

Compensation in accident cases in 2022

10th edition | September 2023







Introduction

We operate one of the biggest departments of insurance law in Cyprus and we represent some of the biggest insurance companies. We also represent natural persons in insurance disputes of all types, including severe injury cases. We specialise in, among others, cases of road traffic accidents, accidents at work, professional liability, property damage, and procedures for compliance with insurance law. Our experience, expertise, domestic knowledge, and familiarity with modern technology enable us to face the challenges of insurance law in modern times. We seek to identify unreasonable claims, if any, and give legal advice at an early stage, seeking to achieve successful settlement from the onset of a dispute, while in cases where actions are taken to court, the teams of our litigation department provide legal representation, defending the interests of our clients and seeking to assist the court in achieving a just outcome in relation to the matters of the litigious dispute. We prepare detailed case assessments, presenting various scenarios and their possibilities before and after the initiation of actions. We also provide analytical reports on cases to foreign reinsurance companies. Lastly, we provide legal services for recovery cases and insurance disputes that extend into more than one jurisdiction.





Review 2022

The issuance of the Compensations Booklet has now become a tradition. It is sent every year to all insurance companies in Cyprus while it is translated and forwarded to lawyers of insurance law abroad, so that all those concerned await the issuance of the Compensations Booklet to study the lines of the case-law. The following pages provide a summary of the decisions of the Cyprus Courts (firstly of the Supreme Court and subsequently of the courts of first instance) that were issued in 2022, in which compensation was awarded for injuries resulting from any form of accident. The purpose of the following collection of decisions is to provide an indication of the scale of compensation for various personal injuries. However, as repeatedly pointed out by the courts, previous decisions in relation to compensation do not necessarily constitute any binding precedent. Particularly, the courts illustrate that there is no standard valuation measure for human pain. The judgements of courts in other decisions simply provide general guidance because it is not possible for two people, who have been injured under totally different conditions and circumstances, to suffer the same personal injuries, pain and discomfort. However, when there exists, with regard to past cases, either relevance to the trauma, or similarities in the extent, type, or result of the traumas, it is right and fair for courts to draw guidance from, and take into account, the scale of compensation awarded in other cases. Consequently, while it is true that courts are led to the determination of the amount of the compensation based on the case-law, they first and foremost have to take into consideration the conditions and circumstances of the case.

Civil Appeal No.

643/21

Date of Judgment

22.02.2022

Parties

A.Violari v. KEDRIS CONSTRUCTION LIMITED

Court

District Court of Nicosia (M.L. Loizou, D.J.)

Facts

The claimant, 76 years old, sustained severe personal injuries as a result of an accident that occurred in Nicosia, sustained severe personal injuries. The claimant, in his attempt to exit the store, used a wooden ramp that the defendants had installed as part of road redevelopment works in a particular area of Nicosia, lost his balance, and, as a result, fell to the ground and got injured. The defendants, at the material time of the present action, were a contracting company that undertook the road redevelopment project in a particular area in Nicosia. The claimant underwent X-rays, where it was determined that he had a severe comminuted and intra-articular fracture of his left wrist at the bottom of the radius. After this finding, the fracture was immobilised with a wrist plaster cast. Also, the claimant remained out of work for 5 months and had a cast and splint for 3 months. According to this doctor's opinion, the claimant could not lift weights or do manual work. Furthermore, there was a strong possibility that he would have post-traumatic left wrist osteoarthritis in the future, and the doctor recommended 10-12 physiotherapy sessions to help the claimant's wrist movements without ruling out the need for more.

