

Compensation in accident cases in 2021

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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 injuries cases. We specialize in, among others, cases of road traffic accidents, accidents at work, professional liability, property damage, and procedures of 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. 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 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 of cases to foreign reinsurance companies. Lastly, we provide legal services for recovery cases and insurance disputes that extend into more than one jurisdiction.



Review 2021

The issuance of the Compensations Booklet has now become a tradition. It is sent every year to all insurance companies in Cyprus, and 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 first-instance courts) that were issued in 2021, 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 note that there is no fixed measure for the assessment of human pain. The judgements of Courts in other decisions only provide a general guidance as it is not possible for two people, who have been injured under different conditions and circumstances, to suffer the same personal injuries, pain and discomfort. However, when there exists, with regard to past cases, either a 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 partially led to the determination of the amount of the compensation based on the case-law, they first and foremost take into consideration the specific conditions and circumstances of the case.

Civil Appeal Number 33/2014

Date of Judgement 23.06.2021

Parties Pavlou v. Efthimiou

Court Supreme Court (A. Liatsos, D. Socratous, T. Psara-Miltiadou)

Facts The Appellant, aged 40, displayed severe spinal problems, especially in the levels A6-A7, where there was disc hernia and spondyloarthritic lesions, which were asymptomatic up to the accident. Due to the nature of her profession and the ravages of time, there was a significant possibility that the symptoms would manifest in the future. After the traffic collision which she was involved in, she developed disc hernia in the levels A5 – A6 of the cervical spine of the cervical segment of the vertebral column. The First-Instance Court awarded general damages of €40.000, which were confirmed by the Court of Appeal, which further awarded €6.000 for the Appellant's reduced income capacity, considering the nature of her profession as a graphic designer (requiring several hours on the computer).

General Damages € 40.000

Action Number 3553/11

Date of Judgement 26.02.2021

Parties Michael v. Prime Insurance Company Limited and Crestinescu

Court District Court of Nicosia (G. Stylianidi, P.D.J.)

Facts As a result of a traffic collision, the Claimant, aged 31, sustained cervical strain with a mild concussion, experiencing headaches, dizziness, and lack of concentration. The Claimant was absent from work for approximately 6 months.

General Damages €8.000

Civil Appeal Number 2306/2014

Date of Judgement 16.04.2021

Parties Hadjipanayiotou v. Keshavarz

Court District Court of Limassol (D.I. Kitsiou P.D.C.)

Facts As a result of a traffic collision, the Claimant, aged 38, sustained a strain of cervical soft tissue with a whiplash neck sprain, soft tissue damage of the anterior thoracic wall, and lumbar spine fracture of the vertebral column. There is still permanent restriction on the abduction of her left arm to 70-80 degrees instead of the normal 160-degree range of motion, and she experiences permanent neuropathic pain, which has affected and will continue to affect her general quality of life. Due to the accident and the cervical sprain, existing neuropathies may have deteriorated, not to the extent of paralysis of the left extremity, but to the extent that, due to the problems she is facing, she may not be able to work at the souvlaki restaurant where she was working during the accident in question. In addition to the general damages, the Court, considering the age of the Claimant, the fact that she is capable of light work, that she is an educated person, and on account of the permanent effects of the accident, awarded €50.000 as lump sum for loss of future income.

General Damages € 25.000

Civil Appeal Number 3187/2011

Date of Judgement 23.12.2021

Parties Papadopoulou v. Kokkinos

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

Facts The Claimant, aged 31, as a result of a traffic collision sustained fracture of the 7th cervical vertebra. The fracture was treated with the placement of the Halo system. Weekly monitoring followed to determine system stability and restabilisation of the screws which were placed on the Claimant's head. A month later, due to the stability of the fracture, the Halo was removed. A hard neck brace was recommended to her for more than two months when the satisfactory healing of the fracture was confirmed through a CT scan. Although the reasonable period of sick leave would be 6 months, the Claimant returned to work earlier due to financial difficulties. Subsequently, physiotherapy was recommended to her to strengthen the paraspinal muscles. The Claimant suffered for a long period of time and will continue to suffer for the rest of her life due to the consequences of her injury, during weather changes and under humid conditions. The cervical syndrome that the Claimant faces is treated with medication and warm compresses in the neck region, while it is provided that every 4 months, she will need 6 - 12 physiotherapy treatments. €40.000 was awarded as general damages, including future expenses of medical treatments of €7.800.

