Home Insurance

Insurance Product Information Document

Citadel Insurance p.l.c. is authorised under the Insurance Business Act and regulated by the MFSA.
Company: Citadel Insurance p.l.c.
Product: Home Insurance

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 accomodation 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

Contents cover also includes:

- Loss or damage to contents temporarily removed from your home following 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
- Communicable Disease

Contents cover also includes:

- Costs of alternative accommodation and rent when an event listed above occurs
- Cost of replacing spoiled freezer contents
- Accidental damage t o 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 al 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 in advance. Payment can be made by cheque, credit/debit card, internet banking or bank transfer.

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.