



## Terms of Service (“Terms” or “TOS”)

Last updated: November 2025

This website (the "Service") belongs to and is maintained by General Insurance of Cyprus Ltd ("the Company", "us", "we", or "our"). Please read the following Terms of Service carefully before using our website.

By accessing and continuing to use the Service you accept the present TOS. When you are granted access to the Service, we grant you a non-exclusive, non-transferable, worldwide license (the "License") on the terms and subject to the conditions and limitations set out in these TOS.

Any unauthorized access is strictly prohibited and illegal.

The Service and its original content, features and functionality are and will remain the exclusive property of the Company and its licensors. The Service is protected by copyright, trademark and other laws of both Cyprus and foreign countries. Our trademarks and trade dress may not be used in connection with any product or service without our prior written consent.

### JCC Gateway Service

JCC GATEWAY SERVICE provides the opportunity to Company's clients who have been transferred from Ethniki Insurance (Cyprus) Ltd following its absorption by General Insurance of Cyprus Ltd to manage their accounts electronically through the Internet. The Service is offered to the Company's clients and its use is subject to this website's Terms hereof, as well as the Terms of Use applicable by the JCC GATEWAY SERVICE.

### Links To Other Websites

Our Service may contain links to third-party websites or services that are not owned or controlled by the Company.

We have no control over and assume no responsibility for the content, privacy policies, or practices of any third-party websites or services. You further acknowledge and agree that the Company shall not be responsible or liable, directly or indirectly, for any damage or loss caused or alleged to be caused by or in connection with use of or reliance on any such content, goods or services available on or through any such websites or services.

We advise you to read the terms and conditions and privacy policies of any third-party websites or services that you visit.

## Personal Data

The Company is committed to collect and process your personal data in accordance with the Regulation (EU) 679/2016 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data and repealing Directive 95/46/EC (“GDPR”), the Law 125(I)/2018 and any secondary law / opinions / decisions issued by the Commissioner for Personal Data Protection and relevant legislation.

You can see a description of the cases in which we intend to use your personal data and on what legal basis the processing is based on. You can also see a description of what our legitimate interests are, on a case-by-case basis on the following link: <https://www.genikesinsurance.com.cy/en-gb/homepage/privacy-statement/>

## Limitation Of Liability

In no event shall the Company nor its directors, employees, partners, agents, suppliers, or affiliates, be liable for any indirect, incidental, special, consequential or punitive damages, including without limitation, loss of profits, data, use, goodwill, or other intangible losses, resulting from (i) your access to or use of or inability to access or use the Service; (ii) any conduct or content of any third party on the Service; (iii) any content obtained from the Service; and (iv) unauthorized access, use or alteration of your transmissions or content, whether based on warranty, contract, tort (including negligence) or any other legal basis, whether or not we have been informed of the possibility of such damage and even if a remedy set forth herein is found to have failed of its essential purpose.

## Disclaimer

Your use of the Service is at your sole risk. The Company, its subsidiaries, affiliates, and its licensors do not warrant that a) the Service will function uninterrupted, secure, or available at any particular time or location; b) any errors or defects will be corrected; c) the Service is free of viruses or other harmful components; or d) the results of using the Service will meet your expectations or requirements.

## Governing Law

The use of our website and the Terms are governed by the laws of the Republic of Cyprus.

## Amendment of the TOS

We reserve the right, to modify or replace any or all the Terms at any time. The users will be deemed to have been notified and to be bound by the amendments.

By continuing to access or use our Service after those amendments become effective, you agree to be bound by the revised Terms. If you do not agree to the new terms, please stop using the Service.

## Breach of the TOS

In case of breach of the present Terms from any user, we may take all the necessary measures for the protection of our rights, not excluding the possibility of blocking access of any user.

## Contact Us

Our website has been tested extensively. However, if you experience any problem using our website, please report it to us:

E-mail: [general@gic.bankofcyprus.com](mailto:general@gic.bankofcyprus.com) or

Telephone: 8000.87.87 (or 00357 22128700 if calling from abroad) or

Head Office: General Insurance of Cyprus Ltd , Evrou 4, 2003, Strovolos Nicosia