

# Home Insurance

## Insurance Product Information Document

Citadel Insurance p.l.c. is an insurance undertaking registered in Malta and regulated by the MFSA

Company: Citadel Insurance p.l.c

Product: Home Insurance Policy



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

### What is this type of insurance?

This insurance covers loss of or damage to the **building and/or contents** of your home as well as your **liability** to others. Cover will vary depending on which option you choose.



#### What is insured?

- ✓ Loss of or damage to your buildings and / or contents (depending on the type of cover that you choose) caused by the following events:
  - fire and smoke
  - explosion
  - lightning and thunderbolt
  - earthquake
  - riot, strike and civil commotion
  - aircraft and other aerial devices
  - storm or flood
  - theft or attempted theft
  - escape of water
  - impact by any vehicle or animal
  - malicious acts or vandalism
  - falling trees or poles
- ✓ Legal liability to third parties for accidental injury or property damage

#### Buildings cover also includes:

- ✓ Accidental damage to your buildings
- ✓ Site clearance and building fees following an event listed above
- ✓ Costs of alternative accommodation and rent when an event listed above occurs
- ✓ Replacement or repair expenses resulting from accidental damage to drains, underground pipes and cables, fixed glass in windows and doors, and fixed sanitary fittings
- ✓ Costs incurred in locating the source of any escape of water arising from an insured event



#### What is not insured?

- Loss or damage to your buildings and/or contents, or any legal liability caused by or arising from:
- ✗ Events happening before the policy start date
  - ✗ Pollution and hazardous materials
  - ✗ Rot, woodworm, moth, insect or vermin
  - ✗ Seepage or a gradually operating cause
  - ✗ Wear and tear, settlement or shrinkage
  - ✗ Fraud or deliberate acts
  - ✗ Subsidence or landslide
  - ✗ Gainful activity
  - ✗ Theft if your home is unoccupied for more than 90 days unless a person has used violent or forcible means to enter/exit
  - ✗ Certain losses such as accidental damage and escape of water while your home is unoccupied for more than 90 days
  - ✗ Accidental damage caused by excavation or construction works adjacent or adjoining your home unless we have confirmed cover prior to commencement of works
  - ✗ Mechanical or electrical faults, breakdown or failure
  - ✗ Faulty workmanship, defective design or defective materials
  - ✗ Routine maintenance or normal costs of decoration, buildings alteration or renovation

### Contents cover also includes:

- ✓ Loss or damage to contents temporarily removed from your home following an insured event
- ✓ Costs of alternative accommodation and rent when an event listed above occurs
- ✓ Cost of replacing spoiled freezer contents
- ✓ Accidental damage to garden furniture, computer equipment, home electronics, and air-conditioning equipment
- ✓ Accidental breakage of ceramic hobs, mirrors and glass
- ✓ Loss of metered water

### Optional additional covers subject to payment of additional premium:

- Extended cover for your Photovoltaic Panels Systems installed at your home
- Accidental damage to contents while at home
- Accidental loss, damage or theft of specified personal belongings outside your home



### Are there any restrictions on cover?

- ! The first part of most claims (the excess) is paid by you
- ! Monetary limits apply for certain covers
- ! Valuables limited to 1/3 of the contents sum insured
- ! Single valuable articles exceeding 5% of the contents sum insured must be specified
- ! Cover applies only to property actually damaged
- ! Sanctions limitations



### Where am I covered?

- ✓ Your home at the address shown on your policy schedule
- ✓ Cover for specified personal belongings operates anywhere in Malta, extended worldwide up to a maximum of 60 days during the policy period



### What are my obligations?

- At all times from application date, you must inform us of any material fact or changes in the circumstances relating to the policy
- You must ensure that the sums insured are adequate at all times
- If you choose to insure specified personal belongings outside your home, you must provide a valuation
- You must act as if uninsured and take all reasonable precautions to prevent loss or damage
- In the event of a claim you must notify us immediately, submit the claim in writing, provide all supporting documentation, not admit any liability without our written consent, and refer any correspondence immediately to us



### When and how do I pay?

Premium is payable annually. Payment may be effected by cash, cheque, debit/credit card, internet banking, standing order or direct debit



### When does the cover start and end?

This insurance covers a 12-month period, starting and ending on the dates specified in your policy schedule



### How do I cancel the contract?

You may cancel the policy by notifying us in writing. Where your insurance policy is pledged to a bank, the consent of the bank concerned is required