General Damages €40.000

Civil Appeal Number	3229/2011
Date of Judgement	23.11.2021
Parties	Polemiti v. Filippou
Court	District Court of Nicosia (Christou G. Filippou, P.D.C.)
Facts	<p>As a result of a traffic collision, the Claimant suffered two minor hairline fractures without dislocation (one on the right ischiopubic ramus of the pelvis and one on the right part of the sacrum bone) and a head injury – a non-severe concussion and without any intracranial injury, which disappeared by the time she was discharged from the General Hospital. The treatment was straightforward and conservative, with simple rest, and analgesics and painkiller intake. No surgery was required, and by returning to work four months after the accident, he did not receive additional sick leave and there is no testimony for additional sick leave or absence leave from work. He did not receive any additional medical treatment, therapy, medication, physiotherapy or other radiodiagnostic examination for these injuries, except from, as he claims, a visit to a neurologist while until the conclusion of the hearing there was no need to undergo any surgery or other operation as a result of the alleged residue resulting from his injury in the accident. Further, the Claimant suffered partial rupture of the anterior cruciate ligament which related to some fibres of the ligament and rupture of the medial meniscus, which received conservative treatment and no surgery was required. He was absent from work for 4 months and had no residue of any functional disability.</p>
General Damages	€15.000

Civil Appeal Number	Consolidated Actions 4252/12 and 4253/12
Date of Judgement	25.08.2021
Parties	Kontonikolas v. Mina and others
Court	District Court of Larnaca (St. Tsivitanidou-Kizi, S.D.J.)
Facts	<p>As a result of traffic collisions, the Claimant in the action number 4252/12 sustained an injury on the left tibia, a Gustilo 3a open fracture of the lower 1/3 of the tibia and closed ipsilateral fracture of lateral malleolus (fibula). In an emergency phase, under general anaesthesia, there was a partial internal fixation of the tibial fracture – extensive debridement of the existing tibial injury, and stabilisation and placement of a system of external fixation (Hofmann). The fibula fracture was treated with open reduction and internal fixation (plate + screws). He remained in the hospital for 4 days and was discharged in a good general state with analogous treatment and instructions. Due to delayed healing of the fractured tibia, he underwent a second surgery. Particularly, under general anaesthesia, the system of the external fixation was removed and static intramedullary tibial rivet type ORTHOFIX was placed. For the above operation, the Claimant remained in the hospital for 5 days and was then regularly monitored in out-patient clinics. Due to delayed healing of the fractured tibia, potentiation of static riveting by removing the peripheral lockable screw of the rivet was required. Due to the type of the fractures and the severe injuries in that area, post-traumatic arthritis in the ankle has started developing, which causes problems to the claimant's daily life (pain and swelling during intense activities like prolonged standing, use of staircase etc.) and he can no longer work as a builder or a construction worker. The Claimant was unable to work for a period of 22 days. In addition to the general damages, lump sum damages of €50.000 was awarded for reduced income capacity.</p>
General Damages	€50.000

Civil Appeal Number	111/2012
Date of Judgement	12.05.2021
Parties	Marinchev v. Georgios Kantonis Epicheiriseis Ltd and others
Court	District Court of Famagusta (St. Tsivitanidou-Kizi, S.D.J.)
Facts	<p>The Claimant, aged 49, was injured while he was on the roof of a factory under construction. He was hit by a panel that was moved (due to the wind that was blowing) by a forklift, on which it was placed. From the hit, the Claimant lost his balance and fell to the concrete floor from a height of approximately 8 metres. As a result of the fall, he sustained burst fracture of the third lumbar vertebra (L3), Gustillo II open diaphyseal fracture of the left tibia, Schatzker VI fracture of tibial plateau on the left, dislocation of the ankle-scaphoid and pterocynocynoid joint of the right heel, double fracture of the left fibula. The fractures were treated surgically with internal fixation, except for the L3 lumbar vertebra fracture which was treated conservatively. Due to the severe injuries and inflammations that the Claimant showed, he remained in a Polyclinic for several months, and now shows intense lameness and shortening by 5cm of the right lower extremity, whose functionality is almost non-existent. He is now forced to permanently walk with crutches and wear footwear with 5cm internal lifting bottom. In the remaining part of the right heel, a fistula was created which oozes at random intervals. All damages are permanent and not amendable to significant improvement as there is a high probability that additional surgeries will be needed. The Claimant now receives antidepressant treatment, is unable to walk freely, and work deteriorates his condition. He is unable to work and requires lifetime medical monitoring and care (medication and physiotherapy).</p>
General Damages	€200.000

