

INSURANCE UNDERTAKING INFORMATION DOCUMENT

This document is provided prior to the conclusion of the insurance contract and contains general information about the insurance undertaking. Information relating to insurance products is provided separately in pre-contractual documents (indicatively: Insurance Product Information Document (IPID), policy terms and conditions, and other relevant documents).

1. Information about the insurance undertaking

General Insurance of Cyprus Ltd (“the Company”) is a private insurance company with registration number HE6188 and is a member of the Bank of Cyprus Group.

It is authorised in the Republic of Cyprus (Licence No. 53) to carry on general insurance business.

- Member State of origin: Republic of Cyprus
- Head Office: 4 Evrou Street, Eurolife House, 2003 Strovolos, Nicosia, Cyprus
- Contact details: Telephone: 8000 8787
- Email: general@gic.bankofcyprus.com
- Website: www.genikesinsurance.com.cy
- Competent Supervisory Authority: Superintendent of Insurance of Cyprus (Ministry of Finance).

For the proposed insurance contracts, the Company’s employees receive remuneration in the form of salary or other financial or non-financial benefits.

Insurance products are distributed either directly (including through electronic channels) or through cooperating insurance intermediaries.

The Company takes into account your demands and needs and provides objective information about the insurance product, which does not constitute advice.

2. Language of communication

The language of communication is Greek. Where it is not understood, English may be used.

3. Applicable law and jurisdiction

Insurance contracts are governed by the laws of the Republic of Cyprus and any disputes are subject to the jurisdiction of the courts of the Republic of Cyprus.

4. Complaints procedure

If you wish to submit a complaint regarding the insurance policy or the service you received, you may complete the “Complaint Submission Form”, which is available on the Company’s website and at all its Branches. The completed form may be submitted by email to complaints@gic.bankofcyprus.com or by post to 4 Evrou Street, Eurolife House, 2003 Strovolos, Nicosia, Cyprus or by submission at any Company Branch.

Upon receipt of your complaint, the Company will acknowledge receipt in writing within 2 working days. Your complaint will be examined within 15 working days. If additional time is required, you will be informed accordingly. In any case, you will receive a final response within 45 days from receipt of the complaint.

5. Out-of-court dispute resolution

If the Company’s response does not satisfy you, you may refer the matter to the Financial Ombudsman of the Republic of Cyprus (www.financialombudsman.gov.cy).

6. Conclusion of contracts at a distance

In certain cases, the insurance contract may be concluded at a distance through electronic or other means of communication. The information provided prior to the conclusion of the contract remains valid for a reasonable period of time, unless otherwise specified in the product documentation or in the offer.

7. Premium and charges

The premium payable is determined based on the information you provide, the level of cover selected and the characteristics of the insured risk and may be generated through automated decision-making.

Additional fees or charges may apply in connection with the issuance and/or administration of the policy, where applicable. Information on such charges is provided in the applicable table of charges available on the Company's website.

Before the conclusion of the contract, you will be informed of the total amount payable, and you will have the option to obtain a written quotation indicating the period of validity.

Important note

This document is provided as part of the pre-contractual information and is made available in a durable medium. The information relating to the insurance product is provided in conjunction with the other pre-contractual documents, such as the Insurance Product Information Document (IPID) and the policy terms and conditions, which you should read before concluding the insurance contract.