

GUIDELINES FOR THE SUBMISSION OF PROPERTY CLAIMS

What the Insured should do

1. Make sure that the claim is covered by your Policy. The Policy includes details about the cover, Exceptions and settlement of claims.

To check whether your claim is valid:

- I. Read the relevant section of the Policy, eg Building or Contents
 - II. Determine the cause of the damage or loss and read the relevant section of your Policy to confirm that the cause of the loss or damage is covered.
 - III. Make sure that the loss or damage is not excluded.
 - IV. Check that you have complied with all the terms relating to your claim.
 - V. Read the paragraph on Claims Settlement in the relevant section.
2. Inform the Company immediately about the event and complete the attached Claim Form no later than 30 days from the date you became aware of the event or within any further period which the Company has granted in writing.
 3. Obtain quotes for repairing the damage as soon as possible. You can make any temporary repairs that are absolutely necessary to protect your property from the elements if, for example, the roof has suffered damage. However, you must always allow us the opportunity to inspect the damage before any permanent repairs are carried out.
 4. The damaged property must be protected from further damage and not disposed of in any way without the approval of the Company or the estimators.
 5. Inform the Police immediately if the loss, destruction or damage was caused by riot, strike, lockout, labour unrest, malicious act or vandalism, robbery or attempted robbery.
 6. In cases of physical harm:
 - I. Determine the cause of the Physical Harm, damage or loss and read the relevant section of your Policy to confirm that the cause of the Physical Harm, loss or damage is covered.

- II. Make sure that the Physical Harm, loss or damage is not excluded.
- III. Check that you have complied with all the terms relating to your claim.
- IV. Read the Terms that apply in the case of a claim.

What the Company will do

The Company will at its discretion arrange for the immediate repair of damages or Physical Harm and inform you if any further information is required.

Please e-mail the claim form to claimshelp@cnpkyprus.com.