

An aerial night view of a city, likely Stockholm, with a river and bridges. The image is overlaid with vibrant, multi-colored light trails in shades of pink, orange, and blue, creating a dynamic and artistic effect. The city lights are visible in the background, and the sky is dark with some clouds.

APEIRON Insurance Project

APEIRON DRIVE

02. 2019

Contents

SECTION 01 - General Terms of Liability & Optional Coverages	4
CLAUSE 1. Definitions	4
CLAUSE 2. Preparation of the insurance contract.....	4
CLAUSE 3. Validity of the insurance	4
CLAUSE 4. Local power limits.....	5
CLAUSE 5. Limit of liability	5
CLAUSE 6. Duration of insurance	5
A CLAUSE 7. Insurance charges.....	5
CLAUSE 8. General Obligations of the Insured Person and/or the Insured in case of Damage	6
CLAUSE 9. Determination of compulsory insurance premium	6
CLAUSE 10. Insurance with more beneficiarys	6
CLAUSE 11. Succession in the insurance relationship.....	7
CLAUSE 12. Cancellation of the insurance contract.....	7
CLAUSE 13. Modification of the insurance contract	7
CLAUSE 14. Settlement of Damages	8
CLAUSE 15. Jurisdiction of Courts	8
CLAUSE 16. Limitation.....	8
CLAUSE 17. Adjustment of premiums.....	8
CLAUSE 18. Insured Insurance Risks	8
SECTION 02 - Specific Third Section Liability	8
CLAUSE 1. Coverage of Civil Liability.....	8
CLAUSE 2. Third Parties	8
CLAUSE 3. Insured persons	8
CLAUSE 4. - Exceptions	8
CLAUSE 5. Accident Vehicle	8
SECTION 03 - Expansions Of Urban Liable Vehicles	9
Insurance Clause 1 - Liability against third parties due to the fire transmission of the vehicle.....	9

Insurance Clause 2 - Civil Liability when transporting the vehicle & within guarded areas.	9
Insurance Clause 3. - Losses from the operation of the vehicle as a tool.	9
Insurance Clause 4. Damage from falling objects or objects protruding from the insured vehicle.	9
Insurance Clause 5. Protection of the Bonus-Malus category.....	9
SECTION 04 - Special Conditions for Optional Insurance Coverage	10
CLAUSE 1. Material Damage from an Uninsured Vehicle	10
CLAUSE 2. Fire and Terrorist Actions.....	10
CLAUSE 3. Total Theft.....	10
CLAUSE 4. Partial Theft	11
CLAUSE 5. Natural phenomena	11
CLAUSE 6. Strikes - Riots - Demonstrations - Political Riots	12
CLAUSE 7. FIRE INSURANCE OF THE INSURED IN RISK (HOME).....	12
CLAUSE 1. HARMFUL RISKS	12
CLAUSE 2. EXCEPTIONS	13
CLAUSE 3. ARTICLES EXCLUDED FROM THE INSURANCE.....	13
CLAUSE 4. Obligations of The Insured in Case Of The Risk	14
CLAUSE 5. COMPANY'S RIGHTS IN CASE OF INJURY	14
CLAUSE 6. Wilful Misconduct/Gross Negligence	14
CLAUSE 7. INSURANCE / SUPERVISION	14
CLAUSE 8. PAYMENT OF COMPENSATION AND FOLLOW UP.....	15
CLAUSE 9. Jurisdiction of Courts	15
CLAUSE 10 - Limit Time	15
CLAUSE 8. Plate glass cover of the Vehicle.....	15
CLAUSE 9. Own Damages	16
CLAUSE 10. Civil Liability of the Implement	16
CLAUSE 11. Specific Value of New Spare Parts.....	17
SECTION 05 - Special New Driver, Coverage and Compensation Terms	17

CLAUSE 1. Special New Driver Terms.....	17
CLAUSE 2. Special Coverage - Compensation Limit.....	17
SECTION 06 - General Exceptions	18
SECTION 07- Driver's Personal Accident.....	19
CLAUSE 1. Definitions	19
CLAUSE 2. Object of insurance.....	19
CLAUSE 3. Loss of life from an accident	19
CLAUSE 4. Permanent disability (total or partial)	19
CLAUSE 5. Obligations in the event of a claim for damages - Payment of the indemnity	20
CLAUSE 6. Complaints of Claims	21
CLAUSE 7. Cancellation of coverage	21
CLAUSE 8. Exceptions.....	21
SECTION 08 - Special Legal Protection Fund	21
CLAUSE 1. Insured Risks	21
CLAUSE 2. Preparation of the insurance contract.....	21
CLAUSE 3. Validity of insurance and way of payment of insurance premiums.....	21
CLAUSE 4. Scope of insurance protection.....	22
CLAUSE 5. Local limits of insurance protection.....	22
CLAUSE 6. Heightening of risk.....	22
CLAUSE 7. Cancellation of the insurance contract.....	22
CLAUSE 8. Insurance with more beneficiarys	23
CLAUSE 9. Persons covered	23
CLAUSE 10. Retirement of an insurance case	23
CLAUSE 11. Obligations of the Insured Person and / or the Insured in the event of the occurrence of the insurance case	23
CLAUSE 12. Choice of lawyer and mandate	23
CLAUSE 13. Other obligations and rights of the Company.....	24
CLAUSE 14. Duration of insurance	24
CLAUSE 15. Reimbursement of expenses to the Claimant and/or the Insured	24

CLAUSE 16. Dispute-Law	24
CLAUSE 17. Limitation	24
CLAUSE 18. General Provisions	24
Section 9 – Accident Care.....	25
CLAUSE 1. 24-hour Call Center for Damage Notification.....	25
CLAUSE 2. Description of the Accident Conditions / Photographing.....	26
CLAUSE 3. Vehicle Transport.....	26
Section 10 – Road Assistance & Travel Help.....	26
CLAUSE 1. Coverage Provision.....	26
CLAUSE 2. Vehicle Coverage.....	26
CLAUSE 1. Transport/repatriation of the passengers to the place of residence (on a trip) / vehicle collection.....	27
CONTACT WITH THE COMPANY.....	29

The present document is not an accurate translation of Greek terms. For further information, please consult the book of Greek terms.

SECTION 01 - General Terms of Liability & Optional Coverages

This insurance contract is governed by the provisions of, Law 4364/2016, PD 237/1985, as applicable accordingly and of Law 2496/97, which is not modified by the aforementioned special law on Motor Insurance law and the following terms. In the text of the Insurance Proposal, Policy, and General and Special Conditions and all documents of the insurance contract, the following terms, wherever they are referred to, have the meaning defined hereafter:

CLAUSE 1. Definitions.

Company: The insurance company Zavarovalnica Triglav D.D., which resides in Liubliana of Slovenia and performs damage insurance in Greece under the freedom of providing services in accordance with the provisions of Law 4364/2016, which in this insurance contract will be referred to as "Company". Its Tax and special representative in Greece is Apeiron Insurance Project representation of foreign insurance companies company.

Insured: The person, natural or legal, who derives rights from the insurance contract and for whose sake the insurance is contracted.

Recipient of the Insurance (Contractor): The person who contracted with the insurance company for the drawing up of the insurance contract and is responsible for the payment of the premiums.

Insurance contract (Insurance policy): A contract by which the insurance company undertakes, against a premium, the obligation to pay the insurance in the event that the insurance risk arises. Specifically, it includes the insurance proposal, the insurance policy, the general, special conditions and additional acts, issued on the basis of the modifications agreed by both parties.

Insurance: The part of the insurance contract, which contains its personalized data.

Vehicle: Any vehicle that moves on the ground and not on rails, with the help of mechanical force or electric power, regardless of the number of wheels. In addition, a vehicle is considered to be any wheeled vehicle connected with the main vehicle or not (which, in order to be insured, must be declared and included in the insurance), up to a bicycle with an auxiliary engine.

Coverage limit: The maximum compensation payable by the insurance company in case of risk.

Premium: The amount paid by the Beneficiary to the Company for the insurance cover provided.

Insurance value: The current value of the insured vehicle, calculated on the basis of its type and oldness.

Insurance: Compensation.

Insurance Period: The period during which the Insurance Company provides insurance coverage to the insured vehicle.

Terrorist action: The use of violence to expose the public or a part of it to political or religious motives officially designated by the competent authorities as a terrorist.

Discharge: The amount of the loss that is payable by the Company, meaning the amount with which the Insured Person and/or the Insured participates in the cost of the damage.

Reduction: The right of the Company to claim from the Insured Person, the Insured and/or the driver a compensation payment, made to third parties.

Co-Insured: The natural or legal person having the same rights and obligations as the Insured under the insurance contract.

Risk of danger: The worsening of the risk.

Accrued premiums: The portion of premiums attributable to a period that has already passed.

Information Center: Data Collection Service for the validity of insurance, which is part of the Subsidiary Fund.

CLAUSE 2. Preparation of the insurance contract

The insurance contract is drawn up and is valid on the basis of:

The Insurance Proposal submitted by the Claimant and/or the Insured to the Company, is completed in full and accurately.

The written responses are given by the Beneficiary and/or the Insured to any additional information requested by the Company.

The premiums are also calculated based on the above.

CLAUSE 3. Validity of the insurance

The obligations of the Company, the Recipient of the Insurance and the Insured are determined by:

- a) the Insurance Proposal
- b) the Insurance Policy
- c) the General and Special Terms and Conditions; and
- d) the Additional Acts issued on the basis of the amendments to the insurance contract, agreed by both parties.

Coverages, ceilings, and premiums are shown in the Insurance Cover Table.

A term not included in any of the sections of the Insurance Agreement mentioned above does not apply. The Special Terms supersede the General ones.

CLAUSE 4. Local power limits

- A. Liability insurance applies geographically to:
- the limits under Greek territory
 - the Member States of the European Union and the Common Economic Space
 - the other States whose National International Insurance Bureau undertake to apply Section III of the Consolidated Agreement and have subscribed to the "Multilateral Guarantee Agreement between National Offices of International Insurance", issued on 15 March 1991.

For the other countries, a specially written statement from the Company is required, issued after a prior written request by the Insured Person and/or the Insured with the payment of additional premiums.

Liability insurance does not apply to airspace sites.

- B. Optional insurance cover that may be included in the insurance contract only applies within the boundaries of the Greek territory, unless otherwise specified in a relevant insurance term. ασφάλιση αστικής ευθύνης ισχύει γεωγραφικά για

CLAUSE 5. Limit of liability

The maximum liability of the Company for each accident cannot exceed the insurance coverage limit for each type of risk covered by it. If more damage is caused by the same cause, they are considered to be a single accident.

If the Company is required to pay by the principal, whether in court or out of court, beyond the coverage limit, it has a right of recourse against the Recipient, the Insured and/or the driver.

CLAUSE 6. Duration of insurance

The insurance lasts for the period stated in the insurance policy, provided that the premiums for the corresponding period have been paid in time. Before it expires, it may be agreed to renew it under the same or other terms. In this case, the Company will send a notice of payment with the premium for the new insurance period. The insurance contract will enter into force if the premium is paid up to the due date.

A CLAUSE 7. Insurance charges

1. The Beneficiary and/or the Insured at the conclusion of the insurance contract have the obligation to notify to the Company all the details of the insured vehicle as well as anything affecting the acceptance of the insurance and the calculation of the premiums.
2. If the above information has not been brought to the knowledge of the Company for any reason whatsoever, not due to the fault of the Company or the Claimant and/or the

Insured, the Company is entitled to terminate the contract or to request its amendment within a time limit of one (1) month after they become aware of these facts or incidents.

3. The Company's proposal to amend the contract is considered to be a complaint if it is not accepted by the Claimant and/or the Insured within one (1) month after he receives it, and this is also stated in the document of the proposal.
4. If the Beneficiary and/or the Insured, from negligence, does not disclose to the Company all the details of the insured vehicle, as well as anything affecting the acceptance of the insurance and the calculation of the premiums, then the Company has the right to terminate the contract or to request its amendment within one (1) month after they become aware of these facts or circumstances. In addition, if the insurance event occurs before the insurance contract is amended in accordance with paragraph 2 above or before the denunciation takes effect, the insurance shall be reduced by the proportion of the premium fixed at the premium that would have been set there was the infringement.
5. If the Insured Person and/or the Insured violates the obligation to notify the Company of all the above details of the insured vehicle, and of any effect on the acceptance of the insurance and the calculation of the insurance company, the Company has the right to terminate the contract within one (1) month from the moment when it became aware of the violation.
6. If the insurance case occurs within the above time limit, the Company is exempted from its obligation to pay the insurance. The Beneficiary and/or the Insured is obliged to make good any damage to the Company.
7. If the above information has not been brought to the knowledge of the Company for any reason not due to the fault of the Company or the Beneficiary and/or the Insured, or due to negligence on the part of the Insured Person and/or the Insured, the termination of the insurance fifteen (15) days after the date of receipt of the proposal for amendment or after the expiry of one (1) month from receipt of the proposed amendment. If the failure to disclose the data is due to deception, the complaint will have an immediate effect. During the contract, the Beneficiary and/or the Insured is required to declare to the Company, within 14 days of becoming aware of it, any change in the details of the insured vehicle, as well as any element or incident that may result in a significant increase in the risk, i.e. to the extent that, if the Company knew it, it would not have concluded the contract, or would not have concluded it under the same conditions.

In the event that the Beneficiary and/or the Insured has the intention to take actions that may increase the risk, they have the obligation to report them directly to the Company before proceeding with them.

In any case, the Company, upon becoming aware of the risk exacerbation, is entitled to terminate the contract or request its amendment. In the event of failure to disclose, the provisions of paragraphs 2, 3, 4, 5 and 6 of this Article.

In addition, the Beneficiary and/or the Insured is obliged to notify immediately and in writing to the Company any change in the residence address of the Insured Person and the Insured or the seat of their business.

CLAUSE 8. General Obligations of the Insured Person and/or the Insured in case of Damage

In the event of damage, the Beneficiary and/or the Insured shall be liable for the following:

1. Notify the Company, in writing, immediately, without undue delay and no later than eight (8) business days from the time of becoming aware of the damaging event.
2. To do any action he would do in his best interests, in order to save or limit the damage and any act in good faith and in the trading habits, as any diligent person would have done as if he were not insured. These actions are independent of the actions of the Authorities, which they must notify as soon as they know of the injurious event.
3. To facilitate and give all possible and reasonable assistance to the Company's representatives or experts for accident and damage assessment.
4. To promote, within eight (8) days, to the Company any legal or non-documentary document related to the risk, from whatever the source.
5. To not make any third party liability claims.
6. To not take any form of action that would mean acceptance or denial or recognition or compromise or settlement of the covered risk without the written consent of the Company. The Company has the right to take charge of and handle, at its discretion, the claim or settlement of a claim in the name of the Claimant and/or the Insured. It also has full discretion to carry out any legal proceedings or to settle any claim.

