



Property Owners Protector Policy

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We welcome you as a Policyholder of Argus Insurance Company (Europe) Limited, Malta Branch. We are a locally incorporated Branch associated with the Argus Insurance Group offering you an extensive insurance service. Please read this Policy Booklet together with your Schedule. These set out the cover you have chosen, plus any limits that apply. If you are not satisfied with the details or the policy does not cover your needs, please return the Schedule to your insurance adviser.

Argus Insurance Company (Europe) Limited has its origins on the Rock of Gibraltar, dating back to 1841, and is fully licensed to act as an Insurance Company by the Gibraltar Financial Services Commission (GFSC), Number FSC00027B. Argus Insurance Company (Europe) Limited, is a registered company in Gibraltar bearing Company number 01862 and holds its registered office at Regal House, Queensway, Gibraltar.

Argus Insurance Company (Europe) Limited

may be contacted at:

Unit G.04 West One,

Europort Road, Gibraltar

Telephone: (+350) 200 79520

Fax: (+350) 200 70942

The Malta Branch of Argus Insurance Company (Europe) Limited No. OC 1216 is 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.

On receipt of your Policy

To ensure that your Policy gives you the protection you need we recommend that you read it carefully and return it immediately if not in accordance with your requirements. The Policy Schedule specifies the Sections and sums insured you have selected; it is your evidence of insurance and may be required in the event of a claim. Remember also that even adequate insurance does not compensate completely for the worry and inconvenience that usually follow loss or accident. Please therefore take reasonable precautions. If you decide within 14 days of receipt that you do not wish to accept this Policy, return it and provided no claims have been made we will refund the premium.

Operation of Cover

This Policy provides cover against loss, damage, injury and legal liability which will happen during the period of insurance for which we have accepted your premium. This Policy is a legally binding contract between you the Insured and Argus Insurance Company (Europe) Limited. The proposal made by you is the basis of and forms part of this contract. We will provide insurance within the terms of this Policy for those Sections specified in the Schedule in respect of events occurring during the period of insurance or any subsequent period for which you pay and we will agree to accept a renewal premium.



Alex Bonavia - Managing Director P & C

Argus Insurance Company (Europe) Limited

IMPORTANT: In the event of any occurrence likely to result in a claim under this insurance please contact Your local representative at the following address:

Argus Insurance Company (Europe) Limited

Trident Park, 8B Level 5, Notabile Gardens,
Mdina Road, Central Business District Zone 2,
Birkirkara CBD 2010, Malta

Tel: +356 2342 2000 Fax: +356 2342 2190

claims@argus.mt www.argus.mt

DATA PROTECTION AND HOW WE PROCESS DATA

Processing of personal data is regulated by the General Data Protection EU 2016/679 together with other laws which relate to privacy and electronic communications. In this clause, we refer to these laws as Data Protection Law"

During the course of our engagement with you it will be necessary for you to disclose certain personal data to us in order that we provide our services to you and to enable us to discharge the services agreed, to comply with related legal and regulatory obligations for other related purposes including updating and enhancing clients records and analysis for management purposes. This will require us to obtain, use, disclose and otherwise process personal data about you and, if applicable, your organisation, its shareholders members and/or officers and employees.

For clarity, Data Protection Law contemplates various grounds which may render processing of personal data lawful, including where it is necessary for a contract, mandate by law, it is in your legitimate interest (and does not override your policy, and/or if you give us your consent. Our Privacy Notice (which can also be accessed at www.argus.com.mt) or provide to you in hard copy upon request, explains how we process personal data. In providing our services we act as an independent data controller and are, therefore responsible for complying with Data Protection Law in respect of any personal data we process. You are responsible for complying with Data Protection Law in respect of the personal data you process and, accordingly, where you disclose personal data to us you confirm and warrant that such disclosure is fair and lawful, that where applicable and necessary you have obtained lawful consent from others for you to pass on their personal data to us, to the Argus Group and third-parties to whom we disclose personal data (and for the Argus Group and said third-parties to share the personal data with us), and otherwise it does not contravene Data Protection Law. Noting within this document relieves you of your own direct responsibilities and liabilities under Data Protection Law Terms used in this clause bear the same meanings as are described to them in Data Protection Law. This clause does not apply to the extent that we act as a data processor for you I which case specific data protection instructions are to be signed between us.

Basis Data Protection information

Controller: Argus Insurance Company (Europe) Limited, Malta Branch

Purpose: Management of Insurance Agreement, creation of profiles for suitable enforcement of the insurance agreement, integral and centralised management of the relation with Argus Group and delivery of information and advertising on ARGUS Group, and delivery of information and advertising on Argus Group products and services.

Recipients: Data may be communicated to third parties and/or data transfers may be made to third-party countries in the terms stipulated in the Additional Information.

Rights: You can exercise your rights of access, rectification, removal, limitations, objection and transferability, specified in the Additional Data Protection Information.

Section 1 Buildings

DEFINITION OF BUILDINGS

- a) The block of flats and/or commercial premises and its outbuildings swimming pools tennis courts squash courts terraces patios drives and footpaths walls fences gates and hedges.
- b) Fixtures and fittings (including fitted carpets in the common parts) owned by the Landlord, or for which he is responsible all situated as stated in the Schedule.

Cover

A The Buildings

Loss of or damage to the Buildings by the following causes:

1.
 - i) Fire explosion lightning earthquake or subterranean fire
 - ii) Smoke
2. Storm and flood
3.
 - i) Escape of water from water tanks pipes or apparatus or fixed heating installation
 - ii) Freezing of water in tanks apparatus or pipes
4. Theft or attempted theft
5.
 - i) Riot civil commotion strikes labour and political disturbances
 - ii) Malicious persons or vandals
6. Leakage of oil from any fixed heating installation
7. Collision by vehicles animals aircraft or other aerial devices or articles dropped therefrom
8. Breakage or collapse of television and radio receiving aerials (including satellite dishes) their fittings and Masts
9. Falling trees or parts thereof or falling rocks
10. Subsidence and/or heave of the site on which the Buildings stand and/or landslip

EXCLUSIONS (See also General Exclusions)

1. Any gradually operating cause
2. The first € 585 of each and every loss

Loss or damage by frost

Loss or damage to fences gates and hedges

Loss or damage arising from a gradual deterioration in or blockage of drainage pipes storm drains gutters and similar drainage equipment not forming part of the public drainage system resulting from a failure to maintain or keep clear such equipment by the owner or person responsible for it.

