YACHT & PLEASURE CRAFT POLICY

The Insurers will provide insurance against loss, damage and liability as defined in this Policy occurring during the Period of Insurance, subject to the Conditions, Exclusions, Provisions, Warranties and Endorsements started as applicable in the Schedule of this Policy.

The Proposal and all Declarations made by the Insured are the basis and form part of this Policy.

Signed for and on behalf of the Insurers

SCOPE OF COVER

The vessel is covered

i. Whilst on commission within the cruising limits stated in the Schedule at sea or on inland waters or in ports, in docks, on ways, grid-irons, pontoons, or on the hard or mud, including hauling out and launching with leave to sail or navigate with or without pilots, to go on trial trips and to assist and to tow vessels or craft in distress or as is customary, but it is warranted that the vessel shall not be towed, excepts as is customary or when in need of assistance, or undertake towage or salvage services under a contract previously arranged. The foregoing shall not exclude customary towage in connection with laying up, fitting out or repairs.

ii. Whilst laid up as provided for in the Schedule or renewal including hauling out and launching, striking over, dismantling, fitting out, overhauling or whilst under survey (also to include docking and undocking and periods laid up afloat incidental to laying up or fitting out and with leave to shift in tow or otherwise to or from her lay up berth but not outside the limits of the port or place which the vessel is used as a houseboat or is under major repair or undergoing alteration.

THE FOLLOWING DEFINITIONS APPLY TO THIS INSURANCE

Vessel	the vessel herself, her machinery, boat(s), gear and equipment, such as would normally be sold with the vessel.
In commission	the period when the vessel is fitted our or available for immediate use.
Laid up	the period when the vessel is in a safe berth for storage out of use and not available for use nor used for living on board.

SECTION 1 – LOSS OF OR DAMAGE TO THE VESSEL AND ADDITIONAL COVER

A – cover for Loss of damage

This policy covers, subject to the exclusions below and any special conditions, loss of or damage to the vessel caused by fire, external accidental means of by

1. accidents in loading, discharging stores, gear, equipment, machinery or fuel,
2. bursting of boilers, breakage of shafts, explosions, contact with aircraft, malicious acts or latent defects in the hull or machinery (excluding the cost and expense of replacing or repairing the defective part),
3. theft of the entire vessel or her boat(s)
4. theft of outboard motor(s) provided it is securely locked to the vessel or her boat(s) by an anti-theft device in addition to the normal method of attachment,
5. theft of machinery including outboard motor(s), gear or equipment, following upon forcible entry into the vessel or place of storage,
6. negligence of any person whatsoever, but excluding the cost of making good any defect resulting from either negligence or breach of contract on respect of any repair or alteration work carried out for the account of the Insured and / or the Owners or in respect of the maintenance of the vessel,
7. outboard motors dropping off or falling overboard.

Proviso

provided such loss of damage has not resulted from want of due diligence by the Owners of the vessel, or any of them, or by the Managers, of by the Insured.

New for old

Deductions not exceeding one-third on account of new material replacing old may be made at he Insurers' discretion in respect of loss or damage to

i. Canopies and other protective covers, sails and running rigging,
ii. Outboard motors whether or not insured by separate valuation under this policy.

Exclusions to A

The Insurers shall not be liable for :

1. wear and tear, depreciation and deterioration from use, or loss or damage caused by vermin,
2. loss of or damage to ship's boat(s) having a maximum designed speed exceeding 17 knots, unless such boat(s) is specially covered herein and is subject also to the conditions of the Speedboat Clause (Endorsement 2), or is on the parent vessel or laid up ashore,
3. loss of ship's boat(s) not permanently marked with the name of the parent vessel
4. loss of or damage to sails and protective covers split by the wind or blown away while set, unless in consequence of damage to the spars to which sails are bent, or occasioned by the vessel being stranded, in collision or contact with any external substance (ice included) other than water,
5. loss of or damage to sails, masts, spars or standing and running rigging while the vessel is racing, unless such loss or damage is caused by the vessel being stranded, sunk, burnt on fire, in collision or contact with any external substance (ice included) other than water,
6. loss of or damage to personal effects, consumable stores, fishing gear or moorings,
7. loss of or damage to motor and electrical machinery and batteries and their connections (other than the shaft and propeller), unless the loss or damage is caused by the accidental incursion of water into the hull or by the vessel being stranded, sunk, burnt, on fire, in collision or contact with any external substance (ice included) other than water, or whilst being removed from or placed in the vessel, or by theft of the entire vessel, or by theft following upon forcible entry into the vessel or store, or by theft of outboard motor provided it is securely locked to the vessel or her boat(s) by an anti-theft device in addition to its normal method of attachment, or by fire in the store ashore, of by malicious acts.
8. any loss or expenditure incurred solely in remedying a fault in design or, in the event of damage resulting from faulty design and giving rise to a claim under the conditions of this insurance, for any additional expenditure incurred by reason of betterment or alteration in design, or for the cost and expense of replacing or repairing any part condemned
9. solely in consequence of a latent defect or fault or error in design or construction

