, dyeing, repair, alteration, renovation or restoration or any indirect loss.

11. Existing and deliberate damage

Any loss, damage, legal liability, cost or expense of any kind:

- occurring, or arising from an event that occurred, before the **period of insurance**; or
- caused deliberately by **you** or a member of **your family** or at the direction of **you** or a member of **your family**.

12. Confiscation and forced entry

Any loss, damage, legal liability, cost or expense of any kind caused by officials or the authorities legally using force to enter **your home** or legally confiscating or holding **your** property.

13. Deception

Any loss, damage, legal liability, cost or expense of any kind caused by deception unless the only deception used is to gain entry to **your home**.

14. Business property and legal responsibility

Any loss, damage, legal liability, cost or expense of any kind:

- for any property for which **you** own, hold in trust or use in connection with any trade, profession or business
- for any legal liability arising directly or indirectly from any trade, profession or business.

15. Matching sets or items

We treat each separate item of a matching pair or set of furniture, as a single item.

We will only pay for lost or damaged items. **We** will not pay for the cost of replacing, recovering or remodelling undamaged pieces, or pieces which have not been lost or damaged, just because it forms part of a set, suite or one of a number of items similar in nature, colour or design. If an item in a set is lost or damaged, the other pieces of the set may lose some value, even if they have not been physically damaged themselves. This loss of value is not covered by the policy.

16. Matching carpets

If **you** have a matching carpet or other floor covering in more than one room or area, **we** treat each room or area as separate. **We** will only pay for the damage to the carpet or floor covering in the room or area where the damage happened.

17. Date change and computer viruses

Any loss, damage or legal liability caused to or arising from equipment by its' failing correctly to recognise date representing a date in such a way that it does not work properly or at all, or by computer viruses.

For the purpose of this exclusion:

- Equipment includes computers and anything else insured by this policy which has a microchip in it.
- Computers include hardware, software, data, electronic data processing equipment and other computing and electronic equipment linked to a computer.
- Microchips include integrated circuits and microcontrollers.
- Computer viruses include any program and/or software which prevent any operating system, computer program or software working properly or at all.

18. Loss of value

Any loss of value to **contents**

19. Indirect loss

We will not pay for any losses that are not directly associated with the incident that caused **you** to claim, unless expressly stated in this policy.

20. Property not covered

The following items are not covered under this policy:

- Living creatures.
- Motorised vehicles, trailers, caravans or spare parts and accessories.
- Any amount over €1.000 for **contents** in any garage or **outbuildings** in any **period of insurance**.
- Business stock or business money or business **credit cards**.
- Electrically or mechanically propelled or assisted vehicles of all types – whether designed for road use or not, aircraft, caravans, trailers, boats or any parts and accessories in or attached to caravans, trailers, boats or motor vehicles. This does not include domestic garden machinery that does not have to be licensed, **wheelchairs**, electrically or mechanically propelled toys and models that cannot go over 8 miles an hour or golf trolleys which are not controlled by someone on foot.
- Individual **pedal cycles** over €200
- Any amount over €400 for **pedal cycles** in any **period of insurance**.
- Any amount of **high risk items** over one third (1/3) of the total **contents** sum insured in any **period of insurance**.
- Any single article, set or collection of **high risk items** worth over €1.000
- Any amount over €200 in total for **money** in any **period of insurance**.
- Any promotional vouchers, air mile vouchers, loyalty points, lottery tickets, scratch cards, raffle tickets or stamps that are part of a stamp collection.
- Any **personal possessions** worth over €1.000.
- Any amount of **personal possessions** over one third (1/3) of the total **contents** sum insured in any **period of insurance**.

21. Excess

Any **excess** amount noted on **your** schedule that is applicable in the event of a claim.

Contents Insurance

This part of the insurance policy provides full details of the cover **we** provide for **your contents**.

The **contents** are insured against loss or damage whilst in **your home** by the following causes.

Please note: there are further exclusions which apply to this section in the General Policy Exclusions section.

1. Fire, lightning, explosion, earthquake or smoke.

Excluding:

- Loss or damage caused by smoke from air pollution, or by any gradually operating cause.

2. Storm or flood.

Excluding:

- Loss or damage caused by frost.
- Loss or damage caused by a rise in the water table.

3. Escape of water, oil or liquid petroleum gas from any part of the plumbing installation, fixed water or fixed heating system, or escape of water from any domestic appliance within your home.

Excluding:

- Loss or damage caused to the plumbing installation, fixed water or fixed heating systems or to any domestic appliance which the water, oil or liquid petroleum gas escapes from.

4. Riot, strike, civil commotion, labour or political disturbance.

Excluding:

- Loss or damage that is not reported to the police within seven days of discovering the loss or damage.

