

## Claims History Statement Policy

### Who Are We?

Commercial General Insurance Ltd (hereafter referred to as “the Company”) is a leading general insurance provider in Cyprus, headquartered at 101 Archbishop Makarios III Avenue, 1071 Nicosia, Cyprus.

The Company was established in 1973 by Commercial Union Assurance plc (now Aviva plc, and the Christophides Group, which had represented the company in Cyprus since 1925. With branches in all major cities and a broad network of agents, the Company is committed to offering personalised, high-quality service across the island.

We provide a comprehensive range of modern insurance solutions, tailored to meet the needs of both individuals and businesses, ensuring maximum protection. Our mission is to maintain our success in the Cyprus insurance market, with a strong emphasis on professionalism, business ethics, and continuous service improvement through the adoption of new technologies.

We are dedicated to upholding the highest standards of service and innovation, having earned the public’s trust through our reliability and integrity.

### Introduction

This Policy is based on the Company’s Motor Underwriting Policy and is fully harmonised with applicable National and European Union legislation governing Compulsory Motor Third Party Liability Insurance. It promotes transparency, objectivity, equal treatment, and trust in our relationships with policyholders.

The Policy applies to all natural and legal persons seeking to insure a vehicle registered or normally based in Cyprus. The insurance process requires the completion of a Motor Insurance Proposal Form and the submission of a Claims History Statement, both of which are essential for accurate risk assessment and premium calculation.

### What Is the Purpose of This Policy?

The primary objectives of this Policy are to:

- Ensure compliance with National and European legislation, specifically Article 16 of Directive 2009/103/EC on Compulsory Motor Vehicle Liability Insurance, Implementing Regulation (EU) 2024/1855, and the Motor Vehicles (Third Party Liability Insurance) Law 96(I)/2000;
- Outline the Company’s approach regarding the use of the Claims History Statement in premium calculation;
- Guarantee fair and transparent treatment of all policyholders in any EU member state, regardless of nationality.

### Who Does the Policy Apply To? Which Vehicles Are Covered?

This Policy applies to all Cypriot citizens, as well as citizens of other EU member states residing in Cyprus, who wish to insure their vehicles with the Company.

Specifically, it covers anyone seeking insurance of compulsory third-party liability coverage for a vehicle registered or normally based in Cyprus. The Policy applies to all motor insurance products offered by the Company, whether intended for individuals or businesses.

It does not apply to vehicles registered or normally based in other EU member states, unless sufficient evidence is provided that the process of registering the vehicle in Cyprus has commenced.

### **What Is a Claims History Statement and How Is It Used?**

A Claims History Statement is an official document issued by a policyholder's previous insurer(s), containing key information about the policyholder's insurance history—specifically, details of any claims or accidents in the past five years.

This Statement follows a standardised format across all EU member states, making it straightforward for policyholders to use when changing insurers or moving between member states.

Under European Legislation (Article 16 of Directive 2009/103/EC), as well as the respective National Legislation, insurers must issue the Claims History Statement within 15 days of receiving a request from the insured.

The Statement must be submitted alongside the Motor Insurance Proposal Form, enabling the Company to assess the nature and frequency of past claims and any potential liability. The Company may request further information regarding specific incidents or their severity.

If the insurance policy is issued before the Claims History Statement is received, and the Statement reveals material facts that were not disclosed or were misrepresented in the Proposal Form, the Company reserves the right to either cancel the Policy (in accordance with applicable law and policy terms) or retrospectively adjust the premium based on the revised risk assessment. If the insured chooses not to continue coverage following a premium adjustment, they may cancel the Policy. In that event, provided that no claims have been made during the insurance period, the Company will refund any unearned premiums, less cancellation fees.

### **Additional Information on Motor Insurance Pricing**

Premium calculations consider not only the policyholder's claims history but also other factors, such as the value and characteristics of the insured vehicle, driving experience, and additional relevant criteria.

### **Protection of Personal Data**

When implementing this Policy, the Company collects and processes personal data contained in the Claims History Statement of individuals submitting a Motor Insurance Proposal. Data processing is conducted in accordance with Regulation (EU) 2016/679 (GDPR) and applicable National Data Protection legislation.

Such processing is performed exclusively for the conclusion and issuing the insurance contract—specifically, for risk assessment and premium calculation.

The Company applies appropriate technical and organisational measures to ensure the confidentiality, integrity, and availability of personal data.

For further information on how we manage and protect personal data, and on the exercise of data subjects' rights, please refer to our Privacy Statement: <https://cgi.com.cy/privacy-policy/>.

### **Contact Information**

If you have requested a quotation or submitted a Motor Insurance Proposal Form, you may contact us for additional information or clarification regarding this Policy or our motor insurance pricing:

**Address:**

Commercial Union House  
101 Archbishop Makarios III Avenue,  
1071 Nicosia, Cyprus  
**Telephone:** +357 22 505 000  
**Fax:** +357 22 376 155  
**Email:** info@cgi.com.cy

**Policy Review**

This Policy is reviewed annually, or as necessary, in response to legislative, commercial, or technological developments. The latest version is published on the Company's website, as detailed in the Document History below.

**Document History**

Version: 1.0  
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