

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

## What is this type of Insurance?

Motor insurance provides the compulsory cover you need to drive a vehicle on a public highway, It also offers additional benefits ( as set out below ) depending on the cover you chose



### What is insured?

#### myDRIVE Third Party Liability Cover

- ✓ Damage to other people's property and compensation for other people's death or injury, if you are at fault
- ✓ 24 hours road assistance
- ✓ Passenger protection
- ✓ Off the road extension
- ✓ Windscreen and Glasses cover for up to €350 Trailer extension
- ✓ Road Accident care 24/7

#### myDRIVE Comprehensive Cover

All the above, plus

- ✓ Loss or damage to the insured vehicle\*
- ✓ Passenger liability
- ✓ Off the road extension
- ✓ Windscreen and Glasses cover for up to €850
- ✓ 24/7 Road assistance
- ✓ Cover for storm, thunderstorm, flood, earthquake and other natural perils
- ✓ Cover for loss or damage from Strikes and Riots
- ✓ Replacement with a new car when the vehicle has been stolen and not found or if its damages are more than the 50% of its value (valid only for vehicles up to one (1) year of age)
- ✓ Driver's Personal Accident cover (up to €13.000)

*\*Please note that certain excesses apply*



### What is not insured?

- ✗ Any accident, injury, loss or damage while the vehicle is being used for purposes not described on your certificate of motor insurance, or while being driven by someone not permitted to drive
- ✗ Damage arising from wear and tear, electrical and mechanical breakdown or gradual deterioration
- ✗ Any consequence as a result of war or terrorism
- ✗ Loss of value following a repair



### Are there any restrictions on cover?

- ! The insured vehicle can be driven by six (6) named drivers that they hold a valid normal driving license and he/she is driving with the permission of the policyholder
- ! An excess will apply to most claims



## Where am I covered?

✓ Cover is offered within the Republic of Cyprus.



## What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



## When and how do I pay?

You can pay your premium as a one-off payment by credit or debit card.



## When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



## How do I cancel the contract?

If you decide that for any reason, this Policy does not meet your insurance needs then you can cancel it by informing Victory Financial Solutions Limited. On the condition that no claims have been made or are pending, a proportion of your premium will be refunded in full.

## Making a claim

Should you wish to make a claim under this policy you will need to contact your Insurer. Their contact details are: Motor Claims Department, Cosmos Insurance, 46, Griva Digeni Avenue, 1080 Nicosia. Tel 22 796 000

**On all correspondence please provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your claim as quickly as possible.**

## Complaints

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the complaints procedure below:

For complaints regarding the sale of your policy please contact:  
Victory Financial Solutions Limited, Globe House, 24 Turret Lane, Ipswich, IP4 1DL  
Tel: 01473 316000.

For complaints regarding a claim please contact:  
Motor Claims Department, Cosmos Insurance, 46, Griva Digeni Avenue, 1080 Nicosia. Tel 22 796 000

## What happens if we can't meet our liabilities?

You may be entitled to compensation from the scheme, if your insurer cannot meet its obligations. This depends on the type of business and the circumstances of the claim. You can get more information about compensation scheme arrangements from Insurance Companies Control Service, Address: Ministry of Justice P.O. Box 23364, 1682 Nicosia  
Telephone Number: 22 602 990.