General Damages

€ 10.000

Civil Appeal No.	1865/2013- 1866/2013
Date of Judgment	10. 11.2022
Parties	A.P. v. I.P and CNP ASFALISTIKI LIMITED & PANTELIDES BROS CONSTRUCTIONS LTD v. I.P and CNP ASFALISTIKI LIMITED
Court	District Court of Limassol (M-A Stylianou D.J.)
Facts	<p>The Claimant, as a result of the disputed road traffic accident in 2012, suffered injuries to the right side of his body, right elbow, right forearm, right knee, ankle, tibia, left hand extremity injury and neck sprain. It was taken into account that the injuries he suffered on the right side returned to normal and that there were no permanent residuals today other than tenderness on the left index finger of the claimant's hand and neck discomfort during weather changes. The claimant also sustained income loss but was paid the amount corresponding to his salary by the claimant company in advance. Furthermore, he was granted sick leave for a period of six weeks. However, it was reported that the Claimant was in pain and could not work, also stating that he fully followed the recommendations of his doctor. He reported that the pain in his neck was more severe and, since 2012 to date, he has had neck pain, especially during weather changes. He also received, as he stated, sick leave and could not work for the first month but still experienced problems up to 6 months later. He was taking painkillers and anti-inflammatory medicine. He also used a collar.</p>
General Damages	€5.500

Civil Appeal No.	8229/2012
Date of Judgment	18.01.2022
Parties	Zoumides v. Agisilaou
Court	District Court of Nicosia (M.L. Loizou D.J.)
Facts	<p>As a result of the disputed road traffic accident, the claimant was admitted to the surgical clinic of Nicosia General Hospital, where, after examinations, it was found that he suffered traumatic brain injury (TBI), concussion, persistent autofocus, inability to focus and concentrate, post-traumatic, post-concussion syndrome, neck injury with pain, stiffness, and numbness of the upper limbs. Also, the claimant wore a neck collar for two months, and he was prescribed physiotherapy and medication. Therefore, based on the details of the claimant's physical injuries, the latter suffered severely painful neck mobility in all directions, limited and painful lumbar mobility, chronic mild neurological changes in the right trapezius muscle, chronic cervical syndrome with pain, neck stiffness, and periodic numbness in the right upper extremity, and chronic low back pain. The claimant had to pay extra tuition fees at the University of Nicosia for an additional semester, which he lost due to the disputed road accident.</p>
General Damages	€ 20.000

Civil Appeal No.	2208/2014
Date of Judgment	17.06.2022
Parties	K.Efstathiou v. M. St. Kontolemi
Court	District Court of Limassol (M-A Stylianou D.J.)
Facts	<p>It concerned a road traffic accident at the intersection of Ayias Fylaxeos, Gladstonos, Ellados, 16th June 1943 streets in Limassol. The claimant was riding his motorcycle at the intersection of the above roads when he collided with the defendant's vehicle, claiming that the defendant was liable and negligent. In their statements, the lawyers divided the issue of liability at 50% between the parties. After the accident, the claimant was transferred to the Limassol General Hospital where he remained for two days. The doctors diagnosed pain and swelling of the left ankle with swelling and haematoma. Also, the claimant sustained friction burns and a posterior surface wound on the left leg, which was sutured. The radiological examination revealed a bimalleolar fracture of the left ankle. The claimant will have to undergo a second operation for the removal of osteosynthesis materials, which costs €3.000. The last time that the claimant was examined by a doctor was in January 2022. His medical costs amount to €400, which have not been paid. Physiotherapy costs were limited at the hearing procedure to €100, which was declared by agreement. The claimant is entitled to €100 in physiotherapy costs.</p>
General Damages	€11.500

Civil Appeal No.

2956/2013

Date of Judgment

04.06.2022

Parties

Sider v. ARETAEIO MEDICAL CENTER LIMITED

Court

District Court of Nicosia (A. Pantazi - Lambrou D.J.)