The Beneficiary and/or the Insured must provide any information or special assistance that the Company will deem necessary and will request it. It also provides the power of attorney to the Company if it so wishes, to represent it, to any authority or court. If the Insured Person and/or the Insured violates the above obligations on their own responsibility, the Company is entitled to claim damages in accordance with the law.

In the event that unpaid premiums or their first installment have not been paid, if the payment has been agreed in installments, the Company has a right of recourse against the driver, the Claimant and/or the Insured if he is obliged to pay to third parties compensation, in compliance with the provisions of the PD. 237/1986 or following a court order.

CLAUSE 9. Determination of compulsory insurance premium

The insurance premiums for each insurance period are determined on the basis of the insurance premiums table created by the Company, depending on the age of the vehicle and the number of damages for which the driver was responsible. The Company may modify the premium designation table at any time.

The insurance premiums derived from this table apply, in each period of insurance, a calculation system with discounts or charges, determined in accordance with the following factors: use, type, positions, taxable horses, actual horsepower of the vehicle, driving age, driving experience, driving license, age of the Insured Person and/or the Insured and/or the driver and other parameters, as applicable to the Company's invoices.

Whatever the number of annual insurance periods without damage, the minimum insurance class will not be exceeded. In the event of damage, whichever is the number of damages, the maximum insurance class will not be exceeded. The Company reserves the right to terminate each annual insurance period, to freely adjust both the above categories of insurance and the rates of increase or decrease of premiums.

In the event of a change in the minimum compulsory insurance limits, premiums are adjusted.

The Beneficiary and/or the Insured must notify the Company of any change in the vehicle or vehicle details as well as the details of its drivers, especially when these factors influence the determination of premiums. Paying without providing the necessary insurance documents does not impose an obligation on the Company to issue an insurance policy or any other obligation other than a refund.

No proof of payment of premiums exists that does not bear the handwritten or mechanical signature of those who legally represent the company in accordance with its articles of association or decisions of the Board of Directors.

CLAUSE 10. Insurance with more beneficiaries

A. Vehicle Liability Coverage

If there are successive insurances in more than one insurance company, only the last one is valid. Exclusively liable for the payment of compensation to the third party who has suffered damage is the last beneficiary. Past insurances are automatically void, without requiring notification or termination.

B. Optional Insurance Coverage

If the insured vehicle is insured against the same risk in more than one company (multiple insurances), the Beneficiary and/or the Insured must notify these insurance and insurance sums in writing without delay.

If any other insurance has been disclosed, any damage that may occur during the lifetime of the policy will be distributed to all insurance companies, depending on their participation in the insured risk and not on the whole.

In the event that the existence of other insurances is not disclosed to the Company at the time of the contract's conclusion, the insurance will be limited to the amount not covered by prior insurance. The Company is entitled, in the event of non-disclosure of other insurances, to terminating the insurance contract by holding accrued premiums.

In the event that the Beneficiary and/or the Insured fails to notify the notification in a fraudulent manner, the Company is relieved of any liability in accordance with article 15 of Law 2496/97.

CLAUSE 11. Succession in the insurance relationship

A. Vehicle Liability Coverage

1. If the ownership of the vehicle is transferred by reason of death, the rights and obligations of the heir, from the insurance, shall be automatically transferred to the heir, unless he notifies the Company in writing of their non-acceptance, within thirty (30) knowledge of the inducement and the reason of the heritage.
2. If the ownership or possession of the motor vehicle is transferred in any legal way, the insurance contract is automatically terminated thirty (30) days after the date of the transfer. The Company is required to reimburse any unpaid premiums. The termination of the contract is valid for all, without any action on the part of the Company.

B. Optional Insurance Covers

1. Optional insurance cover does not expire if the Beneficiary or the Insured succeeds another in the insurance relationship.
2. Unless a policy has been issued in an order or bearer, the Company and the Beneficiary and/or the Insured are entitled to terminate the contract no later than thirty (30) days after the succession has been acknowledged. The complaint from the insurance company results after fifteen (15) days from the receipt of the Beneficiary and/or the Insured.
3. The Company is exempt if the insurance risk has occurred before the above 30-day period has expired or before the results of the complaint within the time limit had expired and if it proves that it would not have taken the risk or would not have undertaken the same terms, the succession. Unpaid premiums are reimbursed. This provision does not apply if the risk occurs within thirty (30) days of succession.

CLAUSE 12. Cancellation of the insurance contract

A. Vehicle Liability Coverage

1. Insurance may be terminated by written agreement of the parties at any time. In such cases, the Company may invoke the termination of the insurance contract against the

third party who has suffered damage after sixteen (16) days from its notification to the Information Center.

2. (a) The Beneficiary and/or the Insured may terminate the insurance contract at any time, by written declaration sent either by fax or electronically, to the contact details of the company, its official website, and its printed materials. The results of this complaint occur immediately upon its receipt by the Company.
 - (b) The Company may, in writing, terminate the insurance contract only for breach of its essential condition by the Insured Person or the Insured and has the obligation to prove the violation. By declaring the complaint addressed to the Insured Person and/or the Insured, it is disclosed that failure to comply with the essential condition that has been violated within thirty (30) days of service of the order has a termination of the insurance contract.
 - (c) The letter of termination shall be sent to the address of the residence or residence of the Insured Person and/or the insured person entered into the policy. The last address that the Insider and/or the Insured stated in writing to the Company is the residence or residence. The results of the letter occur regardless of the denial of the Insured Person and/or the Insured Person to receive it or to find it in the address of residence or residence or not to the post office for a receipt.
 - (d) In any event of early termination of the insurance contract of this Article, the Company shall inform the Subsidiary Fund Information Center accordingly. Especially in the case of termination of a contract, in accordance with paragraph 2b of this article, the information cannot be made until 30 days have elapsed since the sending of the relevant letter.
 - (e) The Company may rely on the injured third party to terminate the insurance contract after sixteen (16) days from its disclosure to the Information Center as described in the previous paragraph d.
- B. Optional Insurance Coverage

The cancellation of the main contract that safeguards the risk of Third SECTIONy Liability also cancels the special contracts that insure the additional risks.

CLAUSE 13. Modification of the insurance contract

The current insurance contract may be modified at the request of the Insured Person and/or the Insured and with the written consent of the Company. Its validity commences at least on the day following the receipt of the claim by the Beneficiary and/or the Insured by the Company.

CLAUSE 14. Settlement of Damages

The Company has the right to do any research into the causes of the damage and the circumstances under which it was made, as well as the existence and value of the insured risk at the time of the accident.

CLAUSE 15. Jurisdiction of Courts

Responsibility for resolving disputes between the Company and the insured under the insurance policy is the courts where the Company's registered office is located. The law to be applied is Greek

CLAUSE 16. Limitation

Any claim of the Insured Lender and/or the Insured arising from the insurance contract shall lapse after four years from the end of the year in which the claim was made. In the Vehicle Liability Coverage, the claim of the injured person is forfeited when five (5) years have elapsed since the day of the accident, subject to the provisions of the law applicable to the suspension and interruption of the limitation.

CLAUSE 17. Adjustment of premiums

The Company reserves the right, when the agreed period of insurance is terminated, to adjust the premiums and to modify the terms of the insurance contract.

If the Beneficiary and/or the Insured does not accept this change, the Company has the right to terminate the insurance contract in accordance with Article 11a of the Presidential Decree. 237/1986. However, the payment of premiums after the above adjustment expresses the explicit acceptance of the new premium and the terms of the contract by the Beneficiary and/or the Insured.

CLAUSE 18. Insured Insurance Risks

The Risks listed below apply only to those listed in the attached Policy, which is in the special case on the cover of the Insurance Terms Book, with the respective covered coverage limits and premiums. Especially those mentioned in Section 04 for new drivers and the coverage and compensation threshold apply in any case.

SECTION 02 - Specific Third SECTION Liability

CLAUSE 1. Coverage of Civil Liability

Third Party Liability Insurance includes the satisfaction of third parties legitimate claims against the Insured, caused by damage caused by the movement of the vehicle mentioned in the policy, in the following cases:

- a) Fatal injury to persons.
- b) Injury to persons.

- c) Material damage to persons who are not related to the Insured Person, the insured person, the owner, the holder, the driver or the driver, the driver of the vehicle insured.
- d) Material damage to things not transported with the insured vehicle.
- e) Material damage to third parties from a fire transmission from the insured vehicle when the fire is due to the insured's fault and comes from the vehicle's traffic.

Compulsory insurance excludes the civil liability of persons who have caused the accident by intent (Article 6, par. 1, Presidential Decree 237/86) and the civil liability of persons participating in events involving special risks such as races, competitions speed, precision or craftsmanship, whether official or informal.

It is clarified that Third-Party Liability Insurance does not include the costs or expenses of fines or redemption imposed by administrative, police or judicial authorities for violations of laws or police provisions by the insured or the beneficiary of the insurance. It also does not include the related court fees, which are based on decisions of the above authorities.

CLAUSE 2. Third Parties

Not considered as third Parties:

- a) The driver of the vehicle that caused the damage.
- b) Any person whose liability is covered by the insurance contract.
- c) The person who has drawn up the insurance contract with the Company (Insider).
- d) The legal representatives of a legal person who is an insured person or a company that has not acquired a legal personality.

CLAUSE 3. Insured persons

Insured persons are the owner, the driver, the driver or the person added to the vehicle (the person who has taken the driver's authorization or the Insured person with the consent of the driver) and the insured vehicle driver who hold a legal license drivers other than those who took the vehicle after theft or violence..

CLAUSE 4. - Exceptions

The General Exceptions referred to in Section 05, paragraph A, apply to Coverage.

CLAUSE 5. Accident Vehicle

If the covered vehicle is involved in a road accident in any way, the Company, if notified via its call center, will send an on-site representative who will do the following to help the Insured: Accurately recording of the accident, photographing the vehicles involved in the accident, drafting a snapshot of the site where the traffic accident happened, collecting data from potential eyewitnesses, completing the "Accident Statement" form and other documents.

SECTION 03 - EXPANSIONS OF URBAN LIABLE VEHICLES

The following insurance clauses of vehicle liability extensions apply if they have been previously agreed and listed on page 1 of this document.

Insurance Clause 1 - Liability against third parties due to the fire transmission of the vehicle

Upon amendment of any contrary general or special clause of this policy, it is stated and agreed that the Company insures up to € 15,000 - (fifteen thousand euro) the material damage that any third party will incur as a result of the liability of the insured/insured in accordance with Greek law as a consequence of fire transmission or as a result of explosion as a result of fire due to accidental cause of the insured vehicle.

Insurance Clause 2 - Civil Liability when transporting the vehicle & within guarded areas.

It is stated and agreed that under this special condition and with the removal of any contradictory term of the policy, the liability insurance of the covered vehicle is extended to cover personal injuries and material damage to third parties during maneuvering in provided private parking spaces or other enclosed spaces with site construction sites, wider areas where public or private construction projects are executed, quarries, mines, including underground galleries or tunnels and provided they move to them legally. Also, during loading, unloading and parking maneuvers for the purpose of transporting the vehicle on a special lorry for the transport of vehicles, ships or ferries and railways.

Insurance Clause 3. - Losses from the operation of the vehicle as a tool.

Third Party Liability for Personal Injury, Death and Material Damage and up to Highs, as applicable, of the Liability set out in the Insurance Schedule for loss-making events occurring during the life of this Policy for damage that may occur to come from the operation and use of the work machine as a tool listed in the Insurance Table as well as any part of it that is a fixed or movable component thereof.

However, the company is not responsible for liability risks:

- a) From accident due to precipitation, flood, or pollution and/or contamination by any cause.
- b) For damage to underground pipelines, wells and irrigation networks, networks of public utilities or private companies providing gas, telecommunications, electricity, television, etc.,
- c) For damage to bridges, weighbridges, pavements, roads or other structures due to vibrations or because of the weight or dimensions of the insured vehicle, the volume or weight of the cargo carried by it.
- d) In respect of personal injury and property damage caused by cable breakage or by damage to the crane lifting gear, during loading or unloading of objects due to a project

exceeding the manufacturer's specifications or when the work equipment is used for purposes other than those designed and built.

- e) For personal injuries and property damage, from the operation and use at sea, within port, marinas, and airports.
- f) For personal injuries and material damage caused by an operator who is deprived of the necessary legal permit.
- g) For bodily harm to the workers' personnel of the recipient of the insurance / insured (employer's liability).

Insurance Clause 4. Damage from falling objects or objects protruding from the insured vehicle.

Damage to third parties is covered by the falling from of objects carried by the covered vehicle or by objects protruding from the vehicle.

Insurance is not covered and excluded from damages:

- a) Trailers of the insured vehicle (e.g. trailers, luggage-pleasure boats), unless it has been agreed to extend the compulsory motor vehicle liability insurance to traffic vehicles for trailers.
- b) Obstructions on the pavement of the secured vehicle
- c) Where the articles carried or protruding from the vehicle have not been fitted for safe transport on special transport bases (carriers or racks) of an approved type or do not bear the relevant warning signals, the necessary measures shall not be applied or taken in accordance with Article 32 of the Code of Conduct
- d) Vehicles transported or protruding from the vehicle or special equipment.
- e) Leakage of fuel, lubricant or other fluid used to operate the vehicle.
- f) Items intentionally discarded by the driver or the occupants of the vehicle.
- g) The transport of explosives, gases and liquefied gases, liquid fuels and generally flammable and hazardous to public health and the environment.
- h) To cause pollution and/or contamination from any cause, regardless of whether it originates from the carried cargo and/or the insured vehicle.

It is clarified that the base articles and roof racks are also considered to be "protruding objects.

In all cases, the Beneficiary and/or the Insured Person shall comply with the applicable safety regulations of the Ministry of Transport and Communications, inform the Traffic Police Directorate. For the cases where its assistance is required for the safe handling of the vehicle with the carried cargo.

