



## SUMMARY OF COVER

### Section 1 - Buildings

- Fire, Lightning, Explosion & Earthquake
- Aircraft, other flying devices or articles dropped there from.
- Storm Tempest & Floods
- Escape of water/oil from tanks/pipes
- Theft or attempted theft.
- Collision by any vehicle or animal
- Riot Strikes and Civil Commotion
- Accidental Damage/Breakage of fixed glass TV aerials, satellite dishes
- Falling lamp posts/trees
- Subsidence, heave & landslip, subject to certain exclusions.
- Subterranean fire
- Accidental damage not mentioned above subject to certain exclusions.
- Loss of rent and alternative accommodation
- Additional Costs : Architects, Debris removal, Govt or Local authority.
- Extra meter charges following escape of water covered by this policy.
- Trace & access of Pipes
- Owners Liability € 582,350 (Lm 250,000)
- Malicious Acts & Vandalism.
- Water freezing in any fixed domestic installation.

### Section 2 – Contents - (New for Old Cover)

- Fire, Lightning, Explosion & Earthquake
- Aircraft & other flying devices or articles dropped there from.
- Storm Tempest & Floods
- Escape of water/oil from tanks/pipes
- Theft or attempted theft.
  - Collision by any vehicle or animal
- Riot Strikes and Civil Commotion
- Accidental Damage/Breakage of fixed glass TV aerials, satellite dishes
- Falling lamp posts/trees
- Subsidence, heave & landslip, subject to certain exclusions.
- Subterranean fire.
- Accidental Damage to Audio/Visual equipment up to € 3,500.
- Loss of rent and alternative accommodation
- Death caused by assault during Theft or Fire.
- Loss of keys limit € 585
- Meter Charges limit € 585
- Freezer Contents limit € 585
- Wedding gifts limit € 5825
- Liability for Domestic Employees
- Loss of Documents limit € 235
- Garden furniture up to € 350
- Public/Personal Liability
- Malicious acts and vandalism
- Contents temporarily removed from your home.
- Money up to € 2330.
- Pedal Cycles and Sports Equipment.
- Increase in Sum Insured during the month of December.
- Prams, Push chairs and Wheelchairs.

### Section 3 – All Risks

Cover in respect of Personal Possessions which need to be identified and listed in the schedule, against physical loss or damage within the Maltese Islands. Cover can be extended to overseas at an additional premium.

## ARE YOUR SUMS INSURED UP TO DATE?

As a policyholder it is **YOUR DUTY** to inform us of any change (up or down) of the values of your immovable and moveable property.

You should be aware that your insurance policy is subject to what is called the Average Clause. This means that in the event of a claim, if you are underinsured, then you will not receive the full amount you are claiming for and will therefore bear a ratable proportion of the claim yourself.

#### **Please note the following;**

**BUILDINGS** – The Sum Insured should reflect the full rebuilding and finishing cost including fitted kitchens (excluding appliances), bathrooms, windows, doors, patios, drives, gates, fences and your proportionate share of the Common Areas in case of flats.

**CONTENTS** – The Sum Insured should reflect the cost of replacing AS NEW all your furniture and home furnishings, kitchen appliances & utensils, clothing, audio & audio visual equipment and other movables.

**ALL RISKS** – The Sum Insured should reflect the cost of replacing the item AS NEW with one of the same kind. Special conditions will apply here.

[For assistance please contact the Personal Lines Division on Telephone: 234 33 234 send an e-mail to info@mib.com.mt](mailto:info@mib.com.mt)

**Always Be Properly Insured!**