B-Additional Cover-Sighting Expenses	1) the expense of sighting the bottom after stranding are covered by this policy if reasonable incurred specially for that purpose even if no damage be found, 2) the Insurers will be responsible for all salvage charges and necessary expenses up to the sum insured incurred in minimising or averting a loss covered by the policy 3) the insurers will refund any doctor's or surgeon's fees up to € 85 for emergency attendance upon the insured of his/her spouse as a direct result of the insured vessel sinking or being in collision with another vessel or in contact with any external substance other than water,
Death	4) in the event of the death of the Insured or his/her spouce solely and directly resulting from, and within 12 months of sustaining, bodily injury by violent, accidental, external means whilst on or embarking on or disembarking from the insured vessel during the in commission period, the Insurers will pay € 3.400 in respect of each death to the legal representatives of the deceased, provided that the insured person is over 25 years of age and under 60 at the time of sustaining the injury
Pollution Hazard Clause	5) subject to the terms and conditions of this policy, this insurance covers loss of or damage to the vessel directly caused by any governmental authority acting under the powers vested in them to prevent or mitigate a pollution hazard, or threat thereof, resulting directly from damage to the vessel for which the Insurers are liable under this policy, provided such act of governmental authority has not resulted from want of due diligence by the Insured, the Owners, or Managers of the Vessel or any of them to prevent or mitigate such hazard or threat. Master, Officers, Crew or Pilots not to be considered Owners within the meaning of this clause should they hold shares in the vessel.

SECTION 2 – LIABILITIES TO THIRD PARTIES (INCLUDING PASSENGERS)

Cover

This policy covers

1. claims made by third parties for which the Insured shall be reason of his interest in the insured vessel become legally liable to pay and shall pay for

    a) death of or bodily injury to persons other than passengers or loss of or damage to property, including damage to piers, docks, wharves and jetties and/or cost of any attempted or actual raising, removal or destruction of the wreck,

b) death of or bodily injury to passengers of loss of or damage to their property whilst travelling upon the vessel or embarking thereon or disembarking there from

Up to the limit of liability stated in the Schedule in respect of any one accident or series of accidents arising out of the same event but unlimited in the aggregate.

2. the expenses incurred by the Insured, by reason of his interest in the insured vessel, in connection with Official Enquiries and Coroners Inquests,

3. Law Costs incurred, with the consent in writing of the Insurers, in defending any action or contesting liability.

Jurisdiction

PROVIDING ALWAYS no liability shall attach under the terms of this Section in respect of judgments delivered or obtained in the first instance otherwise than from or by a Court of competent jurisdiction of the Republic of Cyprus or on appeal. The costs and expenses of litigation recovered by any claimant from the Insured or ordered to be paid by the Insured shall not be recoverable hereunder unless such costs and expenses are ordered to be paid by a Court at first instance of competent jurisdication of the Republic of Cyprus or on appeal there from or which the Insurers agree to in writing.

Exclusions

The Insurers shall not be liable for :

1. claims in respect of any property belonging to the insured or the Insured's employees or members of the Insured's household or under the custody or control of any such persons,
2. claims howsoever arising in respect of accidents to or illness of workmen or any other persons employed in any capacity whatsoever by the Insured of by any person to whom the protection of this policy is afforded in on or about or in connection with the insured vessel of any work or repair thereto,
3. claims in respect of accidents involving a trailer except when intentionally uncoupled from the towing vehicle,

4. claims in respect of accidents arising whilst the insured vessel is in transit (excluding loading and unloading) by mechanically propelled road vehicle, ship or aircraft.
5. claims in respect of water skiers operating with the insured vessel,
6. claims in respect of fare-paying passengers
7.