3. The first € 585 of each and every loss

Loss or damage occurring to a private flat while it has been left insufficiently furnished for normal habitation for more than 90 days.

Loss or damage occurring while the Buildings have been left unoccupied for more than 90 days.

Expenses incurred in locating and repairing water tanks, apparatus or pipes following bursting or leakage

Loss or damage arising from a gradual deterioration of water tanks pipes or apparatus or fixed heating installation resulting from a failure to maintain them by the owner or persons responsible for them

4. & 5.;

The first € 585 of each and every loss

Loss or damage occurring to a flat while the Buildings have been left insufficiently furnished for normal habitation for more than 90 days

Loss or damage occurring while the Buildings have been left unoccupied for more than 90 days

Loss or damage caused by you any member of your family or any of your directors or employees

Loss or damage caused by any occupier to the flat in which he or she resides

6., 7. & 8;

The first € 585 of each and every loss

9. The first € 585 of each and every loss

Damage to fences gates or hedges

Loss or damage caused by the felling or lopping of trees by or on behalf of the insured

The cost of removing fallen trees or parts thereof from the site

10. In respect of each and every loss, 3% of the cost (as at the date the claim is notified to us) of rebuilding the whole property subject to a minimum of € 2330

Damage to swimming pools tennis courts squash courts terraces patios drives footpaths walls gates fences or hedges unless a claim is accepted for such damage to the block of flats and/or commercial premises

Damage if any of the property on the site has to your reasonable knowledge previously suffered damage by subsidence heave or landslip unless disclosed by you and accepted by us
Damage due to coastal erosion

Damage to solid floors caused by compaction of infill or the use of defective materials, faulty workmanship or defective design

Damage to the Buildings caused by normal settlement or shrinkage or by subsidence of newly made up ground

Damage occurring whilst the Buildings are undergoing demolition structural alteration or structural repairs

When a claim is accepted under this Section, Cover A also includes

- (i) Architects and surveyors fees necessarily incurred in the reinstatement of the Buildings. The amount payable for such fees shall not exceed those authorised by the respective professional institutes
- (ii) The cost of removing debris demolishing shoring or propping up the damaged parts of the Buildings necessarily incurred with our written consent
- (iii) The additional cost of reinstatement of the Buildings necessarily incurred to comply with statutory or other building regulations or municipal or local authority byelaws

Trace and Access

In the event of Damage in consequence of escape of water or fuel oil from any tank, apparatus or pipe, the Insurer will pay costs necessarily and reasonably incurred by the Insured in locating the source of such Damage, and in the subsequent making good of Damage caused as a consequence of locating such source, up to an amount of € 750 any one Period of Insurance.

EXCLUSIONS

- (i) Fees for preparing any claim
- (ii) Any cost resulting from a notice served on you prior to the date of destruction or damage
- (iii) The amount of any rate tax duty development or other charge arising out of capital appreciation which may be payable in respect of the Buildings

B. Accommodation

If you are insuring the block of flats on behalf of individual owners or lessees and any flat is damaged and made uninhabitable by any cause listed under Cover A, we will pay the reasonable additional expenses necessarily incurred by such owner or lessee for alternative accommodation

Exclusions

Any amount in excess of 15% of the Sum Insured on Buildings

C. Damage to Services

Accidental damage by external means to

- (i) cables or underground pipes providing services to or from the buildings
- (ii) septic tanks and drains inspection covers for which the Insured owner lessee or tenant of any Private Flat or Commercial Premises forming part of the Buildings is legally responsible

EXCLUSIONS

- (i) The first € 115 of each and every loss
- (ii) The first € 115 of each and every loss

D Breakage of Fixed Glass and Sanitary Fixtures

Accidental breakage of fixed glass forming part of the Buildings including glass in solar panels units and fixed baths shower trays screens bidets wash basins splashbacks pedestals sinks lavatory pans and cisterns (and their fixtures and fittings) in the Buildings. The maximum amount payable any one claim will be 15% of the Building Sum Insured subject to a Maximum of € 4,700,000

Exclusions

The first € 115 of each and every loss

Breakage in respect of any flat which has been left insufficiently furnished for normal habitation for more than 90 days

Breakage occurring while the Buildings have been left unoccupied for more than 90 days

Property for which the Insured is not responsible in the terms of any lease or renting agreement

Sum Insured Conditions

The Building Sum(s) Insured represent and will at all times be maintained by you at not less than the full cost of rebuilding to the same specification including demolition costs and architects and surveyors fees

Claims Settlement

At our option we will indemnify you by payment reinstatement replacement or repair. If we elect or become bound to reinstate or replace any property we shall not be bound to reinstate exactly or completely but only as circumstances permit and in a reasonably sufficient manner, and shall not in any case be bound to expend in respect of any one item more than the sum insured thereon.

In setting claims for loss or damage there will be no deduction for wear and tear and depreciation

Our liability in respect of loss or damage arising out of one occurrence shall not exceed the amount stated against each item in the Schedule

The Sum(s) Insured will not be reduced by the amount of any claim payment

Sale of the Block of Flats

If the Insured or the owner or lessee of any flat enters into a contract to sell his/her interest in any part of the building insured by this Policy and between exchange of contracts and completion of the sale such building is destroyed or damaged the purchaser shall be entitled to any benefit from this insurance in respect of such destruction or damage when the sale is completed provided the building is not otherwise insured by the purchaser or on his/her behalf

Construction Conditions

The Buildings insured under this Policy are built of brick stone or concrete and roofed with slated tiles concrete asphalt metal or sheets or slabs composed entirely of incombustible materials except as specially advised to us.