Facts

The claimant, while she was in her house, stumbled and fell down. Four months later, the claimant went to the emergency room of Aretaio Hospital due to ongoing unbearable back pain. At the material time, the claimant was 77 years old. Upon admission to the emergency department, the claimant was examined by a doctor, who instructed that X-rays be taken. Defendant 2, who was the radiologist who prepared the report based on the claimant's X-rays, recorded that there were no abnormal findings. Thereupon, the doctor determined that the claimant's problem was muscular, administered strong painkillers, and discharged her. The claimant, who continued to have terrible back pains after unsuccessful attempts to be examined by a specialist doctor in orthopaedics at Aretaio, went to a specialist doctor at another private clinic, by whom she was examined. Upon seeing the X-rays from Aretaio, he diagnosed that a thoracic vertebra was fractured. The claimant then underwent a new X-ray, which showed the vertical deterioration of the vertebra, which had in the meantime suffered a total subsidence, while the spine had a 30° inclination. Furthermore, the claimant was told that it was too late to do anything with the vertebra. After a month, the claimant visited a special neurosurgeon in Limassol, where she underwent an MRI, which confirmed the severity and permanence of the damage she sustained and recommended spinal surgery as there was a possibility of paralysis. The next day, the claimant visited another neurosurgeon in Nicosia, who agreed with the severity of the claimant's health condition but recommended that she not undergo surgery unless her limbs started paralysing. The claimant alleges that due to the negligence of the doctor and/or defendant 2, she has suffered severe and permanent physical injuries and damages, which she claims from the defendants.

General Damages

€60.000

Civil Appeal No. 2216/2021

Date of Judgment 19.08.2022

Parties A.G. v. A.K.

Court District Court of Limassol (Chr. Middleton D.J.)

Facts The claimant was driving a motor vehicle on the highway at the Agia Fila overpass, heading east. There were two other vehicles ahead of him, while behind the vehicle that the claimant was driving was the vehicle that the defendant was driving. The drivers in front of the vehicle that the claimant was driving gradually reduced their speed due to traffic on the road, as did the claimant; however, the defendant failed to slow down, causing his vehicle to collide with the claimant's vehicle and the claimant to collide with the vehicles in front of him, resulting in a pileup. The collision was severe, resulting in the claimant suffering physical injuries and the vehicle sustaining material damages. The claimant was transferred to the Accident and Emergency Department (AED) of a private hospital for examination, medical treatment and medical attention. The diagnosis of the orthopaedic doctor was a concussion, severe neck strain/dislocation and severe lumbar strain/dislocation, whereby he gave his recommendation for the use of a cervical collar, medication, and physiotherapy, as well as sick leave. The claimant had to be absent from work and lost the salary of one month and 12 working days. However, he received the sickness benefit, and an amount remained uncovered.

General Damages €7.000

Civil Appeal No.

1306/13

Date of Judgment

03.02.2022

Parties

Petrou v. Kyriakou (Pancyprian Insurance Ltd)

Court

District Court of Limassol (M. Agiomamiti D.J.)

Facts

The vehicle of defendant 1 struck the rear of the claimant's vehicle, which was ahead and was standing at traffic lights. The collision was strong, causing the claimant's vehicle to move and collide with another preceding vehicle. As a result of the road traffic accident, the claimant suffered a sprain of the cervical and lumbar spine, for which he was treated with medication, wore a semi-rigid cervical collar, and underwent physiotherapy.

General Damages

€7.000

Civil Appeal No.**2447/13****Date of Judgment**

08.02.2022

Parties

Alkiviadous v Papaeleftheriou

Court

District Court of Nicosia (X. Xenofontos D.J.)

Facts

The defendant, who was driving his vehicle in the parking lot of a supermarket, while attempting to enter Grigori Afxentiou Avenue, turning right to head towards Nicosia, intercepted the course and collided with the car coming from the right, driven by the claimant, heading towards Kokkinotrimithia. As a result of the collision, the claimant's car slid to the right and hit an adjacent 80cm-deep ditch, while the other vehicle was immobilised in the middle of the road. The claimant's vehicle was severely damaged by the violent impact. As regards the right wrist injury sustained as a result of the accident, it does not appear to be a serious, permanent injury.

General Damages**€500**

Civil Appeal No.

7882/13

Date of Judgment

31.05.2022

Parties

Christodoulou v. Asfalistiki Etairia “Kentriki” Ltd

Court

District Court of Nicosia (Chr. E. Hadjieftychiou D.J.)