Navigation by Other Persons

The provisions of this Section shall extend to any person, other than a person operating, or employed by the operator of a shipyard, repair yard, slipway, yacht club, sales agency or similar organisation, navigating or in charge of the insured vessel with the permission of the Insured named in this policy and who whilst so navigating or in charge of the insured vessel shall in consequence of any occurrence enumerated in this Section become liable to pay and shall pay any sum or sums by way of damages to any person or persons, other than to the Insured named on this policy; but indemnity under this Clause shall injure to the benefit of the Insured, and only to a person navigating or in charge of the vessel as described above at the written request of and through the agency of the Insured.

This extension shall be subject to the limitations of Insurers' liabilities imposed by this Section and to all other terms conditions and warranties of this policy.

SECTION 3 – GENERAL EXCLUSIONS

This policy does not cover loss, damage, expense or any legal liability of whatsoever nature directly and/or indirectly caused or contributed to by or arising from :

War

1. a) Capture, seizure, arrest, restraint or detainment, and the consequences thereof or of any attempt thereat; also from the consequences of hostilities or warlike operations, whether there be a declaration of war on not; but this clause shall not exclude collision, contact with any fixed of floating object (other than a mine or torpedo), stranding, heavy weather or fire unless caused directly (and independently of the nature of the voyage or service which the vessel concerned or, in the case of a collision, any other vessel involved therein, is performing) by a hostile act by or against a belligerent power; and for the purpose of this clause "power" includes any authority maintaining naval, military or air forces on association with a power,

   b) the consequences of civil war, revolution, rebellion, insurrection, or civil strife arising there from or piracy,

Strikes exclusion

2. Strikers, locked-out workmen, or persons taking part in labour disturbances, riots or civil commotions.

Nuclear

3. a) ionising radiation from or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.

   b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof,

Sonic Bangs Exclusion

4. pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

SECTION 4 – OTHER PROVISIONS

Return of Premium

1. Should the vessel be sold or transferred to new ownership, then, unless the Insurers agree in writing to continue the insurance, this policy shall become cancelled from the time of sale or transfer and a pro rata daily return of premium will be made calculated on the premium charged for the in commission and/or laying up periods. If however the insured vessel shall have left her moorings or be at sea at the time of sale or transfer such cancellation shall if required by the Insured e suspended until arrival at port or place of destination.

Provided that the vessel is not lost during the currency of the policy, return of premium shall be allowable for each period of thirty co-secutive days that the vessel is laid up during the in-commission period provided by the policy, subject to :

a) the Insurers receiving prior advice in writing of the variation in the period on commission
b) no return of premium being made for amounts of less then C£10.-

Assignment

2. No assignment of or interest in this policy or in any moneys which may be or become payable thereunder is to be binding on or recognised by the Insurers unless a dated notice of such assignment or interest signed by the Insured and (in the case of subsequent assignment) by the assignor be endorsed on this policy and the policy with such endorsement be produced before payment of any claim or return of premium thereunder. But nothing in this clause to have effect as an agreement by the Insurers to a sale or transfer.

Continuation

3. Should the vessel at the expiration of this policy be at sea or in distress or at a port or place of refuge or of call, she shall, provided prompt notice be given to the Insurers, be held covered at a premium to be arrangement until anchored or moored at her next port of call in good safety.

Sisterships

4. Should the insured vessel come into collision with or receive salvage services from another vessel belonging wholly or in part to the Insured, or under the same management, the Insured shall have the same rights under this policy as he would have were the other vessel entirely the property of Owners not interested in the insured vessel; but in such cases the liability for the collision shall be referred to a sole arbitrator to be agreed upon between the Insurers and the Insured.

Cancellation

5. This policy may be cancelled by
   a) the Insurers sending seven days notice by recorded delivery letter to the last known address of the Insured who shall be entitled to a pro-rata daily return of premium calculated on the premium charged for the in commission and/or laying up periods.
   b) The Insured who shall be entitled to a return of premium at the insurers short period rates for the period the policy has been in force.