Insurance Clause 5. Protection of the Bonus-Malus category

This benefit is protected (in the sense that it is not affected) by the Bonus-Malus category, solely

from the first two (2) losses that may occur in each 12-month period of insurance. Any subsequent damage automatically entails, for the next twelve months, an increase of two points from the category he was in.

SECTION 04 - Special Conditions for Optional Insurance Coverage

CLAUSE 1. Material Damage from an Uninsured Vehicle

The material damage caused to the insured vehicle by a collision with another known vehicle, which is uninsured, is covered.

The discovery of the liability of the uninsured vehicle is a basic requirement for the insured's indemnity and must be evidenced by appropriate means of proof and obligatory by public documents, such as a copy of the Event Statement of the Police Authority, Criminal Proceedings, etc. In addition, a basic prerequisite for the indemnity of the insured person is the preservation of his rights, according to the Law, against the third party responsible for the recovery and repayment of the damage.

1. Limits of Compensation

The actual current commercial value of the vehicle or the value of recovering the damage it has suffered, on the day of the accident, whichever is the lesser, will be the maximum liability of the Company for each accident during the insurance period. The maximum liability includes all kinds of costs incurred to repair the damage.

2. Special notes

- a) The Company is solely responsible for the material damage to the insured vehicle. It is not responsible for any other damage or loss, such as, but not limited to, the loss of its purchase value or the deprivation of its use or the commercial loss of the Insured or any indirect damage.
- b) The Company, by indemnifying the Insured, acquires all the rights it has against a third party, who is responsible for the accident, in accordance with the Law. The Insured, upon conclusion of the insurance, grants the Company any relevant right and gives it the right and the power of attorney to act, either out of court or in court, in his or her own name, for compensation by the third party.

CLAUSE 2. Fire and Terrorist Actions

This insurance covers damage to the insured vehicle by fire, lightning strike, explosion, and terrorist acts.

In the event that the insured vehicle uses LPG as the primary or alternative fuel, a necessary condition for covering fire or explosion damage from the vehicle itself is that it has a Vehicle Technical Inspection Certificate (MOT) in force.

Particularly for terrorist acts, fire and/or explosion damage directly or indirectly caused by them is covered.

EXCEPTION

The General Exemptions referred to in SECTION 06 B apply except for paragraphs 7, 13 and 15.

EXEMPTION

Especially to cover damage from terrorist acts, 5% of each damage, with a minimum amount of €100.00, is borne by the insured in every case of compensation. The Company is exempt from this payment and will be liable only for the amount that exceeds it.

CLAUSE 3. Total Theft

The total loss of the insured vehicle, which has been stolen, is covered.

1. The Company has the obligation to cover the Insured subject to the condition that the loss was immediately reported to the police. The obligation requires the written announcement - a declaration to the Company by the Insured Person and/or the Insured within 8 days from the discovery of the loss and commences only after forty-five (45) days has passed since the submission of a relevant indictment, unknown and the loss was reported to the Company. If the abovementioned deadline for announcing theft to the Company is not observed, Article 7 of Law 2496/97 applies. The indemnity is paid if the Beneficiary and/or the Insured has received a confirmation that the lawsuit is still pending and does not result elsewhere from the fact that the vehicle was found within the above deadline. Upon expiry of the above deadline, the Company is responsible for the payment of compensation, even if the vehicle was found. The claimant is not entitled to withdraw the claim even after payment of the indemnity, otherwise, they are obliged to make good any damage to the Company.
2. No damage or loss of any parts or components of the vehicle caused during its theft is covered except in the case of coverage covered by Section Theft and covered in accordance with the terms thereof.
3. For payment of compensation, the Company may request:
 - a) Certification by the competent tax authority (Tax Office) of the payment of the registration fees and confirmation that the stolen vehicle has been declared in the income statements of the insured person of previous years.

- b) Written order and irrevocable authorization from the owner of the vehicle, which will be given to the Company's right-but to sell the vehicle to the Company the price you find and keep if desired.
 - c) The signature of notary preliminary agreement, which gives the Company the right to request the signing of the final contract of transfer of vehicle ownership will be found, or the same, when the preliminary contract will contain a deed poll clause in favor of the Company or any third party that the Company will indicate.
 - d) Any other document necessary for the transfer of the vehicle. If the vehicle is after the expiration of the aforementioned period of 45 days, the Company shall pay compensation subject to the prior lawful transfer of vehicle ownership to it or to any third party designated.
 - e) The original (factory) keys of the vehicle.
4. If the vehicle is found after the payment of the indemnity, the Beneficiary or the Insured Owner of the Vehicle has an obligation to notify the Company as soon as they have learned it. The Company, when informed about the search of the vehicle, may summon the insured person with a written document to his last registered address, keep the vehicle he was found and return the compensation if he so desires.

The Insured must make this statement within thirty (30) days of the sending of the letter and, if he does not respond, shall be deprived of all his or her right to do so.

EXCEPTIONS

To cover Total Vehicle Theft, paragraphs 1, 3, 4, 5 and 14 of Section 06 B General Exclusions apply.

CLAUSE 4. Partial Theft

Partial Theft Insurance covers:

- 1.
 - a) The value of stolen vehicles or parts of the vehicle, which are firmly attached to it and are necessary for its movement and operation.
 - b) The value of the remaining stolen vehicle parts inside, such as audio, video, navigation and telecommunication devices. If the installation of these items has not been made by the manufacturing plant or the agency, the liability of the company cannot exceed the amount of €300 in total during the insurance period.
 - c) The damages to be caused to the vehicle body at the time of removal and/or attempted removal of the items or components referred to in paragraphs a and b above and/or the damage caused by the thief in attempting to obtain access to the interior of the vehicle.
 - d) The cost of replacing the vehicle's keys and/or locks in case of theft or loss of keys, up to a total of € 50 during the insurance period. The production of the relevant invoices is a

prerequisite for the payment of the compensation. A prerequisite for covering the stolen items or parts referred to in paragraphs a and b above, if they are inside the vehicle, is that the vehicle has been ruptured and that there are obvious traces of tampering.

- 2. Damage to this vehicle (the same damage) while the vehicle is in the possession of the thief

The Insured has the obligation to immediately declare the theft to the Police and to submit to the Company: (a) a copy of the complaint; and (b) a copy of the Police Incident Report, after the discovery of the vehicle, confirming the removal of the items or SECTIONS thereof.

EXCEPTIONS

Paragraphs 1, 3, 4, 5 and 14 of Section 06 B, General Exceptions apply.

EXEMPTION

In the event that the damage concerns a violation of a Cabrio cloth, an amount of €400.00 shall be made by the insured person and the Company shall be liable only for the amount exceeding that exemption.

CLAUSE 5. Natural phenomena

Covers damage caused directly by a storm or storm, flood, hail or snow as well as hurricane, rush, windstorm, volcanic eruption and earthquake. It specifies that mechanical damage and any kind of damage caused by frost are not covered.

A prerequisite for the payment of the indemnity is that the Insured Company provides the HNMS certificate, which gives rise to the weather conditions prevailing on the date and time of the covered event, in the area in which the incident occurred. Necessary condition to cover a damage caused by high wind event, is that winds conditions are over, wind force 8.

EXCEPTIONS

Paragraphs 10, 14 and 16 of Section 06 B General Exemptions apply

EXEMPTION

In this coverage, 5% of each damage with a minimum amount of € 100.00 is borne by the insured in each case of compensation and the Company will be liable only for the amount exceeding this exemption.

CLAUSE 6. Strikes - Riots - Demonstrations - Political Riots

It covers material damage to fire, explosion as well as other material damage that arises as a consequence of strikes, embarrassment, demonstrations, political riots.

This coverage is defined as a material damage to the insured vehicle directly caused by:

1. The act of any person who has taken part in others in a public order disruption, provided that such action is not included in the exceptions.
2. A legally incumbent act for the purpose of preventing, suppressing or reducing the consequences of a disorder as described above (paragraph 1).
3. Intentional strike action or worker's retaliation by an employer made to support a strike or resistance against or in favor of a contracted employer.

A prerequisite for the payment of the indemnity is the presentation to the Company of the recording of the incident by the competent Police Authority.

EXCEPTIONS

This insurance does not cover damage caused by a direct or indirect consequence of one or more of the following:

1. War, civil war, invasion, alien enemy action, hostilities, or operations that resemble war operations (whether the war was declared or not).
2. The rebellion of armed state forces, political riots that take the form of a popular rebellion, or which are tantamount to a popular uprising, revolution, movements of military or usurpers of power.
3. Terrorist acts carried out by a person or persons acting on behalf of or in association with any organization

EXEMPTION

In this coverage, 5% of each damage, with a minimum amount of € 100.00, shall be borne by the insured in each case of indemnity and the Company will be liable only for the amount exceeding this exemption.

CLAUSE 7. FIRE INSURANCE OF THE INSURED IN RISK (HOME)

GENERAL CONDITIONS OF INSURANCE FIRE

A. DEFINITIONS

The following words (or terms), where they are covered by this policy, have the sole meaning given below:

1. **Company:** The insurance company Zavarovalnica Triglav D.D., which resides in Liubliana of Slovenia and performs damage insurance in Greece under the freedom of providing services in accordance with the provisions of Law 4364/2016, which in this insurance contract will be referred to as "Company". Its Tax and special representative in Greece is Apeiron Insurance Project representation of foreign insurance companies company.
2. **INSURANCE RECIPIENT/INSURED AND INSURANCE BENEFICIARY:** The natural person with whom the company has drawn up this policy) whose property is threatened by the occurrence of the insured risk and in respect of which the insurance cover is provided in accordance with this policy.
3. **INSURANCE RISK:** The possibility of incurring a loss event covered by this policy.
4. **DAMAGES:** The unforeseen and sudden material (positive) property damage that arises from the occurrence of an insurance risk due to accidental, violent and independent of the will of the insured or beneficiary of the insurance event covered by this contract, to the extent and in general conditions. The term damage includes any damage, destruction or loss, which results in a reduction in the real value of insured items due to the occurrence of insurance risk.
5. **INSURANCE INTEREST:** The economic relationship of the insured or the recipient of the insurance with the insured object and which determines the extent of the insurance, which may be entitled to receive for its own account the insured or the beneficiary of the insurance (if any).
6. **INSURED SUBJECT:** The subject of the insurance interest is the household property of the insured's permanent home.
7. **INSURANCE AMOUNT - LIABILITY:** The amount of money stated on the first page of this policy up to which (as a ceiling) is agreed under this contract that the company is liable to A risk, in breach of the proportional rule.
8. **INSURANCE:** The obligation to provide the company, which results from the occurrence of the following described insurance risks and consists either in money or in the indemnification in full, against the terms of this policy. The Company's obligation to indemnify the Insured in the event of the insured risk being made only for the replenishment of the value of the insured object prior to its destruction.

B. OBJECT - EXPOSURE AREA

CLAUSE 1. HARMFUL RISKS

Upon payment of the premium, the Company undertakes to compensate for the material damage that may be caused by the partial or total destruction of the insured object due to a fire or any covered risk listed below that will occur during its lifetime insurance policy.

- fire, according to this insurance policy, is considered to be the creation of an outbreak of fire and its coverage includes only the damages arising therefrom.
- Lightning is considered to be the direct and powerful electric discharge between clouds and ground
- An explosion, in accordance with this insurance contract, is considered to be the central heating and/or heating of the furnace and/or the household exclusive use of bottles or appliances or installations of LPG or gas, irrespective of whether or not the explosion causes a fire.

It is also clarified that the damage caused by a fire includes the following:

- a) by a fire to be transmitted to the insured object from a neighboring building,
- b) from the smoke or heat caused by the fire of the insured building,
- c) by measures are taken to limit or eradicate the fire,
- d) from any cause when moving the insured object, to be made in order to be rescued from the fire,
- e) from the demolition of the insured building, which will be done in order to reduce or suppress the fire.

CLAUSE 2. EXCEPTIONS

This insurance excludes losses or damages caused by a fire that will be due, directly or indirectly, to any of the following events or causes:

1. War, invasion, foreign enemy action, hostilities, warlike operations (irrespective of war declared or not), civil war, revolts by armed state forces, political riots reaching a popular uprising or equivalent to popular rebellion, military movement, revolt, revolution, movement of military or usurper of power.
2. Fermentation of the insured object, subjecting it in any way to heating or drying, its inherent or acquired defect, if any of these causes caused the fire.
3. Nuclear energy or its consequent consistency. Also ionizing radiation, radioactivity, or any nuclear fuel.
4. Volcanic eruption, sedimentation, landslide or other violent physical disorder or violent atmospheric phenomenon such as hurricane, raucous, tornado, cyclone or any consequence of the above phenomena.
5. Theft or disappearance of the insured items, either during or after the fire, and until the assessment of the damage by the Company's expert.

This contract does not cover the following risks:

6. Terrorist acts or acts of violence, whether individual or not.
7. Political unrest, riots, strikes, demonstrations, public order disturbances

8. Material damage from malicious damage, not caused by fire.
9. Earthquake (from shock and fire damage).
10. Damages caused by an explosion to the actual objects exploded, i.e. to the boiler or water heater or bottles or installations or appliances of gas or gas.
11. Damage to machines, electronic or electrical appliances, electrical installations, any kind of tools or any other objects caused by speeding, overvoltage, short circuit, heating, arcing and electric leakage, whatever the cause of these disturbances, even lightning. It is clarified that this exemption will apply only to the electrical machine or electronic device, tool, etc. in the case of compact devices or in the electrical installation (winding - motor) and this exception includes only the machines or facilities affected by the accident. Other devices or machines or installations destroyed or damaged by the accident occurring in or on the above electrical and electronic machines, tools, appliances or installations do not fall under the above exception and are therefore covered by this insurance.
12. Forest fire, tree cluster, and shrubs, pasture, pasture or fire-extinguishing soil.
13. The cost of disposing of debris or waste of objects damaged by fire or lightning, or explosion.
14. Loss of use or harassment or relocation of insured items.

In the event of a loss-making event, the Insured shall bear the burden of proving that the damage is due to a risk covered by this policy.