5. Malicious acts or vandalism.

Excluding:

- Loss or damage caused by any guest or tenant, or by **you** or any member of **your family**.
- Damage that is not reported to the police within seven days of discovery.

6. Theft or attempted theft from your home.

Excluding:

- Loss or damage not reported to the police within seven days of discovering the theft.
- Loss or damage caused by any guest or tenant, or by **you** or any member of **your family**.

7. Impact.

Loss or damage caused by:

- a) Any impact involving vehicles or aircraft, or anything dropped from an aircraft.
- b) Any impact involving animals.
- c) Falling trees or branches.
- d) Falling aerials, satellite receiving equipment, their fittings or masts.

Excluding:

- Damage caused by animals belonging to **you** or any member of **your family**.
- Loss or damage by felling or lopping trees.

8. Money

We will pay for loss and damage by events 1 to 7 under “**Contents insurance**” for **money**.

Excluding:

- Loss of season tickets or travel tickets when the loss is paid by the authority who sold **you** the tickets.
- Loss due to a mistake, neglect or loss of value.
- Losses **you** or **your family** do not report to the police within seven days after the discovery of the loss or theft.
- Any amount exceeding €200 for **money** in any **period of insurance**.

9. Contents in the open.

Loss or damage to **your contents** which **you** leave in the open on land belonging to **your home**, caused by the perils listed below:

- a) Fire, lightning, explosion, earthquake or smoke.
- b) Storm or flood.
- c) Oil escaping from a fixed storage tank or container.
- d) Riot, strike, civil commotion, labour or political disturbance.
- e) Malicious acts or vandalism.
- f) Theft or attempted theft.
- g) Impact involving vehicles or aircraft, or anything dropped from an aircraft.
- h) Impact involving animals.
- i) Falling trees or branches.
- j) Falling aerials, satellite receiving equipment, their fitting or masts.

Excluding:

- Loss of **money** (as this is covered under a separate section).
- Loss or damage to trees, shrubs, plants and lawns.
- Loss or damage caused by smoke from air pollution.
- Loss or damage caused while **your home** is lent, let or sub-let to anyone other than **your family**.
- Loss, theft or damage to any unattended **pedal cycle** not secured with a suitable locking device to a permanent fixture, or locked in a **building** at the time of the loss.
- Loss or damage caused by animals or pets.
- Any amount exceeding €1.000 for contents in the open.

10. Contents temporarily removed.

Loss or damage to **your contents**, caused by the perils listed below while they are temporarily removed from **your buildings** to other premises within Cyprus for cleaning or repair purposes:

- a) Fire, lightning, explosion, earthquake or smoke.
- b) Storm or flood.
- c) Oil escaping from a fixed storage tank or container.
- d) Riot, strike, civil commotion, labour or political disturbance.
- e) Malicious acts or vandalism.
- f) Theft or attempted theft.
- g) Impact involving vehicles or aircraft, or anything dropped from an aircraft.
- h) Impact involving animals.
- i) Falling trees or branches.
- j) Falling aerials, satellite receiving equipment, their fitting or masts.

Excluding:

- Loss of **money** (as this is covered under a separate section).
- Loss or damage if the premises where **your contents** are temporarily being kept are left for more than 30 consecutive days without any person residing or living there.
- Loss or damage while **your contents** are removed for sale or exhibition.
- Loss or damage while **your contents** are in storage, or are being transported to or from storage.
- Loss or damage caused by animals or pets.
- An amount of **your contents** that exceeds 20% of the **contents** sum insured shown on **your** schedule.

11. Rent and alternative accommodation

If **your home** is made uninhabitable following a claim, which **we** have accepted, for loss or damage resulting from a cause which is covered and described under "Contents Insurance", **we** will pay the reasonable additional cost of similar short-term accommodation for **your family** and domestic pets, for the period necessary to restore the **home** to a habitable condition.

Excluding:

- Any costs **your family** would have to pay once **your** home becomes habitable again.
- Any costs **you** agree to pay without **our** prior written permission.
- Any amount for one event exceeding 10% of the **contents** sum insured shown on **your** schedule for rent and alternative accommodation.

12. Your legal liability as occupier of the property.

We will pay any amount which **you** or any member of **your family** (or **your** legal representatives) are legally obligated to pay as occupier of **your buildings** and land belonging to **your buildings**, in relation to compensation to others which arise from a single event occurring during the **period of insurance** which results in:

- a) accidental death, disease, illness, or accidental physical injury to anyone; or
- b) **accidental damage** to physical property.

The most **we** will pay in any **period of insurance** is €5,000 plus defence costs agreed previously by **us** in writing.