Facts

The claimant claims damages as a result of an accident. The claimant was riding a motorcycle on an avenue and collided with a vehicle that was exiting the side street, making a right turn. In the 72 metres before the side street (as the claimant’s path), there was a speed bump, followed by a left turn, and when the road became straight, there was a pedestrian crossing. Then there was the side street. In the middle was a continuous white line. At some point before the collision, the claimant overtook a bus ahead. The claimant’s documented position was that he overtook at a “great distance” from the point of collision, that the overtaking was not related to the accident, and that he was driving according to the road signs. His learned lawyer states in her submission that: “The claimant admitted that he illegally overtook the bus moving in front of him. He admitted that at the time he was overtaking the bus, he exceeded the speed limit. However, the said mistakes occurred at a time irrelevant to the material time of the disputed matters. Right before, but still, the claimant’s mistakes had nothing to do with causing the disputed accident.

General Damages

€5.450 – The action is dismissed

Civil Appeal No.**233/2014****Date of Judgment**

27.06.2022

Parties

Phivos Hadjieleftheriou v Popi Kanari

Court

Supreme Court (T.Th. Economou, I. Ioannides, St. Hadjigianni JUDGES)

Facts

The consequence of the accident was a head injury with an abrasion to the forehead, the nose, and a concussion, a severe strain of the left knee and left tarsus, and abrasions to his left knee, ankle and left forearm, as well as lighter abrasions to his right knee. The Court held that the Appellee was negligent in failing to exercise caution, due care and proper lookout for traffic on the road and consequently to give way to the motorcycle driven by the Appellant.

General Damages**€6.000**

Civil Appeal No.

4779/2013

Date of Judgment

28.07.2022

Parties

O.K. (I.) v A.T.

Court

District Court of Larnaca (St. Tsivitanidou - Kizi, S.D.J.)

Facts

The claimant was 42 years old at the material time of the action. As a result of the accident, the claimant suffered a fractured left leg and a fractured vertebrae. The leg was placed in a plaster splint, and he was wearing a back brace for a fractured vertebrae. She was granted sick leave. The claimant has degenerative changes in the left ankle joint (mobility is slightly reduced), which are expected to deteriorate over time. As for the fracture in the lumbar spine, it is possible that degenerative lesions will occur in the future, which are usually treated with conservative treatment. To this day, she still has “problems” from the injury, which should be considered as “permanent”. In particular, after fatigue, humidity, or a change of weather, she has pain in the spine. Moreover, the claimant feels pain in her left leg when she gets tired or after walking a “long distance” and after continuous standing, and as a result, she avoids heavy labour and any sporting activity.

General Damages

€35.000

Civil Appeal No.**594/2013****Date of Judgment**

20.09.2022

Parties

P.K. V. Archi Limenon Kyprou

Court

District Court of Limassol (M-A Stylianou D.J.)

Facts

The claimant at the material time was 48 years old. At the time of the accident, he was unconscious and had bruising and ecchymoses in his neck and throat. The impact was not gentle. He experienced and continues to experience neck stiffness, right shoulder and arm pain, headaches and dizziness, a traumatic brain injury (TBI), and a concussion. He was given medication. He was absent from work for a long period of time and underwent physiotherapy. Due to intense pain and a recurrence in the right shoulder with an inability to move the upper limb, he underwent an MRI scan, and it was deemed necessary to undergo surgery. He underwent surgery, and the tear was repaired by suturing the tendon. He was immobilised for one month and underwent physiotherapy for two months. The Court also took into account that the claimant's personal life is currently affected and he is unable to engage in hunting. He has residual neck stiffness, spondyloarthritis, and pain with weather changes. He has also sustained a restriction of movement in his right shoulder. He cannot perform heavy work or manual tasks, such as lifting weights or trimming trees.

General Damages**€20.000**

Civil Appeal No.

173/2013

Date of Judgment

28.01.2022

Parties

Georgiou v. Tsolaki, Giovani Developers LTD, AIG Cyprus LTD

Court

District Court of Larnaca (St. Tsivitanidou – Kizi, S.D.J.)