CLAUSE 3. ARTICLES EXCLUDED FROM THE INSURANCE

1. Any explosive, or flammable matter.
2. Basic currency, ancient and collectible currencies and excellence, stamps, stamps, stock certificates, securities, shares, checks, bank notes, pawnshop or bank, exchange and any type of bonds or documents of nominal value and generally any undisposed documents, accounting books and blueprints, patterns, matrices, manuscripts and rare books, as well as any kind of computer programs, gold and silver, either on rods or processed, precious stones and jewels, watches, historic or sentimental value items, like any others that are subjective or other special value.
3. Items owned by the Insured as a deposit, like any other cell within the insured with this property, which is not owned by the Insured
4. If insured objects include works of more than one volume, it is expressly agreed that in the event of damage, the Company will not compensate for the full value of the works, but only the value of the volumes or parts of the work that were destroyed. Where the project has been withdrawn from circulation, the value of the volumes or parts of the project shall be calculated on the basis of the price of the composition, the paper and the drawing of those volumes or parts of the works. However, under no circumstances will the Company be required to pay more than the commercial price of these volumes (or parts of works)

on the day of the damage, after deducting all deductions and discounts on use and damage.

5. Hunting rifles, boats, outboard engines, motor vehicles, garden machinery and equipment, diving, climbing & sailing equipment
6. Paintings, photographs, sculpture objects, rare artwork, antiques, great value carpets, all sorts silverware, decorative items, furs, woven apparels, electronics, stereos, video, color televisions, expensive cameras, binoculars, telescopes, microscopes magnetic or electronic cameras, recording and be reimbursed up to the amount of € 500,00 per object (provided that the Insured will show them the ownership papers and value). Several objects, according to their usual destination, form a whole, such as dinnerware, are considered as an object.
7. Items located outside the home, in gardens, storages, warehouses, shops, garages and third-party storage facilities.

CLAUSE 4. Obligations of The Insured in Case Of The Risk

1. As soon as the event that caused the damage to the insured objects occurs, the Insured has the obligation to notify the Company within eight (8) business days and to file a written declaration of the damage indicating the status of the injured objects by calculating the value of these items at the time of the loss-making event and in the situation at that time, without including in its value the commercial or other profit, which is not covered by this insurance policy.
2. State in writing whether there are other insurance policies in other Insurance Companies for the same items.
3. The Insured also has the obligation, at the request of the Company, to certify, either by affidavit or in another legal way, the accuracy of his claim.
4. The company reserves the right to request the completion of the order of the relevant criminal case together with the opinion of the prosecuting authority showing that the insured person or persons related to them has not been prosecuted and the case has been filed of unknown perpetrators.
5. If the Insured fails to fulfill the obligations arising from this Article and for as long as such omission persists, they shall not be entitled to claim any of his / her entitlements from this insurance policy.

CLAUSE 5. COMPANY'S RIGHTS IN CASE OF INJURY

1. If damage to the insured objects is sustained and up to its assessment in accordance with the procedure provided for in this insurance policy, the Company has the right to request that the insured objects or buildings rescued in the condition and location found after the damage is maintained, as well as the space to remain unchanged. It also has the right to examine and classify the injured objects, whether these belong to the Insured or a third party and are insured on its behalf.

2. The aforementioned rights may be exercised by the Company, subject to the above limitation (i.e. up to the assessment of the loss), once the insured objects have been damaged, provided that the Insured maintains an indemnity claim arising from this insurance policy and has not yet been settled. For their waiver, the Insured must notify the Company in writing that he does not claim a claim for compensation from this insurance policy or if he has been so claimed he must in writing withdraw from it.
3. None of the above actions of the Company can be considered to mean recognition of its liability for compensation. None of the above actions is mandatory for the Company but is only a right that is exercised at its own discretion.
4. It is expressly agreed that under no circumstances can the Company be obliged to sell or dispose of the items which have been rescued, nor have the Insured entitled to abandon it.
5. If the Insured or a person acting on his behalf does not comply with the Company's claims resulting from this Article or hinders the exercise of its rights or attempts to prevent it, the Insured and any third-party claiming compensation from this policy shall be deducted of any right resulting from this.

CLAUSE 6. Wilful Misconduct/Gross Negligence

If the claim for compensation submitted by the Insured is fraudulently made, if a false statement has been made or has been used to support the claim if fraudulent or fraudulent means were used, either by the Insured or by third parties on his behalf, in order to have any if the damage is caused by deception or serious negligence of the Insured, who is sentenced to imprisonment of at least one (1) year, the loss of the right of the Insured or of the beneficiaries, resulting from it the insurance.

CLAUSE 7. INSURANCE / SUPERVISION

If insured objects have previously been insured by another insurance undertaking for the same time and for the same risks, either for their entire value or for part thereof, the insured funds covered by other insurance undertakings, unless otherwise agreed, will it is always calculated that they together constitute a single risk with the Insured in this policy, whatever their date and any damage that may occur will be allocated to all insurance companies with a rate of insured funds from each. In any case, the Insured will not be entitled to comprehensive compensation from all insurance companies greater than his actual loss. The same consequences arise if the insured objects are insured to another insurance undertaking during the present insurance without the prior consent of the Company, as evidenced exclusively by an additional act. If this insurance was made for an amount that exceeds the value of the insured items and provided that the Insured did not act fraudulently or fraudulently, the insurance is strong, up to the actual value of the insured.

CLAUSE 8. PAYMENT OF COMPENSATION AND FOLLOW UP

1. Payment of the compensation by the Company is made within one month of the completion of the damage file and will acknowledge in writing and without reservation its obligation to pay indemnity or from the moment when a final judgment, which forces them to pay.
2. The Company shall not be obliged to pay interest on the amount of compensation under any circumstances before the monthly payment deadline specified in the previous paragraph has passed.
3. If there are reasons why the Company is prevented from paying the compensation, either by lack of legalization of the beneficiaries or by seizures against the beneficiary of the indemnity or for other legitimate reasons, it is not obliged, before they cease to exist obstacles, to pay or to settle the compensation or to pay interest.
4. The Insured or any other beneficiary of the indemnity may not take any precaution against the Company to secure his claim before the Company's obligation to pay becomes effective.
5. If this damage occurs, this insurance policy is valid for the remainder of the period for an amount which has been reduced both as was the amount of compensation paid or to be paid to the Insured.
6. Payment of the indemnity takes place where the policy was issued, with a receipt in accordance with the form used by the Company or a notarial act, if this is the choice of the Company.
7. The Insured's fees and any notarious rights of repayment are borne by the Insured, which is also borne by the Company in general, arising from seizures or dispositions of the insurance indemnity.
8. At the same time as the Company pays the indemnity, the Insured grants the Company, with this insurance policy, all its rights against any third party liable for the damage incurred, as well as the related actions. The Company has the right to exercise these rights and remedies on the basis of proof of payment of the loss, having the right to demand from the Insured and a special written assignment thereof

CLAUSE 9. Jurisdiction of Courts

1. Any dispute that may arise from this insurance policy will be decided by the Courts of Athens, which are considered to be the only competent authorities.
2. Any notification of a lawsuit or other proceedings to the Company is valid only when addressed to the registered office of the Company

CLAUSE 10 - Limit Time

As foreseen by the relevant legislation.

FOR EACH MATTER NOT SETTLED BY THIS INSURANCE THE APPLICABLE INSURANCE LEGISLATION IS APPLIED

CLAUSE 8. Plate glass cover of the Vehicle

It covers car damage due to glass breakage from any external, sudden and unexpected cause except those included in the General and Special exceptions of the present policy, unless the benefit provision in the relevant optional coverages has been agreed and the premium corresponding to it has been paid, up to a maximum amount equal to that mentioned in the policy table regarding an event happening during the validity of the insurance contract. The maximum compensation amount includes the cost of installing the glass.

EXCEPTIONS

The company is not liable for damage to:

- The headlights, mirrors, flashlights and sunroof of the vehicle.
- Any subsequent damage until the replacement of the broken glass.
- Breakage caused by acts or actions of workers working to repair the car.
- Breakage occurring during a war, military, marine or air raid, occupation by a foreign army, civil war, revolution, tumult, conspiracy and every other military action or political irregularity in general, unless the Insured Person proves that the breakage was not caused directly or indirectly by these cases.
- As a consequence of a traffic accident (collision, impact, overturn and fall of the vehicle from a height during circulation), fire or explosion due to any cause whatsoever, terrorist activities, revolts, strikes, tumults, political upheavals, malicious damage, natural phenomena, during unilateral removal, theft or attempt to steal the vehicle and in general as a consequence of the materialization of a risk which could have been covered by one or more complementary vehicle coverages.

The Company is also not liable for:

- Damage to the glass surface by lines or other types of deformation (caused by windscreen wipers, car wash machines or other causes)
- Any subsequent damage and is not obliged to pay any cost for the transport or guarding of the vehicle until the damage has been repaired.

Only paragraphs 1, 2, 3, 4, 6, 8, 9, 10, 14 and 16 of the General Exceptions referred to in Section 06 B apply to this insurance.

EXEMPTION

In the present coverage, the amount of €250,00 at any repair shop (collaborating or not) is charged to the insured person in case there is no expert's report by the collaborating glass repair shops in the company network or previous policy with the glass breakage coverage or all-round photos of

the vehicle by the collaborator and photo of the number plate and the frame and the Company will only be liable for the amount exceeding this excess. This excess will not apply if the damage is repaired in a repair shop suggested by the Company. On condition that there are photos of the vehicle or previous policy with the glass breakage coverage (subsequent insurance) or there is an expert's report by a collaborating glass repair shops in the company network.

After the payment of the premium, the glass insurance is valid for the remaining amount after deducting the premium amount from the maximum amount provided in the main insurance contract for the specific coverage.

The insurance recipient / insured person is entitled to request that the Company reform the insured amount at the payment of the corresponding additional premium after damage repair.

In the case of a company/professional vehicle about the VAT amount of the invoices and he will be given a copy of the invoices stamped by the company so that the VAT may be set-off.

CLAUSE 9. Own Damages

H Self-Loss Insurance covers insured car damage caused solely by collision, collision, deflection, overturning, dropping and directly from the malicious third-party action.

Malicious third parties are deemed to cause damage to the insured vehicle by third parties, with the sole purpose of vandalism or sabotage, provided that such damage was not caused during

stopovers, strikes, embarrassment, political turmoil, terrorist acts and disturbance of the public class in general.

Includes damage that will occur during transportation or during loading and unloading of the insured vehicle, by ferry boat or road assistance vehicle, provided that they meet the legal requirements for the carriage of vehicles.

In order to compensate for the damage of the insured vehicle, in the case of shipping by ferry boat, it must be recorded in the logbook or the competent Port Authority and the relevant document must be presented to the Company.

1. If this insurance was agreed with an exemption of the Company for a certain amount for each accident, the Company is liable only for the loss beyond the amount of the exemption. If it is proven by public documents that the full liability for the accident is caused by a third vehicle whose details are known, the agreed exemption will not apply to the calculation of the compensation.
2. Damage to non-standard parts and equipment of the car is not covered. A special agreement is required to cover them.

3. The same damages are not covered if they occurred during the period when the car was removed from its legal owner after theft or robbery unless otherwise agreed in this case.

A prerequisite for the payment of the indemnity of own damages, is that accident should be recorded by police and Accident Care.

EXCEPTIONS

Exceptions referred to in paragraphs 1 to 16 and 18 of Section 06 B General Exemptions shall apply.

Also excluded are:

- Damages caused to the insured car due to poor maintenance.
- Damages caused to the tires of the vehicle if these do not occur with other damages covered by this insurance.
- In the insurance of refrigerator or heatwash cars, damage to refrigeration or heating equipment and installations from any cause in general, unless otherwise agreed.
- Damages occurring when the car is moving outside roads intended for the carriage of vehicles or on roads where the authorities are prohibited from circulation.
- any opening of an airbag or bulb.

CLAUSE 10. Civil Liability of the Implement

Third Party Liability Insurance, Insured, Owner, Owner, Driver, and Operator of the Insured Vehicle or Vehicle Trailed by the Insured, for damage to property or bodily harm to third parties, which will occur during the operation of the vehicle as a tool.

Coverage is provided up to the level of the insurance coverage limits stated in the insurance policy, total per accident, irrespective of the number of injured parties and the amount of the damage.

EXCEPTIONS

Exceptions referred to in paragraphs 1 to 12 and 14, 15 and 17 of Section 06 B General Exemptions shall apply.

Also excluded are:

1. Losses due to sedimentation, flooding or water contamination.
2. Damage to piping or cables.
3. Damage to bridges, weighbridges, overpasses or underground bridges or paths, roads or anything below them due to vibrations or the weight of the insured vehicle or the cargo it carries.

4. Physical damages and property damage caused by the breaking of the crane cables during the loading or unloading of goods or loads due to the performance of a work exceeding the lifting capacity specified by the manufacturer.
5. Physical damages and material damage caused by the use of the machine performing the task at the time that exceeds the manufacturer's specified strength.
6. Damage to the occupants of the insured vehicle and/or gear or to the trailer.
7. Personal injuries and material damage caused by a driver or operator who, at the time of the accident, does not have the specific operator's license specified by the law for the category of the machine.

CLAUSE 11. Specific Value of New Spare Parts

The full value of the spare parts is covered, referent the oldness percentage, after the second year from the day that released and maximum 40% subtrahend amount in case of partial damage to the insured car and new spare parts are placed.

This arrangement applies only to damages covered by the optional insurance cover: Fire and Terrorist actions, Strikes - Strikes - Riot - Protests - Political Riot, Partial Theft, Natural Phenomena and Own Damage & Malicious Actions.

SECTION 05 - Special New Driver, Coverage and Compensation Terms

CLAUSE 1. Special New Driver Terms

1. The Insured Person and/or the Insured is required to declare to the Company, if the person under the age of 23 or the person who first acquired a driving license, in the course of the last twelve months (New Driver) is going to drive the insured vehicle so that the Company calculates and collects an additional premium. The same obligation shall apply to the Insured Person and/or the Insured during the contract and any renewal of the contract if, after the conclusion of the contract, a person younger than 23 years of age or a driver who has obtained a driving license within the last 12 months, is going to drive the vehicle. The additional premium is calculated as follows:
 - a) If the insured vehicle drives a person under the age of 23, who at the same time has first acquired a driving license, in the last 12 months, the additional premium will be 60% of the total premiums in force. The same additional 60% premium will be calculated once in each insurance period on the total premium and if the insured vehicle drives more drivers, all or some of them meet either of the above criteria, either a driver the first and some other driver the second. This additional premium will be calculated until all the factors that impose it are eliminated.
 - b) If the insured vehicle drives a person under the age of 23 but has first acquired a driving license before the last twelve months, the additional premium shall be 40% of the total premiums applicable.