Section 2 Contents of the Common Parts and Furnished Flats

DEFINITION OF CONTENTS

Furniture carpets furnishings and all other Property belonging to you or for which you are responsible

EXCLUSIONS

Fixtures and fittings owned by the Tenant for which he is responsible

Articles of gold silver or other precious metal jewellery or furs clothing and personal effects money stamp coin and other collections certificates cheques securities or documents of any kind

Fitted carpets in the common parts

Motor Vehicles caravans trailers watercraft hovercraft aircraft cycles and their accompanying accessories livestock and pets

Loss or damage occurring in any part of the block of flats used for trade or business purposes other than any Occupation description in the Schedule

Property insured by any other policy

Property in the open or in any garage or outbuildings

Cover

A. The Contents

Loss or damage to the Contents in the common parts within the Buildings or in any individual furnished flat situated as stated in the Schedule by the following causes

1. (i) Fire explosion lightning earthquake or subterranean fire
(ii) Smoke
2. Storm and flood
3. Escape of water from water tanks pipes or apparatus or fixed heating installation
4. Theft or attempted theft

5. (i) Riot Civil Commotion Strikes and political disturbances
(ii) Malicious persons or vandals
6. Leakage of oil from any fixed heating installation
7. Collision by vehicles, animals, aircraft or other aerial devices or articles dropped therefrom
8. Falling television and radio receiving aerials (including satellite dishes) their fittings and masts
9. Falling trees or parts thereof or falling rocks
10. Subsidence and/or heave of the site on which the Buildings stand and/or landslip

B. Damage to mirrors and Glass

Accidental damage occurring in the Buildings to mirrors and plate glass tops to furniture fixed glass in furniture and ceramic glass in cooker hobs.

EXCLUSIONS (See also General Exclusions)

A.

1. The first € 585 of each and every loss

Any gradually operating cause

2. The first € 585 of each and every loss

Loss or damage arising from a gradual deterioration in or blockage of drainage pipes storm rains gutters and similar drainage equipment not forming part of the public drainage system resulting from a failure to maintain or keep clear such equipment by the owner or person responsible for it

3. Expenses incurred in locating repairing water tanks, apparatus and/or pipes following bursting or leaking

The first € 585 of each and every loss

Loss or damage occurring in a Private Flat which has been left insufficiently furnished for normal habitation for more than 90 days

Loss or damage occurring in a Private Flat which has been unoccupied for more than 90 consecutive days

Loss or damage arising from a gradual deterioration of water tanks pipes or apparatus or fixed heating installation resulting from a failure to maintain them by the owner or persons responsible for them

4. Theft by deception unless deception is used solely as a means to gain entry

The first € 585 in respect of each occurrence of theft or attempted theft from common parts not involving forcible and/or violent entry to or exit from the building

Loss or damage caused by you any member of your family or any of your directors or employees

Loss or damage caused by you any occupier to the contents of the flat in which he/she resides

Loss or damage occurring in any Private flat which has been left insufficiently furnished for normal habitation for more than 90 days

Loss or damage occurring in any Private flat which has been unoccupied for more than 90 consecutive days

5. The first € 585 of each and every loss

Loss or damage caused by you any member of your family or any of your directors or employees

Loss or damage caused by any occupier to the contents of the flat in which he/she resides

Loss or damage occurring in any Private flat which has been left insufficiently furnished for normal habitation for more than 90 days

Loss or damage occurring in any Private flat which has been unoccupied for more than 90 consecutive days

6., 7. & 8.:

The first € 585 of each and every loss

9. The first € 585 of each and every loss

Loss or damage caused by the felling or lopping of trees by or on behalf of the Insured

10. Subsidence and/or heave of the site - Damage occurring whilst the buildings are undergoing demolition, structural alterations or structural repairs

Damage due to coastal erosion

B Damage to glass oven doors or ceramic glass in cooker hobs which is covered by any other policy Property for which the Insured is not responsible in the terms of any lease or renting agreement

The first € 115 of each and every loss

Sum Insured Conditions

Sum(s) Insured represent and will at all times be maintained by you at not less than the full cost of replacing the property insured without deduction for wear and tear and depreciation other than in respect of household linen.

Claims Settlement

At our option we will indemnify you by payment reinstatement replacement or repair if we elect or become bound to reinstate or replace any property we shall not be bound to reinstate exactly or completely but only as circumstances permit and in a reasonably sufficient manner and shall not in any case be bound to expend in respect of any one item more than the sum insured thereon.

Contents Cover

In settling claims for total loss or damage beyond economic repair the basis will be no deduction for wear and tear and depreciation except in respect of household linen. In respect of property not belonging to you or your domestic servants a deduction for wear tear and depreciation will be made unless you or they are legally responsible for the cost of replacement as new under the terms of an agreement.

The total amount payable by us in respect of loss or damage arising out of one occurrence shall not exceed the Sum(s) Insured on Contents.

The Sum(s) Insured will not be reduced by the amount of any claim payment.

Section 3 Consequential Loss (Rent)

Cover

In the event of destruction of or damage to the Buildings or Contents insured by Sections 1 and 2 of this policy, resulting from a peril described in the Cover of either or both of these Sections (destruction or damage so caused being hereinafter termed Damage) we will indemnify you against Loss of Rent Receivable up to the Sum Insured shown on the Schedule or any amount which may be substituted therefore by endorsement and/or Additional Expenditure as described below

Material Damage Proviso

Provided that at the time of happening of the damage your interest in the property damaged shall be covered under the relevant Section of this Policy against the damage which has occurred and that premiums shall have been paid and we shall have assumed liability for the damage

Extent of Indemnity

The Insurance under this Section is limited to:

- a) Loss of Rent receivable sustained in consequence of the damage as shown by comparing the rent received during the indemnity period with the rent which is estimated would have been received during such period had the damage not occurred
- b) Additional Expenditure which you necessarily and reasonably incur as a result of the damage in order to maintain the receipt of rents as far as possible during the indemnity period but not exceeding the further amount for which we would have been liable under paragraph (a) above had such additional expenditure not been incurred

