

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
- 📈 Updated Limits: €1.5 million per injured person (2024–2025 law)
- 🆕 Digital Green Cards: Used for EU travel
- 🗂️ Mandatory Electronic Policy Registration
- 🚔 Enforcement: Real-time plate scanning by Cyprus Police

03

04

■ 01

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

What's Not Covered

■ 01

Mechanical breakdowns

■ 02

Driving without a valid license

■ 03

Racing or illegal activity

01

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

Tips

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



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.

Resources & Where to Get Help

 Cyprus Insurance Association
 Motor Vehicles Insurance Law