- c) If the insured vehicle drives a person who has first acquired a driving license within the last 12 months but is more than 23 years old, the additional premium will be 20% of the total premium applicable.
2. If a car accident occurs when the insured driver drives a driver younger than 23 years of age or a driver who has obtained a driving license in the last 12 months prior to the accident without the company having declared the above and without having received the relevant premium, following:
 3.
 - a) In the event of Third-Party Liability, the Company retains the right of recourse against the Insured Person, the Insured and the Driver for compensation paid to third-party victims, at a rate of:
 - i. 75% of the total compensation (including capital, interest, and expenses) if the insured vehicle, in the accident, was driving a person younger than 23 years who also acquired a driving license in the last 12 months prior to the accident.
 - ii. 50% of the total compensation (including capital, interest, and expense) if the insured vehicle, in the accident, was driving a person younger than 23 years of age and
 - iii. 25% of the total compensation (including capital, interest, and expense) if the insured vehicle, in the event of an accident, was driving a person who obtained a driving license in the last 12 months prior to the accident.
 - b) In the event that the Cover of Own Losses is triggered, the Beneficiary or the Insured participates in the loss of 50%, while the remaining 50% is deducted from the cover.
 - c) If the Personal Accident Cover is activated, the Company will pay only 2/3 of the indemnity due to the insured driver or in the event of his death to his legitimate beneficiaries.

CLAUSE 2. Special Coverage - Compensation Limit

1. In the Insurance of Damage, Damage (Total, Partial), Fire and Terrorist Actions, Strikes-Strikes-Damage-Demonstrations-Political Riot, Natural Phenomena, Crystal Breakage, the amount agreed and indicated as the coverage limit in the policy the maximum liability of the Company for one or more accidents during the insurance period, including all kinds of expenses. For these coverings, the liability of the Company reaches the actual current value of the insured vehicle, but under no circumstances may it exceed the insured coverage limit, even if the same insured risks have been drawn from the same accident. Due to the fact that the coverage limit is consumable, that is to say, any compensation is "consumed" the corresponding amount, during the insurance contract, after the payment of compensation for damage, an Additional Act should be issued at the request of the

Insured Person and/or Insured. With this Additional Act and the collection of the difference in the premium, the entire current real value of the vehicle is covered from the date of the accident until the termination of the insurance contract. If the Additional Act is not issued, only part of the actual value of the unpaid vehicle is covered and the insured undertakes a proportionate share of the losses or losses for all of the above-mentioned coverings.

2. The Company may, instead of paying financial compensation, either undertake the repair of the insured vehicle or replace it with another identical brand and model and with a first authorization not later than 12 months after the authorization of the insured vehicle (physical restoration).
3. If the coverage limit covers only part of the current actual value of the vehicle, the insured person shall bear a proportionate share of the losses or losses.
4. As long as the amount of the indemnity (insurance) reaches the current real value of the insured car, in the Loss, Fire and Theft insurance, the same shall apply as provided in Article 3 of the Coverage of Total Injury.
5. The Beneficiary and/or the Insured must take appropriate precautionary measures, show special care to avoid or exacerbate the risks insured and behave generally as a prudent owner of a car. It has the obligation to put the car at the disposal of the Company as soon as possible for an expert's opinion, while the Company has the obligation to carry it out within five working days from the date of its submission. Before this time limit is passed, the insured person is not entitled to make the damage himself.

If in their fault, they breach the above obligations, they are obliged to indemnify the Company.

6. For the purposes of calculating the compensation, the actual value of the car or parts damaged or lost at the time of the insurance event is taken into account, taking into account their wear and tear, unless otherwise agreed in the policy.
7. Duties, levies, and other liabilities to third parties in connection with the acquisition of the vehicle and spare parts are not included in the amount of compensation to be paid if the owner of the vehicle who is the beneficiary of the insurance is exempt from the obligation to pay them. In case of partial damage, provided that the insured value of the car has been calculated without duties, the Company is entitled to deduct from the value of the spare parts required for the repair the amount corresponding to the duties charged.
8. Optional insurance cover does not include damage related to wear, loss of performance, loss of market value, and damage to property caused by the loss of use of the vehicle.

SECTION 06 - General Exceptions

A) Exclusions of Civil Liability

Excluded from insurance are damages caused by:

1. A driver who does not have the driving license provided for them by law for the category of the vehicle driven.
2. When the driver of the car is under the influence of alcohol or toxic substances in accordance with the meaning and conditions of Article 42 of the Highway Code., insofar as the breach is in a causal relationship with the cause of the accident.
3. When the vehicle is used for a different use from that specified in the insurance contract and the car registration, if such use is in a causal relationship with the cause of the accident.

B) Exceptions to Optional Insurance Coverage

The following exceptions apply when specifically referred to, in the specific term of each cover.

Unless expressly and specifically agreed to cover some of the following cases by paying a special premium, damages are excluded from the insurance:

1. For deceit or gross negligence on the part of the policyholder or insured or driver of the insured car. Especially for Fire and Terrorism Action, no insurance coverage is provided when the fire is due to deceit or gross negligence imputed personally to the Insured Person and to the beneficiary's or driver's insult.
2. From the insured vehicle's participation in demonstrations, festive parades, in formal or informal competitions, speed or skill competitions and related test runs (training sessions).
3. By raid, invasion, foreign enemy, hostilities, or war, either before or after war, war, civil war. Also, from political turmoil, riots, demonstration, strike, lockout, attitude, popular uprising, revolt of armed state forces, movement of military or usurping power, coup d'état or revolution, assault of any kind and generally by law abolition or terrorist acts person or persons acting on behalf or in association with any organization.
4. From radioactivity or nuclear energy and damages arising directly or indirectly, exclusively or with the assistance of other causes, from radioactive contamination, ionizing radiation, any nuclear fuel or from any nuclear fuel scrap (residue). Combustion is also considered to be the autonomous nuclear fission process. Any damage that results directly or indirectly, either solely or with the assistance of other causes, from nuclear and/or biochemical weapons materials.
5. From a flood, hurricane, whirlwind, windstorm, volcano eruption, earthquake or another natural phenomenon, and the damage that has arisen from it.
6. A driver who does not have the driving license provided for by law for the category of driving vehicle.
7. When the driver is under 23 years of age or has a driving license of less than one year.
8. When the driver is under the influence of alcohol or toxic substances in accordance with the meaning and conditions of Article 42 of highway code.

9. When the vehicle is used for a different use from that specified in the insurance policy and the marketing authorization.
10. From the cargo or cargo carrying the vehicle.
11. When the vehicle carries a load or passengers above the maximum permitted by its registration or the relevant decisions of the competent authorities, if the excess has contributed to the occurrence or the increase of the damage, to the extent that it has contributed to the increase.
12. When the vehicle is pushed by any force other than its own, it pushes another vehicle or object that can move or not move on wheels, or when it tows another vehicle.
13. When the vehicle is in guarded parking areas, vehicle repair shops or car exhibitions.
14. From or to insured vehicles without a registration number, insured for accidents within a given area, provided the accidents have occurred outside this area.
15. When the insured car or machine is on a cargo ship, a barge, a lorry or a railroad, or when loaded or unloaded by them.
16. From or to vehicles of a special type, tools or machinery, not originating from their movement but from their operation as tools.
17. In haystacks and agricultural products in general, due to a fire caused by hoist, harvester, or lawn mowers.
18. In cases where the car is not lawfully marketed or not subjected to the technical inspections provided for by the applicable provisions.

SECTION 07- Driver's Personal Accident

CLAUSE 1. Definitions

In this cover, they are defined as:

Insured: The driver of the car mentioned in the insurance policy.

Beneficiaries: The persons who will receive the amount of the insurance cover provided in the policy, if the insured person dies. Beneficiaries are those who are invited to the Inheritance of the Insured in accordance with the rules of inescapable succession, whether or not the heirs will actually be made (for example, by renunciation or succession by will).

Accident: An occurrence due to a sudden, external, visible, violent, accidental occurrence and is wholly independent of the will and participation of the party or insured or beneficiaries and which, as a sole cause and independent of each other, causes the insured person physical damage or loss of life.

Maximum insurance coverage limit: The amount of money to be paid up to a maximum of each case covered. This amount may not exceed, in any case, the insurance limit provided in the Policy for the covered driver.

CLAUSE 2. Object of insurance

- a) This cover shall cover the accident to which the driver for whom the insurance of the vehicle covered by the insurance policy is subject during the period of validity of the insurance. The accident is covered if it occurs only during the driving and boarding of the car and if it proves to be the proven direct, exclusive and independent of any other cause of the risks set forth in Articles 3 and 4 below Insurance covered by this term covers the driver and is paid by the Company as a Life Insurance.
- b) The obligations of the Company are determined solely by the content of this term and any Additional Acts.

CLAUSE 3. Loss of life from an accident

If the Insured loses his life as a consequence of an accident, the Company will pay to the Beneficiaries the insured limit of cover provided for the case of loss of life. The condition for the payment of the insurance is that the loss of life was direct, autonomously and independently of any other cause, caused by an accident that occurred during the cover but not later than one (1) year from the day of the accident. If the beneficiary "deliberately" in any way, directly or indirectly, shortens the insured's life, the insurance for them is automatically void and non-existent and does not create any obligation for the Company.

The compensation is paid upon submission to the Company of the following supporting documents:

1. Death Registration.
2. Certificate of death issued by a doctor or hospital.
3. Taxation certificate for the declaration of insurance.
4. Certificate of inheritance.
5. If a criminal case has been filed for the death of the insured person, all relevant documents must be provided.

However, out of the above documents, the Company may also request any other evidence that may be required to substantiate the claim of the beneficiary.

CLAUSE 4. Permanent disability (total or partial)

Permanent disability is distinguished in:

1. Permanent Utility, occurring solely as a consequence of an accident, within one (1) year after the day of the accident. In this case, the Company pays the entire insurance coverage limit provided for in the policy.

Instances of such disability are restrictive:

a) Total loss of sight of the two eyes or the operation of the two arms or both hands or both legs or both knees or an arm and a tibia or an arm and a leg.

b) Irreversible traumatic or post-traumatic brain disorder that makes the insured incapacitated for every job.

c) Total, permanent paralysis.

2. Permanent partial disability is the permanent partial reduction of the insured person's ability for any work, but which does not constitute a permanent total disability as defined in paragraph 1. The permanent partial incapacity of the insured driver should be the result of an accident, as defined in Article 2 - Subject of insurance. In the case of permanent partial disability, the insurance is a percentage of the cover limit for permanent total disability and is determined as follows: The above percentages are inverse if the victim is left-handed

In the case of the severance of a hand's finger part, part of the amount provided for its total loss is paid, depending on the point the finger was cut in. The complete and irreparable loss of functional

ability of an instrument or member, which thus becomes permanently useless, is considered a complete loss of organ or member.

In the case of permanent partial loss, meaning, where the use of the injured organ or member is somewhat impeded, compensation is a percentage of the total loss provided for and is proportionate to the extent of the instrument or member's use.

In any case of Permanent Partial Disability not mentioned in the above Table of Percentages of Permanent Uncertainties, the amount of compensation is proportional to the reduction of the Insured Person's capacity for any work. In no case may the amount of compensation be exceeded by the same amount of severity and seriousness as the amount of injury.

In the event of loss of or damage to an instrument or member that was already not in use before the accident, no compensation shall be paid for the loss or damage of the instrument or member. If the consequences of an accident become more serious due to a pre-existing defect or removal or amputation of a member, the compensation is calculated taking into account only the damage directly caused by the accident and not the greatest damage indirectly caused by the pre-existing situation.

In the case of loss of more than one instrument or member, which does not constitute Permanent Total Disability as set out above, the total allowance may under no circumstances exceed the total insurance cover provided for in the case of Permanent Total Disability.

CLAUSE 5. Obligations in the event of a claim for damages - Payment of the indemnity

1. In the event of an accident which may be the subject of a claim for death or disability under this Clause, the Beneficiary or the Insured or the Beneficiary is required to:
 - a. Notify the Company's Head Office in writing within eight (8) business days.
 - b. Provide full evidence of his claim.
 - c. Facilitate the Company in any action to determine the circumstances of the accident, even in the course of an autopsy.
 - d. Make medical examinations at reasonable intervals, to be required by the Company, by a physician indicated by her.

The breach by the Claimant of the Insurance and/or the Insured of the above obligations under his own fault gives the Company the right to claim compensation for its damage. The Company's actions to verify the circumstances of the accident or its consequences can

	ΔΕΞΙΑ	ΑΡΙΣΤΕΡΑ
Ολική απώλεια του βραχίονα ή του χεριού	60%	50%
Ολική απώλεια της κίνησης του ώμου	25%	20%
Ολική απώλεια της κίνησης του αγκώνα ή του καρπού	20%	15%
Ολική απώλεια της κίνησης του αντίχειρα και του δείκτη	35%	25%
Ολική απώλεια του αντίχειρα	20%	15%
Ολική απώλεια του δείκτη	15%	10%
Ολική απώλεια του μέσου ή του παράμεσου	8%	7%
Ολική απώλεια του μικρού δακτύλου	7%	6%
Ολική απώλεια δύο από τα τελευταία δάκτυλα (μέσο, παράμεσο ή μικρό)	15%	12%
Μερικός ακρωτηριασμός του ποδιού μαζί με όλα τα δάκτυλα		30%
Ολική απώλεια της κνήμης ή ποδιού		50%
Ολική απώλεια της κίνησης του ισχίου		30%
Ολική απώλεια της κίνησης του γονάτου		20%
Βράχυνση του ποδιού κατά 5 τουλάχιστον εκατοστά		15%
Ολική απώλεια της όρασης του ενός ματιού ή ελάττωση στο μισό της όρασης και των δύο ματιών		25%
Ολική και ανίατη απώλεια ακοής του ενός αυτιού		10%
Ολική και ανίατη απώλεια ακοής και των δύο αυτιών		40%
Κάταγμα, όχι πορωμένο, του κάτω σαγονιού		25%
Αγκύλωση τμήματος της σπονδυλικής στήλης με παραμόρφωση		30%
Κάταγμα πλευρών με παραμόρφωση του θώρακα και με οργανικές ανωμαλίες		10%

not, under any circumstances, be considered as an acknowledgment of its obligation to pay damages.