Facts

The claimant was 22 years old at the material time, was in excellent health, and was attending a hairdressing school with bright employment prospects after completing his studies. After the accident, he was forced to abandon his studies and lost his monthly salary from his job of €1,500. He claimed that the injury left him with permanent residuals, leaving him unable to perform his hairdressing job. In particular, the severe traumatic brain injury (TBI) caused brain disorders, resulting in a decrease in his cognitive functions (he had memory problems, nervousness, and generally abnormal behaviour). Due to the presence of a “stent” in the thoracic aorta area, he was considered a high-risk patient in terms of aneurysm formation as a consequence of the traumatic aortic dissection and the development of atheromatous lesions in the area of the graft, resulting in a reduction of blood circulation in the arteries covered by the “stent”. The fracture of the ulna was stabilised with a splint. Circulatory and respiratory support was provided as needed by the claimant. A tamponade was placed in the left external auditory canal.

General Damages

€100.000

Civil Appeal No. 2216/2021

Date of Judgment 19.08.2022

Parties A.G. V. A.K

Court District Court of Limassol (Chr. Middleton, D.J.)

Facts The appellant has sustained a severe cervical spine sprain, head injuries, and a concussion, injuries that prevented him from working and caused him discomfort for approximately 14 days. He was prescribed a cervical collar, painkillers, and anti-inflammatory medicine. He had intense headaches, an inability to concentrate, intense pain, and neck stiffness, as well as pain and numbness in the upper limbs. The X-rays of the cervical spine showed straightness of the spine and spinal arthritic lesions in the C5 and C6 vertebrae. The Court of First Instance awarded in his favour CYP 6.000,00 in general damages, an amount that was upheld on appeal, noting that it was very close to the maximum that could be awarded. For the civil offence of negligence, damages may be awarded. The principle governing the calculation of damages in civil offences, as in the civil offence of negligence, is the principle of restitution. On that basis, the (normal) damages awarded should be the amount that would put the claimant in the position he or she would have been in had the offence not been committed. The amount awarded should be just and reasonable, within the framework of what is socially acceptable.

General Damages €7.000

Civil Appeal No.	2724/2014
Date of Judgment	03.05.2022
Parties	S. through the Parents and Guardians S. and S., exercising Parental Care v. Genikou Eisaggelea tis Dimorkatias
Court	District Court of Nicosia (A. Pantazi - Lambrou D.J.)
Facts	<p>The claimant suffered physical injuries, suffering, and damage caused to him as a result of gross and/or medical and/or professional negligence and/or malpractice and/or failure and/or ineptitude displayed by the medical and/or paramedical and/or nursing staff of Famagusta General Hospital and New Larnaca General Hospital. The claimant was transferred to the emergency department of Famagusta General Hospital because he was suffering from severe pain in his testicles. He underwent several examinations, and following the recommendations of the doctors on duty, he was transferred by his parents to Larnaca General Hospital, since Famagusta General Hospital did not have a urologist. At Larnaca General Hospital, he underwent surgery to treat the problem he was experiencing. The claimant was diagnosed with a right testicular torsion. Based on the picture of the testicle, the doctor performed an orchiectomy of the right testicle. The claimant submits that the medical and paramedical staff of Famagusta General Hospital failed to perform the appropriate examinations to properly assess his condition and that it was a testicular torsion that required immediate treatment. They failed to assess that it was an emergency and failed to take him by ambulance to Larnaca General Hospital. Due to the above actions and omissions, the claimants suffered a right orchiectomy, resulting in extensive necrosis of the right testicle, pain and suffering, and “permanent loss of well-being”. The orchiectomy of the right testicle has affected the claimant’s psychological state and his sperm production.</p>
General Damages	€200.000

Civil Appeal No.**268/2013****Date of Judgment**

18.02.2022

Parties

Alexandraki v. George Houry, Bindiouk

Court

District Court of Limassol (Christou G. Filippou P.D.C)

Facts

As a result of the accident, the claimant suffered an injury. Despite the constant treatments he has undergone and is still undergoing, he has residuals that are constantly worsening, preventing him from living and enjoying a normal life and from working. On cross-examination, it was shown that his health condition did not result from his injury in the accident, that after receiving his initial treatment he was not unable to work, and that his behaviour was that of a normal person. In any case, the existence of such residuals and their extent and impact as presented by the claimants were disputed.