Savings

Less any sum saved during the indemnity period in respect of any charges or expenses of the property payable out of rents received, which may cease or be reduced as a result of the damage

Underinsurance

If the Sum Insured shown on the schedule is less than the rents which it is estimated would have been received during the twelve months following the damage, had the damage not occurred (or a proportionately increased multiple thereof where the maximum indemnity period exceeds twelve months) the amount payable shall be proportionately reduced

DEFINITIONS

Rent Receivable

The rent paid or payable to you by tenants occupying the property insured described in the Schedule

Indemnity Period

The period beginning with the occurrence of the Damage and ending not later than the maximum indemnity period (as shown in the Schedule) thereafter during which the amount of rent received shall be incurred as a result of the damage

Additional Clauses

Professional Accountants Charges:

In addition to any claim payment we will pay reasonable professional Accountants charges which you incur in producing accounts and other such information that we may reasonably require for the purpose of investigating or verifying any claim, provided that:

1. the Professional Accountants are regularly acting on your behalf
2. the amount payable in this respect plus the amount otherwise payable shall not exceed the Sum Insured

Payment on Account

Payments on account may be made during the indemnity period if desired subject to any necessary adjustments at the termination of such period.

Section 4 Public Liability

DEFINITION OF INSURED

In this section the term the Insured means the Insured named in the Schedule and in addition (provided they are not entitled to indemnity from any other source and are the subject to the terms of the policy as far as they can apply)

- a) the owner or lessee of any Private Commercial premises
- b) the managing agents
- c) the residents association
- d) at the request of the Insured named in the Schedule any director partner or employee as though each has been insured separately in the terms of this Section

Cover

Liability at law if the Insured for damages and claimants costs and expenses in respect of:

- (i) accidental bodily injury to or disease contracted by any person
- (ii) accidental loss of or damage to material property

occurring in or about the Buildings

Our liability for damages and claimants costs and expenses resulting from one original cause shall not exceed € 2,350,000.

We will also pay all defence costs and expenses incurred with our written consent

Cross Liabilities

We will indemnify any one of the persons named in the Definition of Insured in respect of their legal liability as shown above to any other of the persons named in the Definition of Insured

EXCLUSIONS

Bodily injury to or disease contracted by:

- (i) any person under a contract of service or apprenticeship with the Insured
- (ii) any labour master or labour only subcontractor or person supplied by them
- (iii) any self employed person for labour only
- (iv) any person under work experience or youth training schemes
- (v) any person hired or borrowed by the Insured from another employer

when such injury or disease arises out of or in the course of his/her employment by the Insured or whilst engaged on behalf of the Insured

Loss of or damage to property belonging to or held in trust by or in the custody or control of the Insured or (except for employees effects) an employee of the Insured or a member of his family permanently residing with him or his household

The first € 585 of each and every loss in respect of accident loss of or damage to material property

Liability arising directly or indirectly by through or in connection with the ownership possession or use by or on behalf of the Insured of any:

- (i) mechanically propelled vehicle (other than a pedestrian controlled garden implement which is unlicensed for road use and for which no Certificate of Motor Insurance is required
- (ii) caravan aircraft watercraft or hovercraft

Liability assumed under any agreement unless such liability would have attached notwithstanding such agreement.

Liabilities arising directly or indirectly out of the execution of structural alterations structural repairs (other than normal upkeep and making good) or redevelopment of the premises

Injury loss or damage arising out of any profession or business of the owner or lessee of any private or commercial premises forming part of the property insured other than

- (i) any Occupation stated in the Schedule
- (ii) the business of the managing agents or residents association or any director partner or employee in respect of the property insured

Liability of any resident incurred solely as occupier (not as owner) of his/her flat.

Injury to any person who is a member of the insured's family permanently residing with him or his household.

Section 5 Employers Liability

In this section the term the Insured means the Insured named in the Schedule and in addition (provided they are not entitled to indemnity from any other source and are the subject to the terms of the policy as far as they apply)

- a) the managing agents
- b) the residents association

Cover

If any person under a contract of service or apprenticeship with the Insured shall sustain bodily injury or disease arising out of and in the course of his employment by the Insured in the Business described in the proposal form:

The Company will indemnify the Insured against liability at law for damages and claimants costs and expenses in respect of such injury or disease.

The liability of the Company for damages and all costs and expenses will not exceed the amount stated in the Schedule in respect of any claim against the Insured or series of claims against the Insured arising out of one occurrence.

EXCLUSIONS

Liability which attaches by virtue of any agreement but which would not have attached in the absence of such agreement Any bodily injury or disease caused elsewhere than in Malta and its Dependencies Liability arising out of mining manufacturing distributing and/or storage of pure asbestos and/or products made entirely of asbestos or out of products made entirely or mainly of asbestos

Section 6 Machinery Breakdown

Cover

Sudden and unforeseen physical loss of or damage to any Machine described in the Schedule from any cause whilst such Machine is

- i. working or at rest
- ii. being dismantled moved or re-erected for the purpose of cleaning inspection repair or installation

in another position within the precincts of the Situation stated in the Schedule sufficient to prevent the Machine undertaking its normal work and necessitating repair or replacement before working can be resumed

EXCLUSIONS

Loss or damage caused by fire direct lightning explosion the extinguishing of a fire or subsequent demolition aircraft or other aerial devices or articles dropped therefrom collapse of buildings subsidence landslide avalanche flood inundation escape of water from apparatus containing wafer or clearance of debris demolition or dismantling arising from these occurrences theft or attempted theft.

Loss or damage caused by testing or intentional overloading of any Machine or any experiment involving the imposition of abnormal conditions.

Loss or damage due to any fault or defect known or which ought to have been known to the Insured or to any director manager or responsible employee of the Insured and not disclosed to the Company.

Loss or damage due to faulty workmanship occurring during the execution of repairs.

Loss of or damage to foundations masonry exchangeable or replaceable parts and attachments such as flexible drives or tools used for cutting drilling grinding polishing or similar purposes or mould patterns pulverising and crushing surfaces screens and sieves refractory lings ropes belts chains cables elevator and conveyor bands batteries types connecting wires and cables flexible pipes jointing and packing materials and all parts not made of metal except the insulation of electrical conductors.