2. Payment of the indemnity shall be made in euro in Greece if and when all the obligations of the insured or the beneficiary provided for by the Law and the present are fulfilled. In any case of indemnification, the originals of the relevant evidence and documents are presented to the Company.
3. No claim may be brought in any way against the Company until thirty (30) days have elapsed since the receipt of all relevant evidence and documents.
4. Once the Company has determined the compensation to be paid, the payment is made no later than five (5) days from the expiration of the above deadline, at the Company's Head Office.
5. The accident and its consequences must be certified by the competent Police Authority, which has itself dealt with the incident on the spot. The certificate on the declaration of the beneficiary of the insurance or of the insured or beneficiaries, entered in the Event Book of the relevant Police Authorities, is excluded without the Accident and its consequences being ascertained by the Authority

CLAUSE 6. Complaints of Claims

- a) If, as a result of an accident occurring under this condition, there is a collusion of claims for compensation for permanent disability (total or partial) and death, the Company has the obligation to pay only the highest compensation provided for one of these cases.
- b) If, after payment of the indemnity for permanent incapacity, but no later than one (1) year after the date of the accident, the Company makes the difference between the amount provided for in this death (if greater) and the amount paid for permanent disability.

CLAUSE 7. Cancellation of coverage

Coverage terminates automatically following an accident resulting in the death or permanent total disability of the insured. In this case, the premium that may be reimbursed for the rest of the period is not refunded.

CLAUSE 8. Exceptions

Excluded and not covered by this coverage:

1. Cases of suicide or attempted suicide, regardless of the mental state (permanent or temporary) of the insured person.
2. Cases where the driver of the car suffers from paralysis, epilepsy, neurasthenia, psychiatric illnesses, dementia, or is drunk in accordance with Article 42 of Highway Code. or whether he is an alcoholic or drug addict or disabled.

3. Cases due to earthquake, flood, ravage, storm, volcanic eruption and other natural phenomena.
4. Cases arising from war, political unrest, terrorist acts, public disorder and similar acts or situations.
5. Cases where the Insured Vehicle participates in demonstrations or festive parades or in formal or informal competitions or speed or skill competitions or on related test runs (training sessions).
6. Cases where the car is towed or towed and in similar cases unless there is a written consent of the Company to provide cover.
7. Cases where the driver does not have the driving license provided for or has been ordered to be temporarily or permanently removed.
8. All forms of illness, illness or disease, even if classified by the Court as accidents.
9. Accidents caused, directly or indirectly, in whole or in part, to personal injury suffered by the insured person prior to the accident and the consequences or complications thereof.
10. Cases in which more than one person carries in the car or the car carries a load above the limit prescribed by the marketing authorization or the relevant decisions of the competent authorities.
11. Cases where the car is not lawfully marketed or not used for the intended use or not subjected to the technical inspections provided for by the applicable provisions

For drivers less than 23 years of age or with a driving license of less than one year, the provisions of the Special Topic of New Drivers apply (Section 4, Article 1).

SECTION 08 - Special Legal Protection Fund

A. GENERAL CONDITIONS:

CLAUSE 1. Insured Risks

With this insurance contract, the risks expressly referred to in the Insurance Policy are insured.

CLAUSE 2. Preparation of the insurance contract

The insurance contract was drawn up and is valid on the basis of the insurance proposal, which it has submitted to Zavarovalnica Triglav D.D. (hereinafter referred to as "the Company"), the Beneficiary and/or the Insured, fully and accurately filled in, as well as the written answers to any additional information requested from them. The premiums are calculated accordingly. If an objectively or objectively relevant for the risk assessment was not reported to the Company or was improperly stated, Article 3 of Law 2496/97 applies

CLAUSE 3. Validity of insurance and way of payment of insurance premiums

The obligations of the Company, the Beneficiary and/or the Insured Person are determined by:

- the Insurance Proposal
- the Insurance Policy
- the General & Special Terms
- Additional Acts issued on the basis of the amendments to the Policy agreed by both parties.

A term not included in any of the abovementioned parts of the contract does not apply. The Special Terms prevail over the General. The Insurance Policy, the General and Special Conditions, the Additional Acts and the receipts for payment of the premiums are not valid unless they bear the handwritten or mechanical signature of those who legally represent the Company in accordance with its articles of association or decisions of the Board of Directors. Payment of premiums follows the way of payment of the Liability Insurance Policy and additional risks of the Automotive Sector. If the premium is not paid at the time of the insurance, the insurance contract does not enter into force and therefore does not produce any rights or obligations.

CLAUSE 4. Scope of insurance protection

- 1) With this coverage, the Company undertakes:
 - a) payment of the lawyer's remuneration in accordance with the equivalent of the advance payment note as defined by Law 4194/13 and as amended each time for the corresponding procedural act or representation at the time it takes place.
 - b) the payment of legal costs and the indemnities of witnesses and forensic experts who have been summoned or appointed by the tribunal in accordance with the applicable tariffs and the payment of legal fees to bailiffs.
 - c) payment of the costs of the other party to the proceedings to the extent that such costs, in accordance with the judgment, are borne by the Claimant and/or the Insured.
 - d) Expenditure on extrajudicial expertise by an expert appointed by the Company.
 - e) The cover limit outside Greece does not exceed € 3,000
- 2) The Company does not pay:
 - a) Conciliation costs, which do not have prior approval, are not proportionate to the extent of the victory to be defeated, or that their take-back is not necessary under applicable law
 - b) Expenditure which, if there was no legal protection insurance, is or would have to pay a third party
 - c) Expenses incurred due to omission of the Insured Person and/or the Insured, at his / her own fault
- 3) In all cases where Legal Protection coverage will need to be triggered, the coverage limit agreed is the maximum limit of insurance benefits to be paid to the Claimant and/or the Insured as well as to the co-insured. The Cover Limit (Higher Liability Limit) is given only

once for all those insurance cases that are linked to each other in time and come from the same cause.

CLAUSE 5. Local limits of insurance protection

Insurance coverage is provided in insurance cases that occurred:

- In Greece
- In the member countries of the European Union and/or the European Economic Area (EEA), where the courts of that geographical area are competent.

CLAUSE 6. Heightening of risk

During the life of the Insurance Policy, the Beneficiary and/or the Insured has the obligation to declare to the Company any items or incidents that may result in a significant increase in the risk to the extent that if the Company knew it would not have concluded the contract or would not have concluded it under the same conditions. The declaration must be made fourteen (14) days after the occurrence of these facts or incidents.

In this case, the Company, once informed of the increased risk, has the right to terminate the contract or to request its amendment. If the Beneficiary and/or the Insured fail to inform the Company, Article 4 and paragraphs 3, 4, 5, 6 and 7 of Article 3 of Law 2496/97.

CLAUSE 7. Cancellation of the insurance contract

The insurance contract may, in addition to the reasons stated in other articles, be canceled by the Company for the following indicative reasons:

- For technical needs of the Company.
- If its policy changes in relation to the specific risk.
- In cases where the Beneficiary and/or the Insured have been convicted of an offense related to security fraud.
- If the Beneficiary and/or the Insured are declared bankrupt.
- In the event that the Beneficiary and/or the Insured has otherwise been forced into administration.

When the cancellation is made by the Company, it is exercised with a written complaint. The complaint can not be effective until thirty (30) days have elapsed since it arrived at the Insured Person.

In this case, the premiums payable for the remaining insurance period are reimbursed. The Beneficiary and/or the Insured have the obligation to return the insurance policy, by obtaining proof thereof.

The Beneficiary and/or the Insured has the right to terminate the contract in cases where:

- The Company was declared bankrupt.
- The free disposal of part or all of its assets was prohibited.

If cancellation is requested by the Insured Person and/or the Insured, the Company shall reimburse the premiums from the next day of cancellation. After the occurrence of the insurance risk, the Company, as well as the Beneficiary and / or the Insured, retain the right to terminate the contract. In such a case, the premiums will be due until the end of the insurance period.

CLAUSE 8. Insurance with more beneficiarys

If the legal interest in the Company has been insured for the same risk in several companies (multiple insurance), the Beneficiary and/or the Insured must notify in writing these insurances and the insurance amounts to the Company without delay. The more insurances are strong up to the extent of the insurance loss. If the existence of other insurances is not disclosed at the time the contract is concluded, the insurance will be limited to the amount not covered by prior insurance. The Company is entitled to terminate the insurance contract, in the event that the other insurance is not disclosed, by keeping the accrued premiums. Any damage that may occur during the period of validity of the policy will be distributed to all insurance companies according to their percentage of participation in the insured risk rather than the whole. In the event that the Beneficiary and / or the Insured fails to notify the notification in a fraudulent manner, the Company is relieved of any liability, in accordance with Article 15 of Law 2496/97.

CLAUSE 9. Persons covered

Insurance protection shall be granted to natural persons who can claim from the Law their own claims for compensation due to killing, injury or damage to their health.

1. Unless otherwise agreed, the exercise of all rights under the insurance contract shall lie with the Beneficiary and/or the Insured. However, the Company is entitled to provide insurance cover to co-insured third parties, unless the Claimant and/or the Insured is opposed.
2. No insurance protection is provided to protect the legitimate interests of the co-insured with the same insurance policy when facing one against the other or against the Beneficiary and/or the Insured.
3. All rights and obligations of the Beneficiary and/or the Insured under the same conditions shall apply mutatis mutandis to and against the third parties referred to in paragraphs 1 and 2 of this Article.

CLAUSE 10. Retirement of an insurance case

1. For claims for damages under provisions of civil liability law, the insured event shall be deemed to arise from the time at which the event giving rise to the damage occurred, on which the claim is based.
2. For a breach of a criminal provision, the insurance case is deemed to arise from the time when the Insured Individual and/or the Insured has begun, or is alleged to have started, to violate the provision.
3. In all other cases, the insurance case shall be deemed to arise from the time when the Insured Individual and/or the Insured, the other party or third party has commenced for the first time or is alleged to have breached contractual obligations or to breach Laws .

CLAUSE 11. Obligations of the Insured Person and / or the Insured in the event of the occurrence of the insurance case

1. In the event of the insured event, the Beneficiary and/or the Insured is under an obligation:
2. Notify the Company within eight (8) days of becoming aware of the damaging event.
3. To fully inform the Company about the real and real circumstances of the insurance case.
4. Do any act in their best interests in accordance with the good faith and business practices of a diligent individual.
5. Provide the evidence and other documents and supporting documents and make them available to the Company when requested.
6. To give an attorney a mandate to protect their interests and to fully inform them of the facts of the case, to provide them with the means of evidence, in particular the names and addresses of witnesses, to let them know about any necessary information and provide them with the necessary documents and supporting documents.
7. Do not make any recognition or commitment or any other action to any third party without the written consent of the Company.
8. To obtain the consent of the Company before taking measures that incur costs, such as special legal actions or appeals, and avoid anything that would unduly increase the amount of expenditure.
9. Submit, without undue delay, proof of legal and legal costs to the Company.
10. The Beneficiary and/or the Insured cannot claim to have been unaware of the occurrence of the insurance case if this lack of knowledge is due to their serious negligence.

CLAUSE 12. Choice of lawyer and mandate

- 1) The Beneficiary and/or the Insured has the right to freely choose the lawyer who will undertake the defense of their interests once they are entitled to request the intervention of the Company under the Insurance Agreement. If they fails to choose a lawyer, the Company may exercise that right on its own account.

- 2) The order given to the lawyer is given only by the Company in the name and order ("name and order") of the Insured Person and/or the Insured.
If, however, the Beneficiary and/or the Insured has given a direct mandate to a lawyer, the Company is not obliged to provide insurance protection unless the failure to issue a lawyer's order directly from the above would undoubtedly pose a risk the protection of his or her legitimate interests and there was no other way of preventing that risk. In this case, the Beneficiary and/or the Insured is obliged to immediately notify the Company that he has given a direct mandate to a lawyer.
- 3) The lawyer is liable to the Claimant and/or the Insured in accordance with the general provisions.

CLAUSE 13. Other obligations and rights of the Company

- 1) The Company has the right and, at the request of the Insured Person and/or the Insured, to oblige, prior to the assignment of a mandate to a lawyer, to protect his interests, by making efforts to resolve the extrajudicial matter.
- 2) The Company may examine whether the protection of the legitimate interests of the Insured Person and/or the Insured is deemed necessary. If it disclaims the need to safeguard legitimate interests, it is under an obligation to give reasoned notice of its refusal within a reasonable time. Then the Beneficiary and/or the Insured may cause a reasoned decision by the attorney representing or appointing him regarding the need to protect his or her legitimate interests. The lawyer's decision binds both parties, the Company and the Claimant and/or the Insured, unless it departs from the correct legal and factual basis of the case.

If the Beneficiary and/or the Insured, as well as the Company, think that the lawyer's decision is removed from the correct legal and factual basis of the case, it is the final decision of a referee. If the parties do not agree with the arbitrator, they may each request the appointment of an arbitrator in accordance with Article 878 of the Civil Procedure Code. If the arbitration award proves that the protection of the statutory interests of the Insured Person and/or the Insured is necessary, the costs of such decisions shall be borne by the Company, otherwise they shall be borne by the Insured Person and/or the Insured.

The following also apply:

- a) When there is no dispute between the Company and the Beneficiary on the existence of its obligation to insure the Insured Person and/or the Insured, each payment shall be made at its offices.
- b) The Company is under no obligation to pay any amount (e.g. interest, expense, etc.) greater than the maximum covered by the insurance policy.

CLAUSE 14. Duration of insurance

The insurance contract lasts for as long as it is set in the policy. The insurance contract shall be automatically renewed for an equal period of time each time, subject to advance payment of the premiums owed, if one of the parties does not notify in writing the contrary, at least thirty (30) days before its expiration, whether initial or after renewal.

CLAUSE 15. Reimbursement of expenses to the Claimant and/or the Insured

- 1) Claims by the Claimant and / or the Insured for the reimbursement of court or out-of-court costs previously incurred by the Company instead of it are transferred to the Company as soon as they are born. Amounts already repaid to the Beneficiary and / or the Insured are attributable to the Company.
- 2) The Beneficiary and / or the Insured is obliged to support the Company in any way when exercising claims against a third party for claims that have been transferred to it. In particular, it is obliged to hand over only the requested documents, the necessary documents proving the existence of the claim and the other evidence. Regardless of this, the Beneficiary and/or the Insured surrenders every similar right from the conclusion of the contract to the Company and gives it the right and the power of attorney to act, either extra-judicial or judicial, in its own name or in its own name, for compensation by the third party.

CLAUSE 16. Dispute-Law

For any claim relating to this insurance contract, only the courts of Athens are competent. The applicable law is Greek.