Civil Appeal Number	1401/2012
Date of Judgement	26.2.2021
Parties	Pozides v. Louka
Court	District Court of Paphos (F. Timotheou, S.D.J.)
Facts	<p>The Claimant, as a result of a traffic collision, sustained scalp wounds. His Glasgow scale was 13/15 while he was confused and opened his eyes on command. He sustained hairline fracture of the occipital bone on the left, left parietal cephaloma, non-displaced fracture of the 2nd cervical vertebra and disorientation A1 and A2, suspected of atrophic atlantoaxial subluxation. He remained in the General Hospitals of Paphos and Nicosia for a total of 6 days, and he used a Philadelphia cervical collar for immobilisation of the cervical spine of the vertebral column. Despite the above and the healing of the fracture of the 2nd cervical vertebra, up to 1 year after the accident he had intense headaches with intense muscle contractions and neck pain and wore a cervical collar. During his examination in the above period, during the turning of the head, contraction of the cervical muscles was found, the pain sensation in the neck was reproduced, and the feeling of dizziness was aggravated. During the tilt of the head, the pain sensation was also present. Contraction of the paraspinal lumbar muscles, intense neck pains, back pain, bilateral brachialgia muscle pain of the shoulder zone, and dizziness that was aggravated by head movements (particularly the turning thereof) as well as persistent spinal headaches were also found. To treat the symptoms that would not resolve, he was given painkillers, sometimes strong, through a drip. Sometimes he responded to the treatment but there were periods when the pains were intolerable. He nonetheless tried to undergo physiotherapies as recommended, but every time he attempted to do so he interrupted them in the middle due to intolerable pains. His situation rendered him unable to work for 12 months.</p>
General Damages	€25.000

Civil Appeal Number	Consolidated Actions 781/13 and 782/13
Date of Judgement	28.01.2021
Parties	Kesides v. Smales
Court	District Court of Paphos (F. Timotheou, S.D.J.)
Facts	As a result of a traffic collision the Claimant in the action number 781/13, age 25, had a headache, a tendency to vomit, and ecchymoses on the right forearm surface. He did not have any other external lesions and the examinations did not reveal any pathological findings. He remained monitored in the Hospital for two days.
General Damages	€1.000 (the action was dismissed – liability was not proven)

Civil Appeal Number	1949/2013
Date of Judgement	17.12.2021
Parties	Sophocleous v. Anver Holdings Limited
Court	District Court of Paphos (Chr. Christodoulou, S.D.J.)
Facts	The Claimant, aged 51, worked as cook's assistant in a hotel. The Claimant slipped and fell while carrying a large and heavy basin from the patisserie of the unit to the kitchen. The Claimant was injured by the fall on the floor and transported to the Paphos General Hospital by ambulance, where it was found that she sustained a fracture of the T.11 vertebra that was in the form of a light compression. The fracture was treated conservatively with bedrest, administration of anti-inflammatory medication, painkillers and immobilization of the Claimant with a special splint. She remained in the Hospital for two days and was then discharged with instructions to wear a three-point splint. The Claimant was also granted sick leave for a period of 5 months. During the time of the adjudication of the case the fracture healed back to its normal position without pressure on nerve elements and without significant reduction in her height, and no complication is expected in the future. The Claimant does not need any surgery in relation to the fracture she sustained from the accident and which, apart from her absence from work, will not prevent her from returning to work.
General Damages	€25.000 (the action was dismissed – liability was not proven)

Civil Appeal Number	660/2013
Date of Judgement	23.04.2021
Parties	Georgiou v. Contractor Company Andreas H"Giannis Ltd and others
Court	District Court of Paphos (Chr. Christodoulou, S.D.J.)