Repair or replacement necessitated by

- a. wasting wearing or wearing out of any part of a Machine caused by or resulting from ordinary use or working rust deposit of boiler scale corrosion or any deterioration due to atmospheric conditions or otherwise or scratching of painted or polished surfaces.
- b. slowly developing deformation distortion cracks fractures blisters laminations flaws or grooving or the making good of defective tube joints or other defective joints or seams unless such defects result in damage otherwise covered by the Policy.

Loss or damage caused by or arising out of the wilful act or wilful negligence of the Insured or of any director manager or responsible employee of the Insured.

Loss of use of any Machine or consequential loss of any nature whatsoever.

Loss or damage due to faults or defects for which a supplier contractor or repairer is legally liable by contract or otherwise. If such responsibility is denied and the loss is otherwise Insured by this Policy the Insurers will pay for the loss and in accordance with Condition 8 will be entitled to indemnity subsequently obtained from the supplier.

Loss damage or destruction to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss.

The first € 200 of each and every loss.

Any consequence whether directly or indirectly proximately or remotely occasioned by contributed to by or traceable to or arising in connection with earthquake volcanic eruption or other convulsion of nature typhoon hurricane tornado cyclone or other atmospheric disturbance mutiny riot strike military or popular rising insurrection rebellion revolution military or usurped power confiscation nationalisation or requisition or destruction of or damage to property by or under the order of the Government de jure or de facto or any Public Municipal or Local Authority of the Country or area in which the property is situated.

Any consequence happening or arising during the existence of abnormal conditions (whether physical or otherwise) whether directly or indirectly proximately or remotely occasioned by or contributed to by or traceable to or arising in connection with any of the said occurrences shall be deemed to be consequences for which the Company shall not be liable under this Policy except to the extent that the Insured shall prove that such consequence happened independently of the existence of such abnormal conditions. In an action suit or other proceedings where the Company alleges that by reason of this Exclusion any consequence is not covered by the Policy the burden of proving that such consequence is covered shall be upon the Insured.

CONDITIONS

1. The Company shall be notified of any proposed alterations or additions to an insured Item and of any proposed departure from ordinary working conditions and if any such modification be made or the maximum current or pressure at which an Insured Machine is designed to operate or any lower maximum stipulated by the Company in writing be exceeded without the consent of the Company thereto in writing having been obtained then in the event of loss or damage no liability shall attach to the Company in respect of such Insured Machine. If the Company cannot approve the proposed modification the Insurance may be cancelled and the Company shall return to the Insured a proportionate part of the Premium corresponding to the unexpired period of insurance
2. The Company's representatives shall at all reasonable times have the right of access to the premises in which the Insured Machine(s) is/are situated
3.
 - (a) On the happening of any occurrence giving rise or likely to give rise to a claim under this Policy the Insured shall give immediate notice thereof to the Company by telephone or telegram if practicable and also by letter and the Company's risk in respect of the damaged Machine shall forthwith cease until such Machine shall have been repaired to the satisfaction of the Company
 - (b) The Insured may without prejudice to any liability of the Company proceed with minor repairs of any Insured Machine necessitated by loss or damage insured by this Policy subject to compliance with Condition 3 (a) provided that any damaged part be kept for inspection by the Company and that the repair be carried out to the satisfaction of the Company. Subject to the foregoing special privilege the Company shall not be liable for the cost of any repairs undertaken by the Insured without the permission of the Company in writing
 - (c) The Insured shall when requested by the Company deliver a statement in writing of all particulars details and value of the damaged Machine(s) and furnish all such invoices proofs explanations and other evidence as may be reasonably required by the Company
4.
 - (a) The Limit of Indemnity for each item must be equal to its replacement value as new at the time when the loss or damage occurs that is to say the purchase price of a similar new item increased by the costs of ordinary freight erection and customs duties if any
 - (b) If the Limit of Indemnity is less than the sum fixed as detailed in Condition 4 (a) the liability of the Company will only be in the proportion existing between the Limit of Indemnity and the replacement value as new.
5. For each accident the Insured will be responsible for the excess detailed in the Schedule. Where more than one Item is lost or damaged in one and the same occurrence the Insured shall not be called upon to bear more than the highest amount applicable to any one such Item.
6. In the event of loss or damage insured by this Policy the Company may at its option repair reinstate or replace or may pay in cash the amount of the damage.

7. (a) In cases where damage to an Insured Machine can be repaired the Company will pay all expenses necessarily incurred to restore the damaged Machine to its condition immediately before the occurrence of the damage. The Company will also pay the dismantling and re-erection charges incurred for the purpose of effecting the repairs as well as ordinary freight to and from a repair shop and customs duties if any.
- (b) If any parts are found to be unavailable the Company's liability shall be limited to the manufacturer or suppliers' latest list price thereof. Any extra charges incurred for overtime night-work, work on public holidays express freight etc are not covered by this Insurance. The cost of any alterations additions improvements or overhauling undertaken at the time of such repairs and the cost of any provisional repairs and the consequences thereof shall not be recoverable under the Policy.
- (c) In cases where an insured item is totally destroyed - the Company shall pay the actual value of the Item immediately before the occurrence of the loss including ordinary freight costs of erection and customs duties if any such actual value to be calculated by deducting proper depreciation from the replacement value of the Item. The Company will also pay any normal charges for the removal of the property destroyed
- (d) All damage which can be repaired shall however be repaired but if the cost of repairs as detailed herein above equals or exceeds the actual value of the Insured Item immediately before the occurrence of the damage the settlement shall be made on the basis provided for in 7 (b) above. In both cases detailed in Condition 7 (a) and (b) the indemnity paid will be equal to sum so ascertained less the value of any salvage and subject to the application of average if necessary and deduction of excess (Condition 4 (b) and 5)
8. The Insured shall at the expense of the Company do or permit to be done all such things as may be necessary or reasonably required by the Company for the purpose of enforcing any rights or remedies or obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated upon its paying for or making good any loss or damage under this Policy whether such acts and things shall be or become necessary or required before or after indemnification by the Company.

