

GUIDELINES FOR THE SUBMISSION OF EMPLOYER'S LIABILITY CLAIMS

1. Make sure that the claim is covered by your Policy. The Policy includes details about the cover, Exceptions and Instructions for submitting a claim.

To check whether your claim is valid:

- 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.
2. Inform the Company immediately about the event and complete the attached Claim Form.
 3. If any claim is submitted against you, you must contact the Company immediately before you give any answer.

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