

Insurance Product Information Document

Company: Argus Insurance Company (Europe) Limited

Product: Home Protector Extra

This policy is issued by the Malta Branch of Argus Insurance Company (Europe) Limited No. OC 1216, registered in Malta and licensed by the Malta Financial Services Authority (MFSA) to act as a third country branch of Argus Insurance Company (Europe) Limited, registered in Gibraltar No. 01862, licensed by the Gibraltar Financial Services Commission.

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of Insurance?

Buildings insurance provides cover for the structure of your home and any permanent fixtures and fittings. It includes outbuildings which are permanent structures within the grounds of your home such as garages, walls, gates, fences, drives, paths, patios and terraces.

Contents insurance provides cover for all your belongings that you keep in each of your homes that we insure.



What is insured?

The sections of cover available are shown below. For full details please refer to your policy documents to see which cover you have chosen and the limits applied.

Cover for you and your home

- ✓ Loss or damage to your building – repair, replace or rebuild your property.
- ✓ Contents while they are in your home or its domestic outbuildings and garages.
- ✓ Contents temporarily removed to the garden.
- ✓ Loss of rent and or alternative accommodation (15% of the sum insured).
- ✓ Emergency access.
- ✓ Glass and sanitary ware.
- ✓ Legal liability – your personal liability and as owner occupier of the home for injury or property damage (€1,250,000) or injury to domestic staff (€2,500,000 any one claim and a maximum of €5,000,000 all claims).

Optional additional covers if selected

- ✓ Valuables (All Risks) – loss of or damage to specified personal effects and Valuables, such as: gold and silverware, jewellery, furs, pictures, works of art, collection of coins, medals or stamps, clocks, watches, video and photographic cameras, computer equipment, portable and non-portable computer and other electronic equipment and musical equipment.
- ✓ Unspecified personal effects and valuables.
- ✓ Loss of Personal Money & Credit Cards.



What is not insured?

This is only a summary of what is not covered. for full details, please see the document of Insurance.

Home Insurance exclusions:

- ✗ Storm, flood, riot, malicious act, escape of water, leakage of oil and theft if the home has been left unoccupied or unfurnished for more than 30 consecutive days.
- ✗ Damages or losses resulting from subsidence, land slip or heave.
- ✗ Wear and tear or other gradually occurring causes including mildew and rot.
- ✗ Deliberate or criminal acts by you, or a member of your family living with you, or someone acting on your behalf.
- ✗ Any loss or damage to property, legal liability, expense, consequential loss or bodily injury directly or indirectly caused by or arising from or contributed to by radioactive contamination and war risks.
- ✗ Loss or damage caused by pressure waves from aircraft or other aerial devices travelling at sonic or supersonic speed.
- ✗ Any loss or damage occurring before cover commences.
- ✗ Loss in value of property.
- ✗ Consequential Loss of any kind or description by You or Your household.
- ✗ The costs of replacing any undamaged item or parts of items forming part of a set, suite or other article of a uniform nature, colour or design when damage occurs within a clearly identifiable area or to a specific part and replacements which cannot be matched.
- ✗ This insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
- ✗ All actual or alleged loss of any kind, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense, loss of value, loss of use, or any other amount, directly or indirectly and regardless of any other cause contributing concurrently or in any sequence, originating from, caused by, arising out of, contributed to by, resulting from, or otherwise in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease or any action taken in controlling, preventing, suppressing or in any way relating to any outbreak of a Communicable Disease.



Are there Any restrictions on cover?

- ! You will have to pay the first part of most claims (the excess). Refer to Schedule for details.
- ! We will not pay more than the sum insured or limits shown in your schedule and policy.

Limits which apply

- ! Trace and access (€500).
- ! Loss of metered water (€500).
- ! Fatal injury benefit (€5,000).
- ! Wedding Gifts (€5,000).
- ! Valuables (single article) (€2,500).
- ! Replacement locks (€500).
- ! Food in freezer (€250).
- ! Loss of keys (€500)
- ! Loss of money (€1,000)
- ! Contents temporarily removed to the garden (€500)
- ! Loss Of Rent (15% of Sum Insured)



Where am I covered?

Your home at each address shown on your schedule or anywhere else in the Maltese Islands for Temporary Removal.



What are your obligations?

You must tell us about any accident, injury, loss or damage promptly – so we can tell you what to do next and help resolve any claim.

- If you need to make a claim, you must give us all the information we need to achieve a settlement or pursue a recovery by completing a claims form and any other required documentation as soon as reasonably possible
- Advise us of changes that may arise throughout the period of cover.

It is your responsibility to

- Take reasonable care to make sure all information provided by you or on your behalf is honest and accurate.
- Tell us if any of your information is wrong or changes (e.g. a change of address, having building works, or if no longer living at the home).
- Pay the premium when required.
- Tell us about any incidents connected to this insurance as soon as possible whether or not related to a claim.
- Do all you can mitigate any costs, damage, injury or loss.
- Report any loss, theft or attempted theft of malicious damage to the police as soon as possible.
- Check your policy documentation when you receive it to make sure you have the cover you need and expect.

Your policy may not be valid if we do not have the correct information.



How and when to pay?

You can pay your premium as a one-off payment. Payment can be made by bank transfer, cash or debit/credit card.



When does the cover start and end?

Cover can start once you have accepted our terms and agreed to pay the premium. It will last for 12 months from your policy start or renewal date, unless it is cancelled by you or us before it ends. (We can accommodate less than a year if necessary).

- You can find your policy start and end date on your policy schedule.



How do I cancel the contract?

You have a statutory right to cancel your policy within 14 days from the day of purchase of the contract or the day on which you receive your policy documentation, whichever is later.

- If you want to cancel, and your insurance cover has not yet started, you'll be entitled to a full refund of the premium paid.
- Or if your insurance cover has already started, you'll be entitled to a refund of the premium paid, with a deduction for the time for which you've been covered. This is calculated on a pro-rata basis. (Minimum charge €20), and is subject to no claims being reported during the insurance period.
- After any statutory cooling-off period you continue to have the right to cancel the policy and you will be entitled to return of the premium on a pro-rata basis subject to no claims being reported during the insurance period

This policy is underwritten by:

Argus Insurance Company (Europe) Limited

PO Box 45

Regal House

Gibraltar

Licensed by the Gibraltar Financial Services Commission

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