DEFINITIONS

"Sudden and unforeseen physical loss of damage" shall mean loss of or damage to any Machine described in the Schedule resulting from

- a. defective design material construction or erection
- b. vibration maladjustment misalignment loosening of parts abnormal stresses fatigue centrifugal force excessive speed self-heating defective or inadequate lubrication seizure water hammer or overheating (except in the case of boilers or similar plant when followed by explosion) failure of or faults in protecting measuring or regulating devices failure of or faults in connected machines

- c. the effects of electric current following excessive or insufficient voltage failure of insulation short circuits open circuits or any arcing or the effect of static electricity
- d. careless incompetent or negligent acts of employees or third parties
- e. falling impact collision or similar occurrences obstruction or the entry of foreign bodies
- f. storm frost or drifting ice
- g. any other cause not hereinafter excluded

"Explosion" shall not mean the bursting or disruption of turbines compressors engine cylinders hydraulic cylinders flywheels or other parts subject to centrifugal force transformers switches or oil immersed switchgear

WARRANTIES

It is hereby warranted that

- a. the Insured Machine shall be maintained in good working order and that it shall not be overloaded and that Government or other regulations relating to the condition operation or inspection of such Machine shall be observed.
- b. The Insured shall at the Insured's own expense arrange for the Machine to be thoroughly examined by an approved competent person at intervals of not more than twelve months and shall forward to the Company copies of the reports on such examinations "explosion" shall not mean the bursting or disruption of turbines, compressors, engine, cylinders, hydraulic cylinders, flywheels or other parts subject to centrifugal force transformers switches or oil immersed switchgear.

GENERAL EXCLUSIONS

This Policy does not cover:

1. WAR AND TERRORISM

The insurance by this policy excludes:

- 1. Death, disability, loss, damage, destruction, any legal liabilities, cost or expense including consequential loss, of whatsoever nature, directly or indirectly caused by resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss

2. (i) war, invasion acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, or
- (ii) any act of terrorism including but not limited to :
 - a. the use of threat of force, violence ; and/or
 - b. harm or damage to life or to property (or threat of such harm or damage) including, but not limited to, nuclear radiation contamination by chemical and/or biological agents ;
by any person(s) or group(s) of persons, committed for political, religious, ideological or similar purposes expressed or otherwise and/or to put the public or any section of the public in fear; or
3. any action taken in controlling, preventing, suppressing or in any way relating to 1 or 2 above

2. RADIOACTIVITY

- (i) Loss of or damage to property or any loss or expense arising therefrom or any consequential Loss ;
- (ii) any legal liability directly or indirectly caused by or contributed to by or arising from
 - (a) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
 - (b) the radioactivity toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof

3. SONIC BANGS

Loss of or damage to property occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds

4. ATOMIC, BIOLOGICAL AND CONTAMINATION

It is agreed that, regardless of any contributory causes, this insurance does not cover any loss, damage, cost or expenses directly or indirectly arising out of biological or chemical contamination due to any act of terrorism.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear

For the purpose of this endorsement contamination means the contamination, poisoning or prevention and/or limitation of the use of objects due to the effects of chemical and/or biological substances

If the Company alleges that by reason of this exclusion any loss, damage, cost or expense is not covered by this policy the burden of proving the contrary shall be upon the insured.

5. FUNGUS, MILDEW AND MOULD EXCLUSION

- (i) a) any loss or damage consisting of or caused directly or indirectly, in whole or in part, by any 'Fungi' or "Spores".

Notwithstanding the foregoing, this exclusion will not apply if such loss, damage, claim, cost, expense or other sum related to insured property results directly from or is directly caused by fire, lightning, explosion, impact by aircraft, spacecraft or land vehicle, riot, vandalism or malicious acts, smoke, windstorm or hail leakage from fire protective equipment, earthquake, tsunami, flood, freeze or weight of snow and not otherwise excluded; and

- b) the cost or expense for testing, monitoring, evaluating or assessing of "Fungi" or "Spores"

Losses arising from "Fungi" or "Spores" shall not in and of themselves constitute an event for the purpose of this Agreement.

For the purpose of this exclusion, the following definitions are added:

"Fungi" includes, but is not limited to, any form or type of mould, yeast, mushroom or mildew whether or not allergenic, pathogenic or toxigenic, and any substance, vapour or gas produced by, emitted from or arising therefrom or from any "Fungi" or "Spores" including resultant mycotoxins, allergens, or pathogens.

"Spores" includes, but is not limited to, one or more reproductive particles or microscopic fragments produced by, emitted from or arising out of any "fungi".

- (ii) a) any liability, loss, cost or expense arising out of, resulting from, caused by, contributed to, or in any way related to the existence, inhalation or exposure to any 'fungus/fungi' and/or "spores"; or

- b) any cost or expenses associated in any way, or arising out of the abatement, mitigation, remediation, containment, detoxification, neutralisation, monitoring, removal, disposal, or any obligation to investigate or assess the presence or effects of any "fungus/fungi" and/or "spores": or
- c) any obligation to share with or repay any person, organisation or entity, related in any way to items 1, and 2. above, regardless of any other cause, event, material, product and/or building component that contributed concurrently or in any sequence to the injury or damage.

For purposes of this exclusion, the following definitions apply:

"Fungus/fungi" includes but is not limited to, any form or type of mould, mildew, mushroom, yeast or biocontaminant.

"Spore(s)" includes, but is not limited to, any substance produced by, emanating from or arising out of any "fungus/fungi"

6. ELECTROMAGNETIC FIELDS ("EMF") EXCLUSION

Any liability, loss, cost or expense directly or indirectly arising out of, resulting from, caused or contributed to by exposure to magnetic electric or electromagnetic fields or radiation however caused or generated

This exclusion applies regardless of any other contributing or aggravating cause or event that contributes concurrently or in any sequence to the loss, damage, cost or expense.