CLAUSE 17. Limitation

The lapse of the rights of the Beneficiary and/or the Insured and the Company from the insurance contract occurs after four (4) years from the end of the year in which they were born.

CLAUSE 18. General Provisions

1. The Beneficiary and/or the Insured has the obligation to take reasonable precautions to avoid damages and to observe without any derogation the laws and the provisions in force.
2. Any amendment of the insurance contract shall not apply if it has not been made by a document signed by an authorized person of the Company.
3. The Beneficiary and/or the Insured shall bear all costs:
 - For the purpose of writing this insurance contract.
 - For the payment of any compensation and any other transaction arising out of this insurance contract (e.g. costs that may be provided for by the laws in force at a time).
4. Any notified divestments or seizures in the hands of the Company, as a third party, to which the Company will be subject.

5. Transfer of rights deriving from this insurance contract is not possible unless the Company has given its consent in writing.
6. The Company reserves the right, at the end of the agreed insurance period, to adjust the premium and modify the terms. If the Beneficiary and/or the Insured does not accept this change, they declare it to the Company and immediately terminate the contract for the following period. However, the payment of premiums by the Beneficiary and/or the Insured after the above adjustment declares an explicit acceptance of the new premium and the terms of the contract.

B. SPECIFIC SAFETY OF NOMINATION OF VEHICLES AND OCCUPATIONS

1. Insurance cover shall be granted to the following persons:
 - a. to the principal and the legal owner, as well as to anyone who drives or leaves with the vehicle's license, with the registration number indicated in the "Legal Protection of Vehicle" policy.
 - b. In the insured person and in the capacity of the driver of foreign ownership of vehicles ("Legal Protection of the Driver")

The term "vehicle" refers to motor vehicles, within the meaning of Article 1 of the Presidential Decree 237/86.

2. Insurance protection is provided in the following cases:
 - a. To claim claims for damages under the provisions of civil liability law.
 - b. for defense in criminal courts as a result of the death of or injury to a person in a traffic accident or in the event of a violation of any other criminal or police provision referred to in the traffic law.
 - c. Appeals to the competent administrative authorities for the removal or limitation of the driver's license or license and vehicle registration plates and for their retrieval and legal proceedings for the same reasons.
 - d. In the case of disputes arising out of contractual agreements which are related to the status of the principal or legal owner of the insured vehicle ("Vehicle accident insurance"). The contract from which the need to protect legitimate interests has arisen must have been drawn up within the term of the insurance contract.
3. No insurance protection is provided in the following cases:
 - a. Where the vehicle drives a person, who does not have the driving license provided for by law and when one drives it without the permission of the principal or the legal owner of the vehicle or when the vehicle is not registered.

However, insurance is afforded to those persons who have been unaware of the lack of driving license, vehicle registration or authorization of the principal or legal owner for the use of the vehicle without their own fault.

- b. If it is established conclusively that the Beneficiary and/or the Insured person committed the crime in a fraudulent manner.
- c. In case of differences arising out of the policy of the Insured.
- d. For objects inside the vehicle which are not components or annexes thereto.
- e. Where the protection of legitimate interests is directly or indirectly related to a foreign or civil war, whether declared or not, by uprisings, internal disturbances, earthquakes or other cases of force majeure.

Section 9 – Accident Care

The Insurer provides APEIRON Accident Care to the insured person, owner of the insured vehicle if an accident occurs (whether he is liable or not), or in the case of theft, fire, natural phenomena, glass breakage, in Greece, either at the time of the accident or at the latest within six (6) working days, sending one of the means at his disposal, staffed by experienced persons at his absolute discretion, within a reasonable time period, depending on the distance, the traffic and weather conditions prevailing. The individual coverage of the accident care is only possible for:

- Private Passenger vehicles
- Motorcycles
- Rental Passenger cars
- Rental Motorcycles
- Rental Private Cargo Motorcycles
- Taxis and
- Pick-up Trucks

The coverage is provided for vehicles of up to 3,5 tons (empty of cargo) with single wheels on a rear axle, of a total vehicle length of 5.500 millimeters, width of 2.060 millimeters and a wheelbase of up to 3,15 meters.

CLAUSE 1. 24-hour Call Center for Damage Notification

The coverage of APEIRON accident care is provided in all uses and exclusively to clients insured through the REPRESENTATIVE, based on the present group policy, on a 24-hour basis for 365 days per year, and the Insurer ensures the provision of the required services directly or indirectly.

APEIRON accident care is provided exclusively and only if it is possible for the Road Assistance vehicle to have access to the location where the insured vehicle is. Express exceptions are the cases where the insured vehicle is in a non-accessible location such as rivers, lakes, the sea, ravines, precipices etc.

CLAUSE 2. Description of the Accident Conditions / Photographing

In the case of the insured person becoming involved in an accident, there is a special services network provided, which undertakes:

- To take pictures of the vehicles involved in the accident, the damage and the accident scene,
- The description of the conditions of the accident, the provision of advice and support to the insured person against the other drivers,
- The creation of a drawing of the scene of the accident noting the directions and all the points which may be useful in apportioning responsibility and the damage,
- The completion of the necessary forms and the details of the persons involved,
- Reception of signed statements, provision of advice regarding vehicle repair,
- Collection of the necessary insurance documents, personal details and drivers' licenses (where possible and where they are available),
- Calling the police for further recording and an ambulance if it is required.

It is noted that if the accident has taken place in a closed highway where access is only allowed to specific Road Assistance vehicles, the coverage provision of APEIRON Accident Care can only be provided if the Insurer's vehicle is allowed access.

CLAUSE 3. Vehicle Transport

The Insurer will provide Road Assistance services only after an accident through the coverage of APEIRON Accident Care and if provided by the group insurance policy and the insurance certificate of the group insurance policy if the specific coverage has been agreed, in Greece and under the following conditions:

The service of road assistance after an accident is provided exclusively for the clients insured through the REPRESENTATIVE and only to private vehicles, Motorcycles, Rental Private Passenger Cars, Rental Motorcycles, Rental Private Cargo Motorcycles, Taxis and Pick-up Trucks of up to 3,5 tons empty of cargo) with single wheels on a rear axle, of a total vehicle length of 5.500 millimeters, width of 2.060 millimeters and a wheelbase of up to 3,15 meters.

If the insured vehicle becomes immobilized anywhere in the country because of a collision, impact, overturn and fall, the Insurer will send one of the means at his disposal to repair the damage, with experienced staff at his absolute discretion.

This will take place within a reasonable time period, depending on the distance, traffic and weather conditions. If the damage can be repaired with the means of the mobile repair shop, it repairs it and sets the car in motion. If the damage cannot be repaired on the spot because of lack of parts or other tools or because it is big, the Insurer is obliged to transport the car by a special vehicle to the nearest repair shop, authorized or not, to the immobilization location. At this point the obligation of the Insurer ends.

No services will be provided if the car was immobilized due to mechanical or other breakdown, unless it happened as a consequence of an accident (collision, impact, diversion, overturn and fall).

It is noted that if the accident has taken place in a closed highway where access is only allowed to specific Road Assistance vehicles, the coverage provision of APEIRON Accident Care can only be provided if the Insurer's vehicle is allowed access.

APEIRON accident care is provided exclusively and only if it is possible for the Road Assistance vehicle to have access to the location where the insured vehicle is. Express exceptions are the cases where the insured vehicle is in a non-accessible location such as rivers, lakes, the sea, ravines, precipices, closed parking etc.

For the Accident Care call +30 213 0904363, for more information visit our website www.apeironinsurance.gr for the detailed terms of Accident Care.

Section 10 – Road Assistance & Travel Help

CLAUSE 1. Coverage Provision

The provision of the coverage "Road Assistance" is only possible for:

- Private Passenger vehicles
- Motorcycles
- Rental Passenger cars
- Rental Motorcycles
- Rental Private Cargo Motorcycles
- Taxis and
- Pick-up Trucks

The coverage is provided for vehicles of up to 3,5 tons (empty of cargo) with single wheels on a rear axle, of a total vehicle length of 5.500 millimeters, width of 2.060 millimeters and a wheelbase of up to 3,15 meters.

CLAUSE 2. Vehicle Coverage

The coverages of the COMPANY provided according to the general and special terms of the present are: "Full APEIRON Road Assistance abroad", "Full APEIRON Road Assistance in Greece", and "APEIRON Accident Care". APEIRON accident care coverage is the only one including the service of road assistance after an accident.

If the Group policy and the Group policy Insurance Certificate are valid, the Insurer is obliged, always under the terms of the present group policy, to provide the insured person, owner of the insured vehicle, with road assistance 48 hours after the start of the insurance, for all days of the year, on a 24-hour basis, in the agreed areas where the coverage is valid and according to the terms

of the present group insurance policy. The areas of valid coverage are the areas where the Insurer provides the Insured Person with road assistance and are determined by the type of coverage mentioned in the column “PRODUCT/COVERAGE DESCRIPTION” of the insurance certificate of the group policy as follows: a) for the coverage Full Road Assistance in Greece, the area of validity is the whole of Greece and b) for the coverage Full Road Assistance Abroad, besides the Greek territory, the countries of continental Europe are also areas of validity (except all the countries which came about from the breakup of the former Soviet Union including Russia).

CLAUSE 1. Transport/repatriation of the passengers to the place of residence (on a trip) / vehicle collection.

The Insurer provides road assistance in the areas of validity as determined by the coverage description written in the column “product/coverage description” of the group policy certificate, exclusively for the clients insured through the REPRESENTATIVE to the owners of the insured vehicle, if it is immobilized as a consequence of breakdown or accident, sending one of the means at his disposal, staffed by experienced persons at his absolute discretion, within a reasonable time period, depending on the distance, the traffic and weather conditions prevailing, and only for the uses determined in the agreement between the REPRESENTATIVE and the COMPANY. If the damage can be repaired with the means of the mobile repair shop, it repairs it and sets the vehicle in motion. If the damage cannot be repaired on the spot due to lack of parts or other tools, the Insurer is obliged to transport the vehicle to the nearest repair shop to the place of immobilization, at the preference of the owner. If the damage is big (accident, fire, motor destruction, destruction of throttle box – differential, destruction of electrical systems):

In the case of immobilization in Greece, the Insurer is obliged to transfer the insured vehicle to the Greek city declared as residence in the group policy certificate, to a repair shop preferred by its owner, within six (6) working days.

In the case of immobilization in Europe, provided the area of validity of the road assistance provision included in the group policy insurance certificate also applies in Europe, in the case of an accident or big breakdown (accident, fire, motor destruction, destruction of throttle box – differential, destruction of electrical systems) abroad, leading to the immobilization of the insured vehicle and which cannot be repaired by providing help at the place of the incident, then the repatriation of the insured vehicle is organized to the Greek city declared as residence in the group policy certificate, to a repair shop preferred by its owner, within sixteen (16) working days.

It is pointed out that if the immobilization of the insured vehicle takes place in a closed motorway where access is only allowed to specific Road Assistance vehicles authorized which have the exclusivity of the provision of road assistance within the closed motorway, the provision of the Road Assistance coverages by the Insurer can only be provided if the insured vehicle has already been towed outside the closed motorway by the respective assistance provider with the authorization.

Any claims arising from expenses and costs, hidden or obvious, by the Road Assistance provider on the closed motorway are not covered by the Insurer and the present Group policy, and the same applies for ferry boat expenses.

At this point the Insurer’s obligation regarding the insured vehicle ends, while the insured person is entitled to ask the Insurer for his transport until his final destination inside Greece. If the Insurer has no means of his own to transport the insured person until his final destination, then he pays cash the equivalent of the ticket value in a public means of transport as well as the expenses for one night at a local hotel in the accident area, in case the transport of the insured person on the same day is proven to be impossible to take place (up to the amount of seventy five (75€) euro to the vehicle owner).

In the case of repatriation from abroad the maximum amount of paid expenses, based on the terms of the previous paragraph, is one hundred forty-five (145,00€) euro.

The provision of APEIRON Road Assistance in Greece is provided to insured vehicles with Greek plates exclusively within the Greek territory.

In the transport of an Insured Vehicle which bears no license plates, or they have been destroyed and are illegible.

EXCEPTIONS

The insurance coverage according to the present is not valid in the following cases:

- The Insurer does not pay or compensate the owner for expenses he paid to third parties for any reason or cause without his previous approval.
- The Company assumes the transport of the insured vehicle by road only.
- During the provision of Road Assistance to the insured vehicle the mobile repair shop or the Insurer’s mechanic have the right to provide service to other immobilized vehicles, insured or not, which he may encounter on the way.
- If there are adverse weather conditions and the roads are impassable because of snow, ice, inundations, fog, landslides etc. or are impassable because of strikes and manifestations but also special conditions (broken down or cut bridges, earthquakes etc.), the Insurer is not obliged to provide road assistance services, due to obvious force majeure.
- The Insurer bears no responsibility and has no liability if during the time he provides any type of assistance or during unaccompanied transport of the vehicle parts of it get lost. The person calling for assistance must be present and accompany his vehicle, except in the cases of force majeure or objective impossibility, in which case a representative is appointed.

- The Insurer is not liable for damage caused during repair and damage which may be caused during loading or unloading of the insured vehicle, for pre-existing damage or damage which is certain to be caused by the place of immobilization of the vehicle.
- The Insurer does not cover for road assistance to loaded Trucks, boat trailers and caravans or for uses not specifically mentioned in the present terms.
- No assistance is provided to vehicles in closed spaces (parking) if the tow-truck cannot approach, but assistance is offered by a mobile repair shop for repair on the spot, if possible.
- The Insurer's liability continues existing in the cases of transfer or change of vehicle for the remaining time of the contract, under the condition that this is notified in time (within 48 hours from the change) at the Insurer's offices and before the call for assistance and following the relevant amendment of the insurance contract.
- The Insurer is not obliged to move strange cars in order to liberate the insured person's vehicle, which is obstructed by others.
- After the transport of the insured vehicle to the repair shop or to a place determined by the owner based on the terms of his policy, the Insurer is not obliged to provide another transfer to another repair shop, unless the insured person at the ROAD ASSISTANCE pays additional premium, following agreement.
- It is expressly agreed that the repair shop where the insured vehicle will be moved must be in the city where the insured person has his stated residence based on the details on the insurance certificate of the group insurance policy or to the nearest repair shop in the place where it was immobilized.
- All work carried out for the repair as well as the necessary parts, are charged to the insurer person.
- APEIRON road assistance, regardless of the area of validity, is provided to insured vehicles bearing Greek license plates.
- The Insurer does not cover vehicles immobilized due to loss of keys.
- Case of vehicle immobilization due to lack of fuel
- If it is found out that the insured vehicle carries substances, guns etc. the transport of which is not allowed by law, the Company may refuse to provide road assistance services to the vehicle and the passengers and bears no liability in any case.
- If a call was made to provide service to an insured person based on the insurance certificate of the Group policy and the Insurer has responded and served the insured persons, in the case of partial or total cancellation of the APEIRON ROAD ASSISTANCE coverage, unearned premiums are not refunded to the insured person or insurance recipient.