Facts

The Claimant, aged 28, experienced a work-related accident and fall from a height of 2.50 metres. He felt intense pain in the lumbar region of the vertebral column and was transported to the Paphos General Hospital Department of First-Aid, by ambulance. Following a CT scan, it was found that the Claimant had sustained compressive wedge fracture of the first lumbar vertebra (L1) without neurological signs, and the following day he was transported to the Limassol General Hospital. The MRI scan showed bone contusions of the vertebral bodies of T12 and L2 and fracture of the body of the L1 vertebra with a sedimentation session and anterior wedge deformation thereof. Also, the MRI gave the impression of a hairline fracture of the right neck of the L1 vertebra, and further investigation by the neurosurgeons was deemed necessary, for the possibility of it being an unstable fracture. The Claimant was transported to the Nicosia General Hospital for examination and evaluation by the neurosurgeons, who recommended a surgical treatment of the fracture to stabilise it and the vertebral column, which the Claimant denied. He continued his hospitalisation in the orthopaedic department, following a conservative treatment for a period of 8 weeks. Before being discharged, a splint was applied on the lumbar spine, as well as a special belt, and the Claimant was mobilized with instructions to start physiotherapy, mainly for mobilization of the area and strengthening of muscles. The Claimant's injury completely healed and shows a moderate precipitation of the upper extreme plate L1, without evidence of a linear fracture in the T1 sequence or oedematous change in bone marrow. Lumbar lordosis appears normal. L1 - L2 and L2 - L3 levels show no signs of rear disc protrusion, the spinal canal and the nervous foramen are normal. In the first stages after his injury, he had severe pains and was being treated with painkillers and anticoagulants. After days of hospitalisation, once discharged from the Hospital he began a physiotherapy program and has undergone 31 physiotherapy sessions. The full recovery from his injury lasted more than a year. There is a possibility that in the future, osteoarthritis will develop at the site of the fracture. The necessary period of full recovery from the Claimant's injury amounts to between one and one and a half years. The Claimant presents degenerative lesions in other parts of the spine, which appeared along the way and after his injury, which, however, are not due to or relate to his injury.

General Damages €45.000

Civil Appeal Number	2007/2012
Date of Judgement	21.05.2021
Parties	Soteriadi v. Official Receptient and Nakouzis in his capacity as joint liquidators of OLYMPIC INSURANCE COMPANY LTD
Court	District Court of Nicosia (E. Georgiou-Antoniou, S.D.J.)

Facts

As a result of a traffic collision, the Claimant, aged 31, suffered a scalp wound, a hairline fracture of the right clavicle, and comminuted intertrochanteric fracture of the right hip. The wound on the scalp was sutured under local anaesthesia, while the hairline fracture of the right clavicle was treated conservatively. The hip fracture was severe and thus the Claimant was admitted to the operating room and underwent anatomical reduction, and a plate with screws was placed. After a smooth postoperative course, the Claimant, after a period of 8 days, was discharged from the private clinic in which he was hospitalised but needed long-term rehabilitation with physiotherapy for a period of approximately 3 months. The Claimant cannot run, play football, or perform manual labour (because he tires easily and may develop back pain), though he may be active in sedentary work while there is a possibility of undergoing surgery to remove the osteosynthesis materials. In addition to the general damages for the pain and discomfort that the Claimant suffered, the Court, due to the absence of any testimony in relation to the Claimant's income after the accident, awarded the lump sum of €10.000 as loss of income capacity.

General Damages €50.000

Civil Appeal Number 1495/2013**Date of Judgement** 17.09.2021**Parties** Loizou v. Michael and AIG EUROPE LTD**Court** District Court of Nicosia (N. Talaridou– Kontopoulou, S.D.J.)