7. GENETICALLY MODIFIED ORGANISMS ("GMOs") EXCLUSION

Any liability, loss, cost or expense directly or indirectly arising out of, resulting from, caused by, or contributed to by Genetically Modified Organisms ("GMOs")

For purposes of this exclusion the term Genetically Modified Organisms ("GMOs") shall mean and include:

- (i) organisms or micro-organisms or cells, or the organisms or micro-organisms, cells or cell organelles, from which they have been derived, which have been subject to a genetic engineering process which resulted in their genetic change
- (ii) every biological or molecular unit with self replication potential, or biological or molecular unit with self replication potential from which they have been derived, which has been subject to a genetic engineering process which resulted in its genetic change.

In the event that the definition of GMO under the applicable laws and/or official regulations relating to genetic engineering or modification in any province, State, territory or jurisdiction in which a claim is made is wider than the foregoing then such wider definition shall be incorporated into this definition in addition to the foregoing.

This exclusion applies regardless of any other contributing or aggravating cause or event that contributes concurrently or in any sequence to the loss, damage, cost or expense.

8. TERRORISM

Notwithstanding any provision to the contrary within this insurance or any Endorsement thereto, it is agreed that this insurance excludes liability for loss, injury, 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.

For the purpose of this Endorsement, an act of terrorism means an act, including but not to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This Endorsement also excludes loss, injury, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

If the Company allege that by reason of this exclusion, any loss, injury, damage, cost or expense is not covered by this insurance, the burden of proving the contrary shall be upon the Insured. In the event that any portion of this Endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

9. TRANSMISSIBLE SPONGIFORM ENCEPHALOPATHIES (TSE)

This Policy does not cover liability for all claims for losses relating to actual or probable casual elements (for example, prions) and any connected, possible illnesses in the area of transmissible spongiform encephalopathy (TSE) such as, for example, bovine spongiform encephalopathy (BSE), or new variant Creutzfeldt-Jakob disease (vCJD).

10. ASBESTOS

The insurance by this Policy excludes any actual or alleged liability whatsoever for any claim or claims in respect of loss or losses directly or indirectly arising out of, resulting from or in the consequence of, or in any way involving asbestos, or any materials containing asbestos in whatever form or quality.

11. TOBACCO PRODUCTS

The Company shall not be liable in respect of bodily injury and/or death resulting from Carcinoma and related diseases directly arising from the production, manufacture, sale and distribution of tobacco products.

12. INDUSTRIES, SEEPAGE, POLLUTION AND CONTAMINATION

This Policy does not cover any liability for:

- (a) Personal Injury or Bodily Injury or loss of, damage to, or loss of use of property directly caused by seepage, pollution or contamination, provided always that this paragraph (a) shall not apply to liability for Personal Injury or Bodily Injury or loss of or physical damage to or destruction of tangible property, or loss of use of such property, damaged or destroyed, where such seepage, pollution or contamination is caused by a sudden, unintended and unexpected happening during the period of this insurance ;
- (b) The cost of removing nullifying or cleaning-up, seeping, polluting or contaminating substances unless the seepage, pollution or contamination is caused by a sudden, unintended and unexpected happening during the period of this insurance ;
- (c) Fines, penalties, punitive or exemplary damages.

13. SANCTIONS CLAUSE

The Company shall not be deemed to provide cover and shall not be liable to pay any claim or pay any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Company to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union.

14. CYBER EXCLUSION

- a. This policy excludes all loss, damage, liability, claim cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with:
 - i. any loss of, alteration of, or damage to or a reduction in the functionality, availability or operation of a Computer System
 - ii. any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data.
- b. Any other Cyber Loss regardless of any other cause or event contributing concurrently shall not be recoverable and nor shall any amount pertaining to the value of such Data, be recoverable or be considered as physical loss or damage for the purposes of this exclusion.

DEFINITIONS

Cyber Loss means any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any Cyber Act or Cyber Incident including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any Cyber Act or Cyber Incident.

Computer System means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility.

Data means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System.

15. COMMUNICABLE DISEASE EXCLUSION

- a. This policy excludes 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.
- b. For the purposes of this exclusion, loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense, loss of value, loss of use, or any other amount, includes, but is not limited to, any cost to contain, suppress, clean-up, detoxify, disinfect, decontaminate, remove, repair, replace, recall, inspect, assess, monitor or test:
 - i. for a Communicable Disease; or
 - ii. any property insured hereunder that is affected or is feared to have been affected by such Communicable Disease.
- c. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
 - i. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
 - ii. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and

- iii. the disease, substance or agent can cause or threaten bodily injury, illness, emotional distress, damage to human health, human welfare or property damage, and
- iv. the disease, substance or agent can cause or threaten damage to, deterioration of, loss of value of, marketability of, denial of access to, or loss or use of property insured hereunder.
- v. be it any epidemic or pandemic disease declared by the World Health Organisation or any other competent authority as a public health emergency of international concern.

This exclusion shall prevail and shall override anything contained in the Policy inconsistent herewith and will apply regardless of any otherwise covered cause, event or peril contributing concurrently or in any other sequence to the loss.

GENERAL CONDITIONS

Your Duty to Prevent Loss or Damage

1. (i) You and any other person to whom this insurance applies shall at all times take reasonable precautions to prevent accidents loss or damage.

(ii) All property insured under this Policy shall be maintained in good condition.

Interpretation of the Policy

2. The Schedule and the Sections form part of this Policy and the expression "this Policy" wherever used in this contract shall be read as including the Schedule and any attached Sections Specifications or Endorsements Any word or expression to which a specific meaning has been attached in any part of this Policy shall bear that meaning wherever it may appear.

Claims Procedure

3. (i) You shall on the happening of any event likely to give rise to a claim under this Policy
 - (a) where the property is lost stolen or maliciously damaged immediately notify the police and take all reasonable steps to recover the property.
 - (b) without unnecessary delay report in writing to us and provide all information and assistance which we may reasonably require. On the happening of any loss destruction or damage by riot civil commotion or malicious persons full details shall be provided to us within seven days
 - (c) within thirty days of the event (or in respect of Consequential Loss (Rent) cover within thirty days of the expiry of the Indemnity Period)report in writing to us all correspondence legal process or any other document unanswered.
 - (d) refrain from discussing liability with any third party.

