

Technicians Public Liability Insurance & Professional Indemnity Insurance.

A. What it covers:

1. This Professional Indemnity insurance program covers Technicians for compensation claimed by your customers for accidents (personal injury and / or property damage), which are attributed to your own negligence/fault, from the exercise of your professional activity in Cyprus. Specifically, it covers:

Negligent acts or omissions of yours or persons you have at your service, during execution, as the manufacturer or maintainer of the project

Claims from wrong project planning-study.

2. Costs and fees (included in the liability limits)
3. Subcontractors Coverage
4. Fire, explosion or short circuit (up to € 10,000 per claim and per year)
5. Foreign or poisonous substance in food or drink
6. Property in custody and control of the insured
7. Tenants' Liability.
8. Accidental damage to cables or underground services (up to the amount of € 10,000.00 per claim and per year)
9. Defective product (Claims related to defective product used in the project up to the amount of €10,000.00 per claim and per year)

B. Prospective Clients:

* The program is created specifically for professionals:

- electricians
- plumbers
- refrigeration engineers
- Motor Vehicle engineers
- Sellers / repairers of Motor Vehicles' tires.
- Cooling / Heating engineers.
- Beauticians / Beauty Salons.
- Hair Salons / Hairdressers

and small or medium-sized businesses that provide these services and have a turnover of up to € 200.000 per year.

* Interns in the office or under employment of the insured.

* Employees and representatives of the insured.

C. Insurance Plans

Annual Turnover up to € 100,000

	Limit per claim €	Limit per Insurance Period €	Deductible/Excess €	Annual Premium €
Plan A	50,000	50,000	500	150
Plan B	100,000	100,000	500	200
Plan C	150,000	150,000	500	250
Plan D	200,000	200,000	500	300

Annual Turnover up to € 200,000

	Limit per claim €	Limit per Insurance Period €	Deductible/Excess €	Annual Premium €
Plan A	50,000	50,000	1,000	200
Plan B	100,000	100,000	1,000	250
Plan C	150,000	150,000	1,000	300
Plan D	200,000	200,000	1,000	350

D. Special Agreements

1. The insurance applies provided the insured and the people/employees involved have the required by law license for the work they perform.
2. Applicable Law is the Law of the Republic of Cyprus and jurisdiction of the Courts of the Republic of Cyprus.
3. No applicable retroactive cover.
4. Claims/losses are covered provided they occurred and declared within the insurance period (claims made)
5. Losses or damages caused by subcontractors.

E. Extensions.

1. Document Loss: € 50,000 = Additional Premium € 25.00
2. Libel/Defamation: € 50,000 = Additional Premium € 25.00

E. Policy fees / Renewal / Endorsement.

1. Euro 20

In case of conflict between the Greek and English text only the Greek text will have legal validity