Facts As a result of a traffic collision, the Claimant sustained craniocerebral injury, deficiency in the scalp, a wound on the left knee and the forehead. Right after the accident he had intense pain in the scalp, the forehead and the knee. He was forced to stay in the hospital for 2 days, in which time the head and knee were sutured. He had intense dizziness, vertigo with instability in balance, and headaches. Despite having taken anti-inflammatory medicine and having abstained from his work duties, the pain continued to afflict him. He was forced to undergo a second operation for the wound on his scalp. The pain was intense and intolerable. Despite following the instructions of the neurologist, the intense headache, dizziness and instability persisted. They were causing him discomfort and suffering, and consequently he was unable to continue his daily activities. He had no enjoyment for a period of 2 ½ months, as he was obliged to lie down in the dark for partial relief of the symptoms. The same applies to the knee, which to this day continues to afflict him because the area is sensitive. The scars in the above three points are permanent and distinct. The symptoms subsided to a bearable extent after the passage of time. He still has a certain degree of instability that affects his balance, however not to an extent that affects his ability to manage his daily activities.

General Damages €20.000**Civil Appeal Number** 1709/2012**Date of Judgement** 24.03.2021**Parties** Panayiotidou v. Demco Insurance Ltd**Court** istrict Court of Nicosia (N. Talaridou– Kontopoulou, D.J.)

Facts As a result of a traffic collision, the Claimant, aged 29, suffered a neck and spine injury. Right after the accident, the Claimant felt pain in her neck, back, and experienced dizziness and headaches. There was numbness in the upper limbs, mostly on the right, and the muscle strength of the Claimant was initially grade 3. She also had a mild concussion. The accident caused straightening of the cervical spine of the vertebral column and rear view of the disc, of a wide base, gently diving towards the epidural space and putting little pressure on the meningeal bag. The Claimant wore a collar, received anti-inflammatory treatment, and was given sick leave. After a few weeks, her state of health worsened, resulting in the Claimant having to interrupt her studies and leave her own home to return to live in her parent's house because she could not take care of herself. Her discomforts were acute and persistent, and she was forced to undergo a physiotherapy program and a specific exercise regimen to strengthen her neck muscles for better recovery. She had neurological symptoms, and she underwent electromyography which confirmed the radiculopathy. In the A4 - A5 levels, a wide base of posterior herniated disc was revealed that put pressure on the meningeal sac with possible improvement of the width of the anterior subarachnoid space and mild flattening of the anterior surface of the spinal cord within the framework of incipient pressure. With the passage of time, slight worsening of the situation was identified regarding the extension of the tablet projection to the left and the intensity of the projection. At level A6 - A7, a barely discernible/visible projection of the disc without pressure was diagnosed. Numbness occurs in the distribution of the A4 - A5 root, while with the treatment muscle strength has improved. The cervical episodes kept bothering her, affecting her professional and everyday life. These episodes kept coming back, and treatment was only intended to prolong the periods in which there was no aggravation of symptoms. The development of osteoarthritis in the vertebral joints is expected and the possibility of surgery for spinal fusion cannot be excluded in the future. €40.000 was awarded as general damages from which €7.000 were considered for future operation, and besides the general damages, €10.000 was awarded as a lump sum for loss of future income.

General Damages €40.000

Civil Appeal Number Consolidated Actions 4112/12 and 5317/13

Date of Judgement 15.12.2021

Parties Kotsonis and others v. Economou and others

Court District Court of Limassol (M. Ayiomamiti, D.J.)

Facts As a result of a traffic collision, the Claimant sustained a dislocated fracture of the outer third of the left clavicle. He underwent surgery, in which an open reduction and stabilisation of the fracture of the peripheral clavicle was completed. In postoperative tests, a projection of the osteosynthetic material was found and a second surgery was deemed necessary to remove this material. The Claimant suffered pain and suffering, both as a result of his injury and the surgeries he had undergone. The pain and distress was particularly intense during the first two weeks after his injury, and then receded. He was forced to take medication and follow a physiotherapy program (22 sessions in total). The fracture was completely healed approximately three months after his injury, however a 4cm scar remains, and from time to time he feels discomfort, especially during weather changes. He was given sick leave for a period of 3 months.