General Damages**The Claimant's opposition is dismissed.**

Civil Appeal No.

3243/14

Date of Judgment

24.10.2022

Parties

S.P. V D.Z.

Court

District Court of Limassol (H-M Karapataki D.J.)

Facts

The claimant, aged 60, suffered personal injuries as a result of an accident caused with the defendant. The claimant suffered from intense pain in the cervical spine, headache, dizziness, nausea, peritraumatic amnesia, and episodes of vomiting, as well as pain in her left hand, a severe neck sprain, a cephalohematoma, and a concussion. She also had to undergo X-rays and physiotherapy; she received medication and used a cervical collar; and she experienced depressive symptoms, mild mental confusion, dizziness, headaches, and difficulty sleeping.

General Damages

€4.500

Civil Appeal No.	5012/2013
Date of Judgment	20/05/2022
Parties	Avlonitis v Electricity Authority of Cyprus
Court	District Court of Limassol (T. Katsikidi)
Facts	<p>As a result of the disputed accident at work, the claimant sustained severe personal damages, losses, special damages and costs as follows:</p> <ol style="list-style-type: none">1. A 5 cm long wound in the parietal region, stitching on it, and a scar have remained due to the wound.2. Traumatic brain injury (TBI), a concussion, and severe post-concussion syndrome.3. Fracture of the spinous process of the 6th - 7th cervical vertebra with displacement and intercurrent high-intensity bone swelling and wedge-shaped deformity of the T8 vertebra.4. Compressed fracture of the body of the 8th thoracic vertebra.5. Fracture of the 10th rib on the right.6. Multiple injuries to various parts of his body, neck, head, and thoracic spine.7. He had a parietal wound sutured.8. He sustained an occipital wound which that has been sutured.9. He sustained a sprain / strain of the cervical spine.10. He suffered from headaches, nausea, vomiting, and pain.11. Due to the accident and the multiple injuries he sustained, he has had abdominal ultrasounds, rib X-rays, CT scans of the brain, cervical spine, upper thoracic spine, and an MRI. He also suffered pansinusitis lesions, pronounced in the ethmoid air cells and sphenoid sinus.
General Damages	€18.760,00

Civil Appeal No.

3854/14

Date of Judgment

24.11.2022

Parties

A.K. V. Th.Th.

Court

District Court of Limassol (Chr. Middleton, D.J)

Facts

The claimant, aged 29, had bilateral forearm bruises in the lower third and haematoma above the left wrist, and there was pain in the left shoulder. The X-rays of the neck and left shoulder showed no bone injury. The claimant visited a private orthopaedic surgeon, who, after examining the claimant, diagnosed a wrist injury with abrasions in those areas, a neck sprain, a left shoulder injury, and a tension headache. The Claimant was granted sick leave of approximately one month. The claimant paid €62,00 to obtain the medical report of the doctor of the Limassol General Hospital and €350,00 for the visits and the preparation of the medical certificate of the private doctor. Due to his sick leave of approximately one month, the claimant lost €600,00 in income.

General Damages

€8.000

Civil Appeal No. 742/13-743/13

Date of Judgment 03/05/2022

Parties S. v. Attorney General of the Republic

Court District Court of Larnaca (T. Paraskevoudou - Karakanna, P.D.C.)

Facts As a result of a road traffic accident, the claimant sustained physical injuries. The claimant in action 743/2013 has incurred special damages in the total amount of €2,087,20 concerning €500 in medical expenses, €500 in physiotherapy expenses, €1,050 in damage to the XXXXX64 vehicle, and €37,20 in medication costs. The claimant in action 742/2013 has incurred special damages in the total amount of €1,000, which concern €500,00 in medical expenses and €500,00 in physiotherapy expenses.

General Damages €6.000 (€3.000- 742/13 & €3.000 – 743/13)

Civil Appeal No.

2676/19

Date of Judgment

09/11/2022

Parties

K.G.I. v P.A.

Court

District Court of Limassol (P. Agapitou D.J.)

