



Trust Insurance Takes Property Claims Guidance Into Low-Lying and Coastal Communities as the Rainfall Season Begins

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Trust Cyprus Insurance, the Nicosia-headquartered general insurer, has begun distributing storm and flood claims guidance through its five district offices, extending the briefings beyond the main towns to households in low-lying neighbourhoods, riverbed districts and coastal communities served from Nicosia, Limassol, Larnaca, Paralimni and Paphos. The material sets out which perils appear in the basic cover of the company's Home Shield household policy and, more practically, what records a property owner needs to gather in the hours after water has entered a building.

Rainfall on the island is concentrated into a short window between late autumn and early spring, and it frequently arrives as intense downpours rather than steady weather. Ground baked through the summer absorbs very little of the first heavy fall, drainage channels clog with accumulated debris, and dry riverbeds that have been empty for months can carry significant volumes of water within an hour. Urban flash flooding, roof leaks around older tiling, water ingress through poorly sealed openings and storm damage to garden structures all tend to cluster in the same few weeks, which is why the guidance has been timed for distribution before the season rather than during it.

Under the basic building and contents cover of Home Shield, the listed perils include fire and smoke, explosion, lightning strike, impact, earthquake, storm, thunderstorm, flood, theft and damage caused during an attempted theft involving violent entry or exit, strikes and riots, malicious acts, water or fuel leakage, and the fall of trees. Several extensions are provided without additional premium, among them leak detection and repair, accidental damage to cables, architectural and demolition fees, relocation expenses and loss of rent on the building side, together with garden cover, items kept outdoors or in the building area, consumables held in a refrigerator or freezer, short circuit damage to electrical circuits, tenant liability and the temporary removal of contents. Optional accidental damage cover for the building and its contents can be added, which extends the policy to an all-risk basis. Every benefit operates subject to the terms, conditions, limits and exclusions recorded in the policy document and in the insurance product information document.

Documentation is where the briefings concentrate, because the evidence that supports a weather claim is usually at its clearest in the first hours and disappears quickly afterwards. Policyholders are asked to report an incident to the company immediately, initially by telephone, and to gather proof of what happened before cleaning up begins. Photographs of standing water, of damaged structures and of affected belongings carry considerable weight, as do invoices and purchase receipts for the items involved and any paperwork issued by the municipality or by local emergency services attending the area. Repair work should not start before the company has given consent, since premature restoration can leave an assessor unable to establish the extent or cause of the loss. The claim form itself calls for the name of the insured person, the policy number, the location and date of the incident, details of any police statements and of the officer involved, an account of the steps the customer took, and any further information that helps clarify the circumstances. Once the file is complete and the assessment has finished, a claims officer makes contact with the outcome. Where theft forms part of the loss, a police report and an itemised list of the missing property with supporting receipts are required alongside the signed form.

A spokesperson for Trust Insurance said: "After a flood, the instinct of most households is to start pulling up carpets and throwing things out, and that is understandable, but it often removes the proof that a claim depends on. Ten minutes spent photographing the water line, the damaged contents and the damp patch on the ceiling, before anything is moved, makes the whole process faster for the customer and clearer for the assessor. Taking that message into villages and coastal areas rather than keeping it inside the branch counters in town is the point of this exercise, because those are the places where water arrives first and where help can take longest to reach."

Alongside the claims material, the offices are drawing attention to the 24-hour technical assistance service available to Home Shield policyholders on 800 92 670, which dispatches qualified technicians for urgent problems affecting plumbing and electrical installations, locks and glass panels. Labour, the cost of moving the technician and the materials needed for an emergency repair fall within that service. A separate

connection arrangement handles non-urgent work, where a technician prepares an estimate for repairs the policyholder wishes to carry out, with coordination of the work and a six-month quality guarantee provided and the cost of the job charged to the customer.

Households that prefer to handle matters digitally can lodge a property claim through the MyTrust portal and mobile application, upload and manage supporting documents, follow the progress of the file and receive updates as the assessment moves forward. Policy documents and insurance papers are held in the same place, which the company notes is useful when a building has been flooded and physical paperwork is among the items damaged.

Advisors are also using the visits to review sums insured, since rebuilding costs and the value of household contents change over time while policy figures often remain where they were set years earlier. One Home Shield policy can cover several properties located anywhere in the Republic, and contents cover extends to personal belongings in Cyprus and abroad, both points that frequently surprise owners of more than one property.

The guidance is available at the head office at 79 Limassol Avenue and 1 and 3 Costi Palama Corner in Aglantzia, Nicosia, at Agias Fylaxeos in Limassol, at 67 Spyrou Kyprianou in Larnaca, at 48B April 1st Street in Paralimni and at 67 Eleftherios Venizelos Avenue in Paphos, by email to enquiries@trustcyprusinsurance.com or visiting their website <https://www.trustcyprusinsurance.com/en/>.

All cover described operates subject to the complete terms, conditions, limits, excesses and exclusions of the applicable policy, and acceptance of any claim depends on the assessment of the circumstances against those terms. This announcement provides general information rather than insurance advice or an offer of cover, and property owners are encouraged to consult the policy wording, the insurance product information document and a licensed advisor before taking decisions.

Trust Cyprus Insurance is a general insurance company headquartered in Aglantzia, Nicosia, with offices in Limassol, Larnaca, Paralimni and Paphos. Trading as Trust Insurance, it provides cover for individuals and businesses across property, motor, health and accident, travel, marine and liability lines, supported by a 24-hour technical assistance service for household policyholders and a 24-hour roadside assistance line for motor customers.

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For more information about Trust Insurance - Nicosia, contact the company here: Trust Insurance - NicosiaManager(357) 22 050100enquiries@trustcyprusinsurance.com

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Trust Insurance Cyprus was founded in 1990 with its headquarters in Limassol. In 2003 it became a Cypriot company with a license to provide insurance services and from August 2009 it entered the domestic market dynamically.

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