

# Home Insurance

## Insurance Product Information Document

GasanMamo Insurance Limited is authorised by the Malta Financial Services Authority to carry on business of insurance in Malta.

**Company: GasanMamo Insurance Ltd**

**Product: Home Insurance Policy**

This is a summary of our insurance policy. You will find all the terms and conditions, along with other important information, online and in the policy document.

### What is this type of insurance?

The Home Insurance policy protects you against loss or damage to your Buildings and/or Contents as described in our online policy document.



#### What is insured?

- ✓ Cover in respect of Buildings and Contents is against loss or damage caused by fire; explosion; smoke; lightning and thunderbolt; earthquake; theft or attempted theft; riot; civil commotion; labour and political disturbances; vandalism; acts of malicious persons; water and oil escaping from any fixed plumbing or heating installation; storm; flood; falling trees; impact; aircraft and other aerial devices dropped from them; breakage or collapse of television; radio aerials; satellite dish aerials; aerial fittings and masts.

#### Additional cover under Buildings section

- ✓ Accidental damage to fixed glass, sanitary fixtures and underground services.
- ✓ The cost of reasonable alternative accommodation whilst your home is uninhabitable because of an insured loss up to a limit of 20% of the buildings sum insured.
- ✓ Payment of professional fees, site clearance and other costs which you must pay by law following damage to your home.
- ✓ Costs for trace and access for finding the source of a leak up to a limit of €1,500.
- ✓ Loss of metered water up to a limit of €600.
- ✓ 24-hour emergency home support service which will assist you in the event of an emergency at your home up to a limit of €350 for each incident, maximum €1,000 any one period of insurance.
- ✓ Replacement cost for locks and keys if these have been lost or stolen up to a limit of €1,000.
- ✓ Loss or damage caused by emergency services up to a limit of 10% of the buildings sum insured.
- ✓ Accidental damage to security, air-conditioning and energy saving equipment.
- ✓ Breakage or collapse of television and radio aerials, aerial fittings and masts.
- ✓ Up to €1,200,000 for sums which you become legally liable to pay as the owner of your buildings for bodily injury to a third party or damage to third party property.

#### Additional cover under Contents section

- ✓ Loss or damage to contents in the open up to a limit of €2,500.
- ✓ Accidental breakage of mirrors and glass in your furniture up to a limit of €2,500.
- ✓ The cost of reasonable alternative accommodation whilst your home is uninhabitable because of an insured loss up to a limit of 20% of the contents sum insured.
- ✓ Accidental damage to pedal cycles and sports equipment up to a limit of €1,000.
- ✓ Cover for freezer and refrigerator contents up to a limit of €750.
- ✓ Accidental damage to home entertainment equipment up to a limit of €3,000.
- ✓ Replacement cost for locks and keys if these have been lost or stolen up to a limit of €750.



#### What is not insured?

- ✗ Damage from wear and tear, electrical and mechanical breakdown, or gradual deterioration.
- ✗ Wet or dry rot.
- ✗ Storm damage to fences, gates and hedges.
- ✗ Certain losses and damage (e.g. loss or damage to valuables or money) when your home is unoccupied for more than 90 days.
- ✗ The cost of replacing undamaged items that form part of a pair, set or suite.
- ✗ Motorised vehicles, aircraft, boats, boards, caravans or trailers.
- ✗ Accidental Damage cover – damage from chewing, scratching or fouling by domestic animals.
- ✗ Personal Possessions cover – damage to certain sports equipment whilst in use, theft from road vehicles.
- ✗ Personal Accident cover – accidents whilst practicing certain sports activities, taking part in time trials, under the influence of drugs or liquor.
- ✗ Home Worker Extension – losses arising from fraud or dishonesty of any employee, shortages due to accounting or clerical errors.
- ✗ Any other exclusion or limitation shown in the policy document.



#### Are there any restrictions on cover?

- ! Certain limitations may apply to your policy, for example:
  - The excess (the amount you have to pay on any claim)
  - Monetary limits for certain covers, and/or
  - Clauses that exclude certain types of loss or damage
- ! We do not cover property that is used for business purposes.



## What is insured? Continued...

- ✓ Replacement of documents and retrieving personal electronic data up to a limit of €1,000.
- ✓ Costs incurred following loss of your credit, debit, charge or cash cards up to a limit of €2,500.
- ✓ Cover for loss or damage in respect of special occasion gifts up to a limit of €12,000 restricted to €2,500 in respect of money.
- ✓ Cover for contents temporarily away from the home, limited to 20% of the contents sum insured.
- ✓ Cover for contents whilst in transit to/from your summer residence or during permanent removal.
- ✓ A benefit of €2,500 if you or your spouse are involved in a fatal accident.
- ✓ Loss or damage to prams, pushchairs and wheelchairs up to a limit of €1,000.
- ✓ Cost to replenish firefighting appliances following a fire up to a limit of €250.
- ✓ Damage caused by emergency services up to a limit of 10% of the contents sum insured.
- ✓ Up to €1,200,000 for sums which you become legally liable to pay for claims resulting in bodily injury or illness of any person and loss of or damage to property.
- ✓ Sums you become legally liable to pay as a tenant for accidents listed in the policy, up to a limit of 10% of the contents sum insured.
- ✓ Up to €2,350,000 for sums you become legally liable to pay following accidental bodily injury to or illness of any person who you employ as domestic staff.

### Optional Cover

Wider cover is available at an additional premium for:

- ✓ Accidental Damage Cover for Buildings.
- ✓ Accidental Damage Cover for Contents.
- ✓ Personal Possessions on an All Risks Basis.
- ✓ Personal Accident for any member of your household.
- ✓ Home Worker Extension.



## Where am I covered?

- ✓ At the home you are insuring, extended to the geographical limits shown on the policy document in respect of certain sections of the policy and for items insured under the Personal Possessions section.



## What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask – whether you are taking out, renewing or making changes to your policy.
- Please tell us immediately if the information set out in the proposal form or in your policy schedule changes.
- You must observe and fulfil the terms, provisions, conditions and clause of this policy – failure to do so could affect your cover.
- You must tell us about any event which might lead to a claim as soon as possible, but within 30 days after any loss, damage or accident.
- We will tell you what information you need to provide us to achieve a settlement of any claim. For full details please see the 'General Conditions' section of the policy document.



## When and how do I pay?

You may pay your premium by internet banking, in cash or by cheque. The premium is paid annually.



## When does cover start and end?

From the start date (shown on your schedule) for 12 months.



## How do I cancel the contract?

You can cancel the policy by writing to us. You may be entitled to a refund of your premium as long as no claim has been made during the current period of insurance.