Facts

The defendant ran a red traffic light and collided with another vehicle. Due to the collision, the vehicle crashed into a light pole and then into the railing of the island on which the claimant was standing. As a result of an accident, the claimant was injured by the fall of the light pole where he was standing. His injuries were confirmed by a medical examination, which revealed a right arm injury that still afflicts him to this day and bruises on his right thigh and shoulder with abrasions and scars, which subsided within a month. He incurred €151,30 in costs to obtain a police report and pay the clinic where he was examined.

General Damages

€450.00

Civil Appeal No. 4779/2013

Date of Judgment 28/07/2022

Parties O.K v. A.T

Court District Court of Larnaca (St. Tsivitanidou-Kizi S.D.J.)

Facts The claimant, aged 42, suffered physical injuries as a result of the road traffic accident she sustained. After the accident, she was admitted to the Orthopaedic Department of Larnaca Hospital, where, during the radiological examination, it was found that she suffered a fracture of the left tibia without displacement and a fracture of the L2 vertebra. The CT scan she underwent showed a herniated intervertebral disc L4-L5 and stenosis in the L5-S1 space. The limp was placed in a plaster splint, and the claimant remained bedridden. Due to pain in the lower back, in the left ankle, and in the right knee, she was examined by a private doctor. The knee was unstable, with slight pain on flexion and full-range motion. The ankle showed hyarthrose with extremely limited movements. Medication with anti-inflammatory therapy and immobilization of the ankle with a splint were recommended. The claimant has degenerative lesions in the left tibiotalar joint (mobility is slightly reduced), which are expected to deteriorate with the passage of time. As for the fracture in the lumbar spine, it is possible that degenerative lesions will occur in the future, which are usually treated with conservative treatment. The claimant also claimed that due to the injury to her left tibiotalar joint, she experienced pain and discomfort, which caused her to limp and be unable to walk for long distances, run, or remain standing for long periods of time.

General Damages €35.000

Our Team



Nicolas Kyriakides
Partner

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Expertise

Banking and Finance, Insurance Law and Personal Injury

Academic Qualifications

DPhil (PhD), University of Oxford, 2016
LLM, New York University, 2013
MSt, University of Oxford, 2012
LLM, Corporate Law University College London, 2011
LLB, National and Kapodistrian University of Athens, 2010

Professional Qualifications

Member of the Cyprus Bar Association and committee member of the Larnaca Bar Association
Board member of the Larnaca Chamber of Commerce and Industry
Founding member of the Cyprus Forum
Board Member of the Cyprus Arbitration Forum
Founder and co-director of the Procedural Law Unit at the University of Nicosia

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Christos Raounas is a Junior Associate of the Insurance Law and Personal Injury Department at Harris Kyriakides. He has previously graduated from University of Leicester as LLB student in 2020 and from University College London (UCL) in 2021 with LLM. After completing his studies, Christos joined the Cyprus Bar Association upon completing his 12-month training in Cyprus while also successfully completing the exams of Cyprus Legal Council in June 2022. During his legal training he has obtained experience at representing clients in Courts of various jurisdictions in Cyprus.

Expertise

Insurance and Personal Injury Department

Academic Qualifications

LLB, University of Leicester, 2020
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Chrystalla Florentzou
Junior Associate

Chrystalla Florentzou is a Junior Associate of the Insurance Law and Personal Injury Department at Harris Kyriakides. She graduated from the University of Sheffield, where she acquired her bachelor's degree in Law (LLB). Further, she has completed the Legal Practice Course (LPC), along with an LLM at the University of Law. Chrystalla's main areas of practice include personal injury claims and drivers' negligence. She has experience in representing clients before Cypriot Courts in various claims. Chrystalla was admitted to the Cyprus Bar in 2022.

Expertise

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Anastasios Perdikos
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Anastasios Perdikos is a Trainee Associate of the Insurance Law and Personal Injury Department at Harris Kyriakides. He graduated from the University of Newcastle where he acquired a Bachelor of Accounting and Finance. He then moved on to pursue a Bachelor of Laws at the University of Central Lancashire, Cyprus.

Expertise

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