SECTION 5 – CONDITIONS AND WARRANTIES

Omission and Mis-statement 1. If this policy or any renewal thereof has been obtained through omission to declare any circumstances known to the Insured or which the might reasonably be expected to know which might influence the Insurers assessment or acceptance of the risk or the policy or renewal has been obtained by misstatement by the Insured or by anyone acting on the Insured's behalf or if in any statement or declaration made in support of any claim there shall be any untruth or suppression, then this policy and any renewal thereof shall be retained by the Insurers all benefits hereunder and all rights to recover for past or future damage or loss shall be absolutely forfeited.

Cruising limits 2. Warranted cruising within the limits stated in the Schedule or, provided previous notice be given to the Insurers, held covered on terms to be arranged in writing.

Laid up 3. Warranted laid up out of commission between the dated shown in the Schedule inclusive or, provided previous notice be given to the Insurers, held covered on terms to be arranged in writing.

Speed 4. Warranted that the maximum designed speed of the insured vessel, or the parent vessel in the case of a vessel with boat(s) does not exceed 17 knots. Where the Insurers have agreed to delete this warranty, the conditions of the Speedboat Clause (Endorsement No. 2) shall also apply.

Use of Vessel 5. Warranted to be used solely for private pleasure purposes and not to be let out on hire or charter unless specially agreed by the Insurers in writing.

Condition of Vessel 6. Warranted that the Insured shall take all reasonable steps to maintain the vessel in a proper state of repair and seaworthiness and to safeguard it from loss or damage.

Moorings 7. Warranted that the insured vessel must be retained on a permanent freely revolving mooring whilst not in use unless the vessel is moored within the area of a recognised Marina or the Insurers prior consent to any alternative mooring has been obtained. The vessel must be attached to the permanent mooring by chain and/or polypropylene of adequate length and circumference directly from a recognised secure part of the hull and all shackle pins and the like should be wired securely. It is further warranted that claims arising whilst the vessel is attached to its permanent mooring must be supported by written evidence from an independent surveyor that the moorings are of the correct weight and attachment to the sea bed and have been examined within a period of two years preceding the accident and been found to be in good condition.

Surveys

8. Warranted that the Insured shall present to the Insurers an independent out-of-the-water survey report on all vessels over ten years old and thereafter at intervals as requested by the Insurers. All expenses incurred in complying with this warranty shall be borne in full by the Insured.

SECTION 6 – CLAIMS AND ACCIDENTS – GENERAL CONDITIONS AND PROCEDURES

Notification

1. In the event of any occurrence which may give rise to a claim under this insurance immediate notice must be given to the Insurers. If the vessel is abroad such notice must be given to the nearest Insurers of Lloyd’s Agent.

2. Full information of the occurrence must be given in writing as soon as possible thereafter with names and addresses of witnesses and any third party claimants.

3. The Insured must send to the Insurers as soon as possible, and unanswered, all claims, letters, summonses, writs or documents which her receives from third parties and to give to the Insurers whatever assistance and information they may require.

Admission to Third Parties

4. No liability of any sort shall be admitted and no undertaking given, nor may any offer promises or payment be made or legal expenses incurred by the Insured without the written consent of the Insurers, who shall be entitled, if they so desire, to take over and conduct in the name of the Insured the defence of any action, or to prosecute any claim for indemnity of damages of otherwise against any third party.

Repairs and Tenders

5. The Insurers shall be entitled to decide the port to which the vessel shall proceed for docking or repair, the additional expense of the voyage arising from compliance with the Insurers’ requirements being refunded to the Insured. The Insurers shall have a right of veto concerning the place of repair or repairing firm and may also take tenders or repairing firm and ma also take tenders or nay require tenders to be taken for the repair of the vessel.

Reinstatement

6. The Insurers may at their option reinstate or replace any part of the insured property damaged or destroyed instead of paying the amount of the loss or damage in money. Reinstatement and/or replacement shall be as close to original specification as possible but it is understood and greed that it shall not be incumbent upon the Insurers to achieve an exact restoration. If the Insurers elect to reinstate or replace, the Insured shall take all reasonable steps to provide them when required with all such plans, specifications and information as may be deemed necessary or expedient for the purpose.

Constructive Total Loss

7. In ascertaining whether the vessel is a constructive total loss the insured value shall be taken as the repaired value, and nothing in respect of the damaged or break-up value of the vessel or wreck shall be taken into account. No claim for constructive total loss based upon the cost of recovery and/or repair of the vessel shall be recoverable hereunder unless such cost would exceed the insured value.

