

## GENERAL INSURANCE

# Alpha Home

### **Aimed:**

At home owners or residents in Cyprus

### **Covers:**

- Fire, lightning, explosion, earthquake, storm, flood, water and oil leakage
- Burglary, malicious damages, impact of vehicle and other risks
- Public Liability up to the limit of €170,860
- Reinstatement of New-for-Old basis
- Automatic Indexation of the sum insured
- Expenses for temporary alternative accommodation
- Loss of income on rent

### **Indicative Premium:**

Building: 1,70‰

Basic Contents: 2,25‰

High Risk Contents: 3,25‰



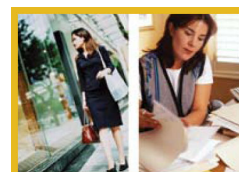
# Alpha Offices and Shops

### **Aimed:**

At Proprietors/ Tenants of offices and/or shops

### **Cover:**

- Damages to building and/or contents, in the event of fire, lightning, explosion, earthquake, storm, flood, water leakage.
- Burglary, malicious damages, impact of vehicles and other risks
- Public liability
- Employer's liability
- Automatic adjustment of the sum insured
- Loss of profits
- Other optional covers



### **Indicative Premium:**

The rate of premium is related to the nature of business and the sum insured

# Alpha Fire and Special Risks

## **Aimed:**

At Proprietors/ Tenants of dwellings, business premises/ factories/ hotels

## **Covers:**

Damages due to fire, lightning, explosion, burst pipes, storm, earthquake, flood, malicious damage, riots, and strikes



## **Extension of cover:**

Burglary, loss of rent, accidental glass breakage, solar heating and solar panels

## **Indicative Premium:**

Private dwellings:	1.50‰
Offices:	1.60‰
Multi-storey Building:	1.35‰ – 1.45‰
Garment/clothing shops:	1.95‰

# Alpha Contractors All Risks (C.A.R.)

## **Aimed:**

At building contractors and owners of premises under construction

## **Covers:**

- Damages to buildings under construction, preliminary works, and to machinery used at construction areas
- Contractor's liability for death, bodily injury, material damage to third parties during construction period

## **Indicative Premium:**

Subject to duration of the project, contract value, type of construction.

# Alpha Employer's Liability

## **Aimed:**

At any Employer regardless of the number of staff employed and it is compulsory by Law.

## **Covers:**

Employer's liability for an accident or occupational illness in case their employees suffer in the course of their employment.

- €85.430 per employee
- €3.417.203 per incident
- €5.125.804 any period of insurance

## **Indicative Premium:**

From 0,60% on annual gross earnings for Hotel/Restaurant personnel.

From 0,10% annual gross earnings for Management/Office personnel.

From 2,00% annual gross earnings for Engine-Drivers

# Alpha Motor (Vehicle Comprehensive)

## **Aimed:**

At owners of motor vehicles, holders of Cypriot or European driver's license between the ages of 23 to 70

## **Covers:**

- Hail, Storm, tornado, lightning, flood, explosion, earthquake
- Burglary, malicious damages, fire, theft
- Road assistance, immediate response to accident scene
- Windscreen and windows of the Motor Vehicle up to €855
- Replacement with a new one

## **Indicative Premium:**

Value of vehicle: €17,086/1600cc/2 drivers-€401.54

Value of vehicle: €17,086/1800cc/2 drivers-€419.47



# Alpha Public Liability

**Aimed at:**

At shop owners, hotels, industries, offices, administrative committees of multi-storey buildings and in general, any type of business with public interaction

**Covers:**

- Liability of the Insured for bodily harm to third party
- Liability of the Insured for material damage to third party
- Limit of cover from €17,086 up to €854,300

**Indicative Premium:**

From €85,43 and can be increased based on the nature of the business/occupation and the limit of the cover.

# Alpha Professional Indemnity

**Aimed:**

At accountants, Auditors, Real Estate Agents, Real Estate Surveyors, Civil Engineers, Architects, Lawyers, Notaries, Solicitors, Doctors, Dentists, Pharmacists

**Covers:**

Indemnifies third parties against material damage, injury or damage caused due to insured professional negligence  
From €42,715 up to €1,708,601, depending on the nature of the profession exercised

**Indicative Premium:**

For any profession other than in the field of medicine, the premium is calculated on yearly turnover

# Alpha Yacht

**Aimed:**

At owners of yachts

**Covers:**

- Accidental damage or destruction of vessel or its engine.
- Death/ bodily harm/ material damages to third parties related to the use of the vessel

**Indicative Premium:**

Related to the type and value of the vessel