- (ii) No property may be abandoned to us.
 - (iii) We shall be entitled to take over and conduct in your name the defence or settlement of any claim or to prosecute in your name for our own benefit any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings and in the settlement of any claim.
4. In respect of any claim or series of claims for which this policy indemnifies you against your legal liability we may at any time pay you the Limit of Indemnity after deduction of any sum(s) already paid as compensation or any lesser amount for which such claim(s) can be settled and upon such payment being made we shall relinquish the conduct and control of and be under no further liability in connection with such claim(s) except for the payment of costs and expenses recoverable or incurred prior to the date of such payment.
5. If any claim under this Policy is in any respect fraudulent or unfounded all benefit under this Policy shall be forfeited.

Other Insurance

6. If at the time any claim arises under this Policy there is any other insurance covering the same liability loss or damage we shall not be liable to contribute more than our rateable proportion

Cancellation

7. Insured's Cancellation Rights

The Insured has a statutory right to cancel the policy within 14 days from the day of purchase of the contract or the day on which the policy documentation is received, whichever is later.

If the Insured wishes to cancel, and the insurance cover has not yet started, the Insured will be entitled to a full refund of the premium paid.

Or if the insurance cover has already started, the Insured will be entitled to a refund of the premium paid, with a deduction for the time for which the Insured has been covered.

After any statutory cooling-off period the Insured will continue to have the right to cancel the policy and will be entitled to return of the premium on a pro-rata basis provided no claim has been made or incident has arisen which is likely to give rise to a claim during the current Period of Insurance. The amount of any premium to be refunded under this condition will be reduced by all unpaid premiums or unpaid premium instalments due.

Insurer's Cancellation Rights

Argus may cancel this Policy by giving the Insured thirty (30) days' notice in writing sent to the Insured's last known address. Provided no claim has been made or incident has arisen which is likely to give rise to a claim during the current Period of Insurance the Insured may be entitled to a proportionate return of the premium in respect of the unexpired Period of Insurance. The amount of premium to be refunded under this condition will be reduced by all unpaid premiums or unpaid premium instalments due.

If the premium for the Policy is paid by instalments, please refer to the instalment agreement for details of the cancellation period that will apply.

Change in Circumstances

8. If the circumstances in which the insurance was entered into are materially altered without our written consent this Policy shall be voidable.

Your Duty to Comply with Policy Terms

9. Your observance of the terms of the Policy and the truth of your statements and answers to the best of your knowledge and belief in the Proposal shall be conditions precedent to our liability to make any payment under this Policy.

Arbitration

10. If any difference shall arise as to the amount to be paid under this Policy liability being otherwise admitted such difference shall be referred to an arbitrator to be appointed by the parties in accordance with the statutory provisions Where any difference is to be referred to arbitration the making of an award shall be a condition precedent to any right of action against us.

GENERAL INFORMATION

Basis of Sum(s) Insured

Buildings sum(s) insured should be based on the cost of rebuilding your property to the same specification including garages outbuildings and permanent fittings etc (see the definition contained in the Policy) plus an amount of approximately 15% to cover demolition costs and architects and surveyors fees.

Market value is not necessarily an accurate indication of rebuilding costs.

Contents sum(s) insured should be based on the full cost of replacing all the property insured without allowance for wear tear and depreciation other than for household linen.

If a sum insured is inadequate at the time of a loss then your claim settlement may be reduced. If you add to the value of your property (for example by extending the property or buying new furniture) please remember to tell us or your intermediary as appropriate so that your sum(s) insured can be adjusted accordingly. Your attention is drawn to the Sum Insured Conditions under the Buildings and Contents sections of the Policy.

New for Old Buildings

In settling claims there will be no deduction for wear tear and depreciation.

Contents

In settling claims for total loss or damage beyond economic repair there will be no deduction for wear tear and depreciation except in respect of household linen.

Claims Procedures

The following points should be noted if you wish to make a claim under your Policy:

- (a) without unnecessary delay report in writing to us and provide all information and assistance which we may reasonably require.
- (b) where property is lost stolen or maliciously damaged immediately notify the police and take all reasonable steps to recover the property.
- (c) immediately forward all correspondence legal process or any other document to us unanswered.
- (d) refrain from discussing liability with any third party.

Jurisdiction Clause

The Indemnity provided herein shall apply only to judgements or orders that are delivered by or obtained from a Court within the Maltese Islands.

Furthermore the indemnity shall not apply to a judgement or order obtained in Malta for the enforcement of a judgement obtained elsewhere or to costs and expenses of litigation recovered by any claimant from the Insured which costs and expenses of litigation are not incurred in the Maltese Islands.

Contract Clause

This contract of Insurance shall for all effects and purposes be deemed to be a Maltese Contract and shall be governed by and according to Maltese Law and subject to the exclusive jurisdiction of the Maltese Courts.

Complaints Procedure

Our aim is at all times to provide a first class standard of service. However, there may be occasions when you feel that this objective has not been achieved. Should you have any query or complaint regarding this insurance please write to the Complaints Officer at Argus Insurance Company (Europe) Limited, Trident Park, 8B Level 5, Notabile Gardens, Mdina Road, Central Business District Zone 2, Birkirkara CBD 2010. Email: claims@argus.mt Tel: +356 2342 200. If you are dissatisfied with the response you receive you should write to the Office of the Arbiter for Financial Services, N/S in Regional Road, Msida MSD 1920, Malta. Freephone: 80 072 366 Telephone: (+356) 21 249 245 Email on: complaint.info@financialarbiter.org.mt



Argus Insurance Company (Europe) Limited

Trident Park, 8B Level 5, Notabile Gardens,
Mdina Road, Central Business District Zone 2, Birkirkara CBD 2010, Malta
Tel: +356 2342 2000 Fax: +356 2342 2190 claims@argus.mt www.argus.mt

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