Unrepaired Damage

8. In no case shall the Insurers be liable for unrepaired damage in addition to a subsequent total loss sustained during the period of insurance shown in the Schedule.

Other Insurance

9. In the event of any claim arising which is also recoverable under any other insurance, the Insurers shall not be liable for more than their rateable proportion of such claim.

Litigation

10. Any dispute arising under this policy between the Insurers and the Insured shall be decided according to Cyprus Law and exclusively by the Courts of the Republic of Cyprus

SECTION 7 – ENDORSEMENTS

Endorsement 1. Excess Clause

The Insured shall bear the first loss up to the amount in the Schedule in respect of each and every claim, except an actual or constructive total loss of the vessel which shall be payable in full.

THE FOLLOWING ENDORSEMENTS APPLY ONLY IF THEY ARE SPECIFICALLY INCORPORATED BY REFERENCE NUMBER IN THE SCHEDULE

Endorsement 2 Speed boat Clause

The Speed Warranty (Warranty No. 4) is hereby deemed to be deleted.

No claim shall be allowed in respect of :

a) Loss damage liability or any salvage services arising while the vessel is participating in racing or speed tests, or any trials in connection therewith,
b) Loss damage liability or any salvage services caused by or arising from the vessel being stranded, sunk, swamped, immersed or breaking adrift while left moored or anchored unattended off an exposed beach or shore,
c) Any liability to or incurred by any person engaged in water ski-ing aquaplaning or similar sport, whilst being towed by the vessel or preparing to be towed or after being towed until safely in board the vessel,
d) Any liability to or incurred by any person engaged in kiting or other airborne sport, whilst being towed by the vessel or preparing to be towed or after being towed until safely or board the vessel

Endorsement 3

Including liability to and of water skiers operating with the

Liability to and of water skiers	insured vessel, in the terms of Section2 so far as applicable, up to the amount specified in the Schedule. Section 2 Exclusion (5) and section (c) if the Speedboat Clause are hereby deemed to be deleted.
Endorsement 4 Personal effects	The personal effects of the Insured or his/her spouse are covered up to the amount specified in the Schedule during the commission period only whilst on board the vessel against loss or damage caused by the vessel being stranded, sunk, burnt on fire or in collision or contact with any external substance (ice included) other than water or following theft of the entire vessel or it following upon forcible entry into the vessel. The words “Personal Effects” are hereby deemed to be deleted from Section 1 Exclusion (6)
Endorsement 5 Trailer	The trailer is covered up to the amount specified in the Schedule against loss or damage caused by external accidental means or by theft if stolen with the entire vessel or if following upon forcible entry into a place of storage.
Endorsement 6 Transit Risks	The insured vessel is covered up to the amount specified in the Schedule against loss or damage whilst in transit (including loading and unloading) by road but excluding scratching and bruising.
Endorsement 7 Multihulls Clause	In the event of damage to one or more of the vessel’s hulls this policy shall pay only the reasonable cost of repairs and no claim shall be admitted for replacing one or more hulls unless the cost of such repairs would exceed the cost of replacement.
Endorsement 8 Drawn Ashore	Warranted drawn ashore when not being used during the in commission period.
Endorsement 9 Riot, Strike, Civil Commotion	Including loss or damage caused by strikers, locked-out workmen or persons taking part in labour disturbances, riots or civil commotions. Section 4 General Exclusion (2) is hereby deemed to be deleted.
Endorsement 10 Inflatable Rubber Craft	Insurers shall not be liable for any loss of inflatable craft by theft whilst deflated unless following upon forcible entry into another vessel or a locked store. The term “store” shall not include a vehicle.
Endorsement 11 Racing Risk	Including the costs of replacing or repairing sails, masts, spars, or standing and running rigging lost or damaged by an event

Extension

covered by Section 1 whilst the vessel is racing but only to the extent of two-thirds of such costs (without additional deduction of one-third new for old or the applications of the excess clause) up to the amount stated in the Schedule. If the loss or damage is caused by the vessel being stranded, sunk, burnt, on fire, in collision or in contact with any external substance (ice included) other than water then the cost of replacement or repair shall be recoverable in full subject only of the deduction new for old and application of the excess clause. The amount recoverable shall be calculated upon the basis that the full replacement cost of sails, masts, spars or standing and running rigging shall not exceed the amount stated in the Schedule.

Section 1 Exclusions (4) and (5) are hereby deemed to be deleted.

