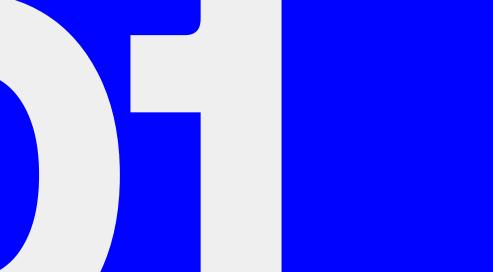
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Car Insurance in Cyprus

Your quick overview guide for car insurance in Cyprus

Welcome to Car Insurance in Cyprus

This guide offers a clear overview of car insurance requirements, coverage types, and legal obligations in Cyprus. Whether you're a new driver or renewing your policy, this will help you make informed choices.



Types of Car Insurance

There are three main types of car insurance available in Cyprus.

Third-Party Only

Legally required. Covers damage/injury to others.

Fire & Theft

Adds coverage for fire or vehicle theft.

Comprehensive

Covers all of the above plus your own damages.

Legal Requirements

- Minimum Legal Coverage: Third-party insurance
- W Updated Limits: €1.5 million per injured person (2024–2025 law)
- NEW Digital Green Cards: Used for EU travel
- A Mandatory Electronic Policy Registration
- Enforcement: Real-time plate scanning by Cyprus Police



Damage to other vehicles

03

Your own car (comprehensive only)



02

Fire or theft (for relevant policies)

04

Injuries to third parties

What's Covered

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Mechanical breakdowns

02

Driving without a valid license

03

Racing or illegal activity

What's Not Covered

Stop your car safely

02

Take photos of the scene and damage

03

Exchange details with others involved

How to File a Claim

04

Notify your insurer within 24–48 hours

05

Submit a claim form with documents (photos, police report, etc.)

06

Follow up on settlement or repair process

for Choosing

- Compare at least 3 insurance providers
- Review policy exclusions carefully
- Consider optional add-ons like roadside help
- Check claim approval speed and reviews
- Ask about "No Claims Bonus" discounts



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Penalties

- Fines from €200-€1,000+
- Vehicle impoundment
- License suspension or points
- Potential court prosecution
- Police use real-time license plate scans to detect uninsured drivers.

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Resources a-Where to Get Help