General Damages €20.000

Civil Appeal Number Consolidated Actions 438/2013 and 437/2013

Date of Judgement 23.11.2021

Parties Christodoulou v. Patriotou

Court District Court of Limassol (M. Ayiomamiti, D.J.)

Facts As a result of a traffic collision, the Claimant suffered concussion, frontal haematoma, bilateral periorbital haematoma, nose haematoma, heavy contusion and sprain of the cervical spine, heavy contusion and lumbar sprain and left thigh haematoma. Additionally, an MRI cervical scan showed long herniated disc A5 - A6. The Claimant wore a cervical collar for a period of almost three months and took anti-inflammatory medicine. Further, she underwent four neck physiotherapies, as well as chiropractic physiotherapies, and was forced to take sick leave. She continues to feel neck and back discomfort after prolonged standing, carrying heavy objects, and from weather changes.

General Damages €6.500

Civil Appeal Number 4134/2014

Date of Judgement 12.10.2021

Parties Anthimou v. H.M. Housemarket (Cyprus) Limited

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

Facts The Claimant, aged 65, fell from an escalator in a department store. She was transported to the hospital, where she showed abrasions on the anterior abdominal wall and the lower extremities, which were washed and bandaged. She was given medication and was discharged with instructions. The following day, due to severe pain on the anterior surface of the body, the Claimant was admitted to a private hospital in which she was kept for treatment. She was immediately given an intramuscular painkiller injection due to severe pain. After the subsequent removal of the bandages from the anterior surface of the patient's body, extensive 1st degree friction burns to the anterior abdomen were found, as well as 1st – 2nd degree in the anterior thighs bilaterally, and 3rd grade anterior tibias bilaterally. The patient went to hospital daily to change wounds as well as to treat the pain. Three days after the accident, the tibias showed necrosis, and the Claimant underwent debridement of the carcasses.

General Damages €10.000

Civil Appeal Number 6708/2013

Date of Judgement 30.06.2021

Parties Kapsis v. Kentriki Insurance Company Ltd

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

Facts As a result of a traffic collision, the Claimant sustained a comminuted left clavicle fracture which was bandaged for a period of 3 months. The Claimant was discharged on the same day from the Hospital with instructions.

General Damages €4.000

Civil Appeal Number	830/2021
Date of Judgement	02.08.2021
Parties	Lapithioti v. Pavlidou
Court	District Court of Limassol (Chr. Middleton, D.J.)
Facts	As a result of a traffic collision, the Claimant suffered cervical spine contusion to the vertebral column, lumbar contusion to the vertebral column, right chest injury and vertigo post-traumatic headache. She suffered for at least 5 months after the accident and underwent physiotherapies, medical examinations and medications.
General Damages	€5.000

Civil Appeal Number	6245/2013
Date of Judgement	17.05.2021
Parties	Stylianou v. Ioannou and Prime Insurance Co Ltd
Court	District Court of Nicosia (M. L. Loizou, D.J.)
Facts	As a result of a traffic collision, the Claimant, aged 28, was transported by ambulance to the Accidents & Emergency Department of the Nicosia General Hospital due to neck pain, back pain and knee pain. At Nicosia General Hospital, radiological scanning of the skull, cervical and lumbar spine, and the left and right knee were performed. The diagnosis was head, neck, left and right knee injury. Both knees were bandaged, and it was recommended to her to wear a cervical collar. In the medical bibliography, the type of injury the Claimant sustained on the knees during the accident is known as “dashboard injury” and is recommended in comminuted knee injuries, which occur when the knees collide with something else- in this case, the dashboard of the vehicle the Claimant was in. Because the Claimant had persistent symptoms in the knees, the attending doctor recommended for her to proceed to a left knee arthroscopy. Due to the comminuted knee injury that occurred from the hit to the dashboard of the car, the articular cartilage of the knees of the Claimant had been affected as post-traumatic chondropathy in the knees. The Claimant showed mild lesions of chondropathy in the inner tubers of both knees as well as on the right kneecap. In the case of the Claimant, it was first degree chondropathy, since if it were second or third degree there would have been additional knee surgery by trepanation. Since 2012, when the first MRI on the Claimant’s knees was performed, and until 2015, when the 2nd MRI was performed, the chondropathy continued to be mild without structural or architectural deterioration. The rest of the findings which were submitted in the reports of the MRI scans suggested that both of the cervical spine the two knees were not causally linked to the injury from the contested accident. The knee injury caused and continues, from time to time, to cause the Claimant symptoms. These include pain, weakness and stiffness in her knees (especially when climbing stairs or lifting weights); symptoms that are subjective and cannot be objectively assessed at the medical level. The Claimant’s symptoms have improved since the accident, but she continues feeling intermittent knee pains. There is, however, no lameness in her walking, there is complete bending of the knees, and there is no instability.
General Damages	€25.000