It is warranted that no additional insurance is or shall be placed covering any part of the cost of replacement and repair not recoverable in the terms of this endorsement.

Methodology of Personal Data Processing (GDPR)

The Company takes all necessary measures to protect the personal data of customers, claimants and other business associates.

1. The Company

Ypera Insurance Co. Ltd

2. The Subject of Processing may be

-Anyone who applied to the company for insurance contract coverage, receiving an insurance offer and / or anyone who provided information for the aforementioned purpose.
-Insured and / or Contractors and anyone named as recipient of insurance coverage.
-Anyone who can benefit or is directly involved in a claim (e.g. claimant, witness).

3. How we Use Personal Data

-Provision of offer and insurance contract, provision of services related to insurance services to the insured for the correct compliance with the terms of the insurance policy.
-Establishment and defense of legal rights and provision of services regarding the claims of third parties.
-Legal and supervisory compliance including prevention and avoidance of financial crimes.
-For the better management of the company and the products offered by the Company.

-Sending information for the promotion of products and services after obtaining the necessary consent.

4. Automated Processing, including profiling

Data processing may involve automated decision-making, including profiling, on risk assessment and contract management.

Any object is subject to automated processing has the right to object by contacting the Company's Data Processing Officer (DPO) either via phone or by e-mail.

5. The types of personal data that may be collected

Personal data collected may include: identification and contact information, payment card number and bank account number, vehicle number, sensitive medical or health information and other personal data provided by you, depending on the type of service you request as a subject and these are absolutely necessary for the company to decide whether or not to provide the required insurance service.

6. Personal Data

It's the information that identifies or relates to the subject or other persons (i.e. its dependents). Personal data is collected and used - as described below - with the consent of the subject.
The provision of personal information of another person is done only by persons who are authorized to provide it for the use described below.

There is no obligation to promote personal data, however it may not be possible for the Company to provide insurance services and products without the aforementioned information.

The subject of the processing has the right to know the personal data that the Company keeps. It may also revoke the processing consent at any time by sending a written request to the Company's Data Processing Officer (DPO). The Company, upon written request and after verifying the identity of the applicant and evaluating the effects that this transaction may have, may take the appropriate actions in the circumstances.

7. Exchange of Personal Data

For the above purposes, personal data may be passed on to agents, associates, intermediaries and other distributors of insurance products/services, insurance and reinsurance companies, credit or banking institutions, doctors and medical staff, lawyers, loss assessors and other service providers with whom our company cooperates. Personal data will be provided to other third parties (including government authorities) if required by law. Personal data (including injury details) may be recorded in claim registers and shared with other insurance companies.

These records may be searched to detect and prevent fraud or to establish the claim history of the subject or another person or property that may be involved in the insurance policy or claim.

Personal data may be shared with buyers and potential buyers and transferred through the sale of the Company or the transfer of the Company's business assets.

8. International Transport

Due to the nature of the Company, personal data may be transferred to locations located in other countries, including the US and other countries that have different legal frameworks for data protection.

9. Security and retention of personal data

Appropriate legal and security measures are taken to protect personal data. The Company ensures that all service providers themselves take appropriate protective measures and process the information in compliance with the regulation by signing a relevant certificate of commitment to the Company. Personal data will be retained only for the period required to fulfill the purposes described above or required by law or government authorities.

In addition, all service providers must, as well as themselves, take appropriate safeguards and process the data in accordance with the regulation.

10. The Rights of the Subject

Any personal data processed by the Company may in writing:

- Request to terminate any form of processing.
- Receives a copy of his personal information held by the Company.
- Ask for them to be upgraded and / or corrected so as to ensure their accuracy.
- Request deleted items that are no longer needed.

Request that processing be prohibited for a specific group of information.
- File a complaint if he / she considers that his / her personal data is being abused.
- Revokes editing consent.

11. Data Protection Officer – **Ypera Insurance Co. Ltd**

In case where the subject of data wished to exercised his/her rights, as they derived from the regulation he/she can send a written request to the Data Protection Officer (DPO) via fax: 24 82 82 90 or email at DPO@ydpera.com.cy or to Ypera House, 2 Medousis Street, 6059 Larnaca by registered mail.

More details about the use and processing of personal data can be found in the Privacy Policy at http://www.ypera.com.cy/gdpr.html or by requesting a copy using the above contact details.