- If the Insured person undertakes any action or initiative relevant to the provisions of the present insurance policy which will create expenses without previous consent by the Insurer, these expenses are exempted from the policy coverages and the Insurer is not obliged to compensate.
- The Insurer is not liable for damage caused by the storage and protection of the insured vehicle after its transport to the place indicated.
- The provision of Road assistance abroad for non-permanent residents of Greece insured for the provision of road assistance in Greece for vehicles with Greek license plates does not apply.

The coverage of Full Road Assistance will not be provided after the termination of the current insurance policy (insurance certificate) to vehicles making more than five (5) calls annually and will be provided if the insured vehicle is previously examined at the Insurer's premises and its capability for circulation is certified by the Mechanics

OBLIGATIONS OF INSURED PERSONS/INSURER

The Insured person must state at the start of this insurance to the Insurer, in all honesty, all the necessary details for the Insurer to evaluate the risk he is assuming. A false statement or concealment of incidents which are instrumental for non-assumption of the insurance risk relieves the Insurer from his obligations. The Insurer is entitled to interrupt the validity of the insurance if a false statement, concealment of facts and misuse of provisions is found out, without refund of premiums. If during the insurance period a change occurs, even temporarily, in the risks covered by the group insurance policy or the insurance certificate of the group policy, so that they cease to correspond to the statements of the insurance proposal the insured person is obliged to notify to the Company in writing this change within 48 hours, otherwise he loses the rights granted to him by the present policy. The Company, if notified, has the right to either interrupt the insurance immediately or to continue it by issuing an additional deed and collecting additional premiums agreed. The Insurer will provide these services by appointment and if he has been informed at least one day earlier.

The Insurer is not obliged and does not cover claims by the Insured Person regarding:

- Self-inflicted wounds, deliberate damage caused to the insured vehicle by the insurer person or participation of the insured person in criminal acts
- Participation of the insured person in bets, legal or not, or shows or races or impromptu speed races using the insured vehicle, races in general, official or not, celebratory parades, shows or dangerous way of driving of the insured vehicle.
- Non-consent by the legal owner regarding his consent as main or legal owner of the insured vehicle for its use by third parties.

- Illegal and unlawful movement of the insured vehicle without license or without license plates, or any breach of a provision of obligatory nature and specifically when it had not undergone the required examination by KTEO in time.
- Causing damage because of driving under the influence of voluntary or not alcohol consumption, toxic substances, drugs, or medicines taken without written prescription by a doctor or by an overdose.
- Causing damage due to malicious or deliberate action which resulted to a damaging accident or breakdown.
- Application for insurance during terrorist acts, war, or operations by the enemy, revolts or political upheaval or seditions and strikes, or malicious damage.
- Every loss of earnings.
- Every result and any form of mental illness or mental disorder in general.
- Any towing or the insured vehicle or any person acting on behalf of a third person on a third vehicle for towing the insured vehicle as mentioned in the insurance policy.
- Damage or accident regarding the non-indicated transport of people or excessive number of objects or of excessive weight in relation to that allowed by the manufacturer, as this could cause damage or immobilization or breakdown to the insured vehicle.
- Lack of or loss of keys of the insured vehicle.
- Any seizure or confiscation of the insured vehicle in a third country or in the country of registration.
- In the case of war, declared or undeclared, civil war, general or partial mobilization, revolution or coup d'etat, military revolt or large-scale upheavals, terrorist acts, criminal acts by the insured person, or even an attempt to commit them.

For the Road Assistance call +30 213 0904363, for more information visit our website www.apeironinsurance.gr for the detailed terms of Road Assistance.

CONTACT WITH THE COMPANY

For any queries, requests or complaints about your insurance contract, please contact Customer Service at the phone number +30 2130904300.

You can also:

- ✓ Send fax to +30 213 0904399
- ✓ Send an e-mail to the e-mail address info@apeironinsurance.gr
- ✓ Visit our website www.apeironinsurance.gr

To be assisted as quickly as possible, you should know your insurance contract number

ΥΠΕΥΘΥΝΗ ΔΗΛΩΣΗ ΑΤΥΧΗΜΑΤΟΣ

Αρ. Κυκλοφορίας:
Εργοστάσιο/Τύπος Κατασκευής:

Χρήση:

Ίπποι:
Χρώμα:

Ασφαλισμένος

Ονοματεπώνυμο:
Διεύθυνση:

Πατρώνυμο:
Τηλέφωνο:

Οδηγός

Ονοματεπώνυμο:
Διεύθυνση:

Πατρώνυμο:
Τηλέφωνο:

Ημερ. Γέννησης:

Ημερ. Διπλώματος:

Στοιχεία Ατυχήματος

Ημερομηνία:
Έλαβε γνώση αστυνομική αρχή -ποια:

Ώρα:

Ημερ. Αναγγελίας:

Τόπος Ατυχήματος

Στοιχεία Ζημιωθέντων/Τρίτων (Ιδιοκτήτης)

Ονοματεπώνυμο:
Διεύθυνση:

Πατρώνυμο:
Τηλέφωνο:

Αρ. Κυκλοφορίας:

Χρήση:

Ασφ. Εταιρία:

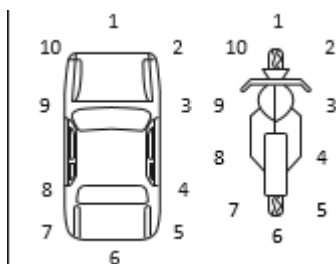
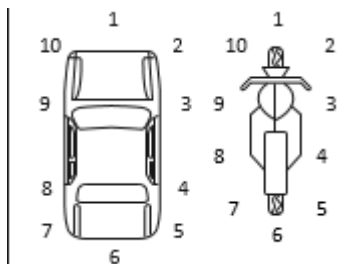
Στοιχεία Ζημιωθέντων/Τρίτων (Οδηγός)

Ονοματεπώνυμο:
Διεύθυνση:

Πατρώνυμο:
Τηλέφωνο:

Ασφαλισμένου

Τρίτος



Στοιχεία Παθόντων από Σωματικές Βλάβες

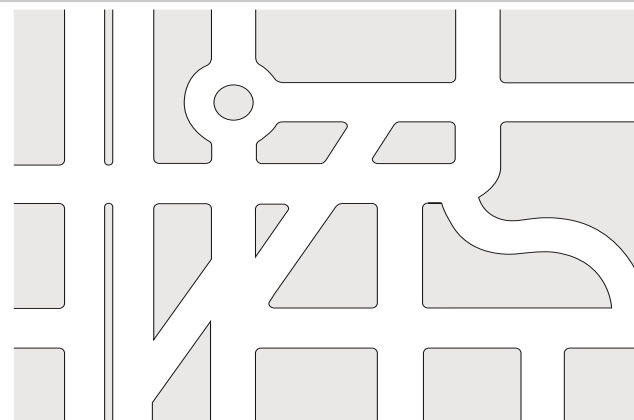
Ονοματεπώνυμο:
Διεύθυνση:
Ονοματεπώνυμο:
Διεύθυνση:

Πατρώνυμο:
Τηλέφωνο:
Πατρώνυμο:
Τηλέφωνο:

ΣΥΝΘΗΚΕΣ ΑΤΥΧΗΜΑΤΟΣ

ΟΧΗΜΑΑ(τουασφαλισμένου)	ΣΤΑΘΜΕΥΜΕΝΟ / ΣΕ ΣΤΑΣΗ	ΟΧΗΜΑΒ(τουάλλου)
	ΕΚΚΙΝΗΣΗ ΑΠΟ ΣΤΑΣΗ / ΑΝΟΙΓΜΑ ΠΟΡΤΑΣ	
	ΠΡΟΣ ΣΤΑΘΜΕΥΣΗ	
	ΕΓΚΑΤΕΛΙΠΕ ΧΩΡΟ ΣΤΑΘΜΕΥΣΗΣ, ΙΔΙΩΤΙΚΟ ΧΩΡΟ, ΧΩΜΑΤΟΔΡΟΜΟ	
	ΕΙΣΗΡΧΕΤΟ ΣΕ ΧΩΡΟ ΣΤΑΘΜΕΥΣΗΣ, ΙΔΙΩΤΙΚΟ ΧΩΡΟ, ΧΩΜΑΤΟΔΡΟΜΟ	
	ΕΙΣΟΔΟΣ ΣΕ ΠΛΑΤΕΙΑ ΜΕ ΚΥΚΛΙΚΗ ΠΟΡΕΙΑ	
	ΚΙΝΗΣΗ ΣΕ ΠΛΑΤΕΙΑ ΜΕ ΚΥΚΛΙΚΗ ΠΟΡΕΙΑ	
	ΠΡΟΣΚΡΟΥΣΗ ΣΤΟ ΠΙΣΩ ΜΕΡΟΣ ΑΛΛΟΥ ΟΧΗΜΑΤΟΣ ΠΟΥ ΠΡΟΧΩΡΟΥΣΕ ΣΤΗΝ ΙΔΙΑ ΚΑΤΕΥΘΥΝΣΗ ΚΑΙ ΣΤΗΝ ΙΔΙΑ ΛΩΡΙΔΑ	
	ΕΚΙΝΕΙΤΟ ΣΤΗΝ ΙΔΙΑ ΚΑΤΕΥΘΥΝΣΗ, ΣΕ ΔΙΑΦΟΡΕΤΙΚΗ ΛΩΡΙΔΑ	
	ΑΛΛΑΞΕ ΛΩΡΙΔΑ	
	ΠΡΟΣΠΕΡΝΟΥΣΕ	
	ΕΣΤΡΙΒΕ ΔΕΞΙΑ	
	ΕΣΤΡΙΒΕ ΑΡΙΣΤΕΡΑ	
	ΕΚΑΝΕ ΟΠΙΣΘΕΝ	

ΣΧΕΔΙΑΣΜΟΣ ΑΤΥΧΗΜΑΤΟΣ



ΠΕΡΙΓΡΑΦΗ ΣΥΝΘΗΚΩΝ (συνέχεια)	Ο ΔΗΛΩΝ
	ΥΠΟΓΡΑΦΗ & ΗΜΕΡ/ΝΙΑ
ΠΑΡΑΤΗΡΗΣΕΙΣ ΑΠΟ ΤΟΝ ΛΑΒΟΝΤΑ ΤΗ ΔΗΛΩΣΗ	Ο ΛΑΒΩΝ ΤΗ ΔΗΛΩΣΗ
	ΥΠΟΓΡΑΦΗ & ΗΜΕΡ/ΝΙΑ

ΑΙΤΗΣΗ ΑΠΟΖΗΜΙΩΣΗΣ

Ζητώ την αποζημίωσή μου για το ατύχημα που έγινε στις και ώρα..... στην περιοχή..... και στην οδό.....

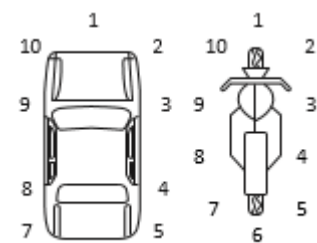
Παραθέτω εν συντομία τα ακόλουθα στοιχεία:

	ΣΤΟΙΧΕΙΑ ΑΙΤΟΥΝΤΟΣ	ΣΤΟΙΧΕΙΑ ΖΗΜΙΟΓΟΝΟΥ ΟΧΗΜΑΤΟΣ
ΟΝΟΜ/ΜΟ:		
ΔΙΕΥΘΥΝΣΗ:		
ΤΗΛ.		
ΚΙΝ.ΤΗΛ.		
E-MAIL:		
ΑΡ.ΚΥΚΛΟΦ.:		
ΜΑΡΚΑ/ΤΥΠΟΣ:		
ΑΣΦΑΛΙΣΤΙΚΗ ΕΤΑΙΡΕΙΑ		

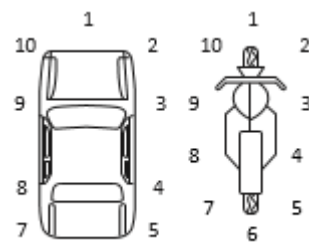
Ο οδηγός που με χτύπησε υπέπεσε στην ακόλουθη παράβαση (σημειώνω με X στην αριστερή πλευρά):

<input type="checkbox"/>	Ξεκίνησε από στάση/ άνοιξε πόρτα
<input type="checkbox"/>	Εγκατέλειπε χώρο στάθμευσης/ ιδιωτικό χώρο/ έβγαине από χωματοδόδρομο
<input type="checkbox"/>	Εισερχόταν σε χώρο στάθμευσης/ ιδιωτικό χώρο/χωματοδόδρομο
<input type="checkbox"/>	Άλλαξε λωρίδα
<input type="checkbox"/>	Προσπέρασε
<input type="checkbox"/>	Έστριψε απότομα
<input type="checkbox"/>	Έκανε όπισθεν
<input type="checkbox"/>	Μπήκε στο αντίθετο ρεύμα κυκλοφορίας
<input type="checkbox"/>	Έκανε αναστροφή
<input type="checkbox"/>	Παραβίασε κόκκινο φωτεινό σηματοδότη
<input type="checkbox"/>	Παραβίασε σήμα STOP
<input type="checkbox"/>	Άλλο.....

Ασφαλισμένου



Τρίτος



Τραυματίστηκαν οι:

1	
2	

Παρόντες ήταν οι μάρτυρες (ονοματεπώνυμο, διεύθυνση, τηλέφωνο/κινητό):

1	
2	

Αυτή τη στιγμή το όχημά μου βρίσκεται διαθέσιμο για πραγματογνωμοσύνη στην ακόλουθη διεύθυνση:

ΛΟΙΠΕΣ ΠΑΡΑΤΗΡΗΣΕΙΣ:

.....

Ημερομηνία

Ο Δηλών

Υπογραφή