Civil Appeal Number	2298/2020
Date of Judgement	24.03.2021
Parties	Gavriel and others v. Makridi and others
Court	District Court of Nicosia (M. L. Loizou, D.J.)

Facts As a result of a traffic collision, the Claimant suffered chest pain, right rib pain and right knee pain. During the adjudication of the case, no testimony was presented regarding the existence of any residue as a result of his injuries, any restriction in his activities, or details concerning the period of time in which he was taking medication. Furthermore, the Claimant did not need to undergo physiotherapies.

General Damages €500

Our Team



Nicolas Kyriakides
Partner

Partner and Head of the firm's Banking & Finance and Insurance Law Departments.

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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Partner

Ioanna Leonidou is a Partner of the Insurance Law and Personal Injury Department at Harris Kyriakides. Ioanna's main areas of practice include drivers' negligence, medical negligence and public liability. She has experience in representing local clients before Cypriot courts on multi-injury claims. She has represented both claimants and defendants in a wide range of insurance disputes, specifically for traffic and workplace accidents, professional liability lawsuits and claims for medical negligence.

Expertise

Insurance Law spectrum; Personal Injury claims, Medical Negligence claims, Employer Liability claims and Recoveries

Academic Qualifications

LLB, Aristotle University of Thessaloniki, 2015

Professional Qualifications

Member of the Cyprus Bar, 2016

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Nicole Chrysostomou
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Nicole Chrysostomou is a Junior Associate of the Insurance Law and Personal Injury Department at Harris Kyriakides. Nicole's main areas of practice include drivers' negligence, medical negligence and public liability. She has experience in representing local clients before Cypriot courts on multi-injury claims. She has represented both claimants and defendants in a wide range of insurance disputes, specifically for traffic and workplace accidents, professional liability lawsuits and claims for medical negligence.

Expertise

Insurance Law spectrum, Personal Injury claims, Medical Negligence claims, Employer Liability claims and Recoveries

Academic Qualifications

LLB University of Nicosia 2019

Professional Qualifications

Member of the Cyprus Bar Association, 2020

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Our Team



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.

Expertise

Insurance Law spectrum, GDPR Compliance, Intellectual Property practice

Academic Qualifications

LLB, The University of Sheffield, 2020
LPC LLM in Professional Legal Practice, The University of Law, 2021

Professional Qualifications

Member of the Cyprus Bar, 2022

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Christos Raounas
Junior Associate

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 June 2020 and from University College London (UCL) in summer 2021 with LLM in International Commercial Law. During his legal training he has obtained experience at representing clients in Courts of various jurisdictions in Cyprus. Christos is fluent in both English and Greek.

Expertise

Insurance Law, Commercial Law

Academic Qualifications

LLB, University of Leicester, 2020
LLM International Commercial Law, University College London (UCL), 2021

Professional Qualifications

Member of the Cyprus Bar, 2022

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Cleopatra Khattab
Trainee Associate

Cleopatra Khattab is a Trainee Associate of the Insurance and Personal Injury Department at Harris Kyriakides. She graduated from the University of Cyprus where she acquired the Bachelor of Law.

Expertise

Insurance Law spectrum; Personal Injury claims, Medical Negligence claims, Employer Liability claims and Recoveries

Academic Qualifications

LLB, University of Cyprus

Professional Qualifications

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