

Home Insurance

Insurance Product Information Document

ARGUS
Our Interest is You.

Company: Argus Insurance Company (Europe) Limited

Product: Home Protector Elite

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 document is a summary of insurance cover and restrictions found in the policy. It is not personalised to your individual selections and does not provide a complete representation of all the provisions of your policy. Please refer to your policy documentation, including the Schedule, for full details of your cover, sums insured and the terms and conditions.

What is this type of insurance?

This is a multi-section home insurance policy to cover loss or damage to your home and contents caused by such as fire, explosion, storm, flood, escape of water and theft. Cover will only be provided for the sections you select.



What is insured?

Unless otherwise stated in your policy schedule, the following cover is automatically included:

- ✓ Buildings: The cost of repairing, replacing, or rebuilding your home up to the agreed sum insured
- ✓ Contents: The cost of repairing or replacing the contents of your home
- ✓ Personal Possessions & Valuables: The cost of repairing or replacing valuables and personal effects within and away from the home, provided these items are specified
- ✓ Legal Liability to others: Your liability as a private individual, and as owner or occupier of the home (depending on whether Buildings, Contents, or both are insured), for bodily injury or property damage caused to another person or their property
- ✓ Liability to domestic staff: Your liability for bodily injury to domestic staff (depending on whether Buildings, Contents, or both are insured)
- ✓ 24/7 Emergency home assistance: Emergency support available 24/7, 365 days a year, in the event of an emergency at your home. Cover includes up to 2 hours of labour or €200 per incident, with a maximum of 3 interventions per year, unless otherwise stated

Additional Buildings Cover (Automatically Included)

- ✓ Loss or damage to underground cables and pipes, up to €2,500
- ✓ Cover for professional fees and debris removal following an insured event
- ✓ Purchaser's interest following sale of your home
- ✓ Trace and access costs for locating the source of a leak, up to €1,500
- ✓ Damage caused by the Emergency Services, up to €2,500
- ✓ Loss or damage to air-conditioning units and energy-efficient (green) equipment, up to €1,500

Additional Contents Cover (Automatically Included)

- ✓ Temporary Removal
- ✓ Food in a Refrigerator/Freezer: Loss or damage up to €1,000
- ✓ Gifts Extension: Cover for gifts temporarily kept in your home
- ✓ Personal Effects of Domestic Employees and Guests: Up to €1,000
- ✓ Shopping Items: Loss or damage to newly purchased goods up to €350
- ✓ Property Ownership Documents: Loss or damage up to €500.
- ✓ Lost Pet: Cover up to €500
- ✓ Prams, Strollers and Wheelchairs: Loss or damage up to €750
- ✓ Personal Money & Credit Cards: Cover up to €1,000
- ✓ Sports Equipment: Loss or damage up to €1,000
- ✓ Business Equipment and Contents: Cover up to €5,000

Additional Cover applicable under the Buildings and Contents (Automatically Included)

- ✓ Damage by the Emergency Services: Up to €3,000
- ✓ Fatal Injury Benefit
- ✓ Liability as an Occupier/Tenant
- ✓ Loss of Metered Water, Oil and Refrigerant: Up to €1,000
- ✓ Replacement of Keys and Locks: Up to €500
- ✓ Fire Extinguishing Costs: Up to €1,000
- ✓ Court Attendance: Up to €500
- ✓ Temporary Alternative Accommodation



Are there any restrictions on cover?

- ! Endorsements may apply to your policy. These will be shown in your policy documents
- ! We do not cover property that is used for business purposes
- ! Certain limitations may apply to your policy, for example:
 - the excess (the amount you have to pay on any claim)
 - monetary limits for certain items or types of cover
 - Clauses that exclude certain types of loss or damage



What is not insured?

- ✗ Asbestos
- ✗ Consequential Loss
- ✗ Communicable Disease
- ✗ Excess
- ✗ Existing Damage
- ✗ Nuclear Risks
- ✗ War Risk and Terrorism
- ✗ Sonic Bangs
- ✗ Subsidence, Landslip or Ground Heave
- ✗ Property Cyber and Data Exclusion
- ✗ We will not pay for the reduced value of an item after it has been repaired or replaced
- ✗ We will not pay for fines, penalties, punitive or exemplary damages

- ✗ We will not pay for loss or damaged caused deliberately by You
- ✗ We will not pay for deception or fraud in which You or any member of the home is concerned
- ✗ We will not pay for the cost of routine maintenance and decoration
- ✗ We will not pay for loss or damaged caused to property as a result of it undergoing any process such as maintaining, repairing, restoring, altering, setting up, dismantling and washing
- ✗ We will not pay for Vermin, insects, mildew, fungus, climatic or atmospheric conditions, rising damp, wet or dry rot

Any other exclusion or limitation shown in the policy



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 and Valuables section.
- ✓ The policy is a Maltese contract and is governed by Maltese Law.



What are my obligations?

- At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance.
- You must advise us of any inaccuracies or changes in the information you have provided to us, whether happening before or during the period of insurance.
- You must advise us if your circumstances change either before your policy starts or during the period of insurance. For example, if you move house, start a business from home, you change the use or you rent it out, you increase the value of your contents from what is shown on your schedule or if you leave your home unoccupied for more than 90 consecutive days.
- You must advise us before you start any conversions, extensions or other structural work to the buildings.
- You must take all reasonable steps to prevent loss, damage or an accident and keep the buildings in a good state of repair; prevent accidents and disease; and comply with statutory obligations and regulations imposed by any authority.
- You must give us immediate notice of any accident, loss or damage or other occurrence which may give rise to a claim and submit details as soon as possible. You must comply with the claims procedure set out in the policy.



When and how do I pay?

The premium for this policy is shown in your Schedule. You must pay any premium due for this policy within the time frames specified in the policy.



When does the cover start and end?

Your policy will start and end on the dates specified as the Period of Insurance in your Schedule, unless it is cancelled by you or by us before it ends. Our right to cancel is limited as set out in the policy.



How do I cancel the contract?

You can cancel your policy within 14 days of the date you received your policy documentation and receive a full refund of premium, provided that no claims have been reported.

You are also able to cancel your policy at any time after the initial 14 day period and we will refund your premium less a charge for the time you were covered, providing you have not made a claim.