Excluding **your** legal liability arising from:

- Any physical property which is owned by **your family**, or which is the legal responsibility of **your family**.
- Any injury, death, disease or illness to **your family** or **domestic employees** who normally reside with **you**.
- Any contagious disease or virus passed on by **you** or any member of **your family**.
- Any business, job, profession, or trade involving **you** or any member of **your family** directly or indirectly.
- Any liability under a contract or agreement, unless the liability would exist without that contract or agreement.
- Any deliberate act by **you** or any member of **your family**.
- Any liability arising from owning any land or **buildings**.
- Any liability arising from owning, possessing or using animals other than domestic pets.
- Any liability arising from hunting or racing of any kind except on foot.
- Any liability arising from owning, possessing or using by or on behalf of the **policyholder**:
 - a) any motor vehicle, including children's motor vehicles, go-karts, mechanically propelled or assisted vehicles whether licensed for road use or not, (other than gardening machinery, **pedal cycles**, and pedestrian controlled vehicles).
 - b) any watercraft, boat, hovercraft, wet-bike, sand yacht, aircraft, gliders, hang-gliders, train, caravan, (other than pedestrian controlled models or toys).
 - c) any firearm (other than sporting guns used for sporting purposes).
- Any liability which is insured by or would have been insured by any other policy if this did not exist.

Complaints Procedure

Every effort is made to ensure you receive a high standard of service. However, if you feel that the service provided does not meet with your expectations then please contact us. The following complaint procedure has been designed to support you in addressing any concerns you may have.

If your concern relates to the way the policy was sold, then please contact your insurance agent or intermediary who arranged your policy or us.

As well as for the above if you are unhappy with the way your claim has been handled then please write to:

General Manager

AIG Europe Ltd (Cyprus Branch)

P.O. Box 21745

1512 Nicosia

E-mail: cy.customer.relations@aig.com

To help us to deal with your comments quickly, please quote your policy or claims number and the policyholder or insured's name.

We will acknowledge the complaint within 5 business days of receiving it, keep you informed of progress and do our best to resolve matters to your satisfaction within 8 weeks.

We will do our best to resolve any difficulty directly with you, but if we are unable to do this to your satisfaction you retain your right to have recourse to justice.

How we use Personal Information

We are committed to protecting the privacy of customers, claimants and other business contacts.

“Personal Information” identifies and relates to you or other individuals (e.g. your dependants). By providing Personal Information you give permission for its use as described below. If you provide Personal Information about another individual, you confirm that you are authorised to provide it for use as described below.

The types of Personal Information we may collect and why - Depending on **our** relationship with you, Personal Information collected may include: identification and contact information, payment card and bank account, sensitive information about health or medical condition, and other Personal Information provided by you.

Personal Information may be used for the following purposes:

- Insurance administration, e.g. communications, claims processing
- Decision-making on provision of insurance cover
- Management and audit of our business operations
- Prevention, detection and investigation of crime, e.g. fraud and money laundering
- Establishment and defence of legal rights
- Legal and regulatory compliance (for example, disclosure to the Director of Social Insurance explained in more detail below) and including compliance with laws outside your country of residence
- Marketing, market research and analysis

Sharing of Personal Information - For the above purposes Personal Information may be shared with **our** group companies, agents, brokers and other distribution parties, insurers and reinsurers, credit reference agencies, healthcare professionals and other service providers. Personal Information will be shared with other third parties (including government authorities) if required by law. Personal information (including details of injuries) may be recorded on claims registers shared with other insurers.

We may search these registers to detect and prevent fraud or to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

Personal Information may be shared with prospective purchasers and purchasers, and transferred upon a sale of **our** company or transfer of business assets.

International transfer - Due to the global nature of **our** business Personal Information may be transferred to parties located in other countries, including the United States and other countries with different data protection laws than in your country of residence.

Security and retention of Personal Information – Appropriate legal and security measures are used to protect Personal Information. **Our** service providers are also selected carefully and required to use appropriate protective measures. Personal information will be retained for the period necessary to fulfil the purposes described above.

Requests or questions - To request access or correct inaccurate Personal Information, or to request the deletion or suppression of Personal Information, or object to its use, please e-mail at cy.customer.relations@aig.com or by writing to the **General Manager, AIG, P.O. Box 21745, CY-1512 Nicosia**. More details about **our** use of Personal Information can be found in **our** full Privacy Policy at <http://www.aig.com.cy/cy-privacy-notice> or you may request a copy using the contact details above.

The Director of Social Security Database - Where your insurance policy provides employers' liability coverage the information on your Insurance Certificate will be provided to the Director of Social Security and added to an electronic database.

This information will be made available in a specified and readily accessible form as required by the Employers' Liability Insurance (Compulsory Insurance) Law of 1989 as amended. This information will be subject to regular periodic updating and certification and will be audited on an annual basis.

By entering into this insurance policy you will be deemed to specifically consent to the use of your insurance policy data in this way and for these purposes.