

LLOYD'S

Home Sweet Home Insurance

Effected through



MIB Insurance Agency Limited
53 Mediterranean Building
Abate Rigord Street
Ta'Xbiex XBX 1122
Malta

This is to certify that in accordance with the authorisation granted under the Contract (the number of which is specified in the Schedule) to the undersigned by certain Underwriters at Lloyd's, whose definitive numbers and the proportions underwritten by them, which will be supplied on application, can be ascertained by reference to the said Contract which bears the Seal of Lloyd's Policy Signing Office and in consideration of the payment of the premium specified herein, the said Underwriters are hereby bound, severally and not jointly, their Executors and Administrators, to insure in accordance with the terms and conditions contained herein or endorsed hereon.

Notwithstanding anything contained to the contrary herein this certificate does not cover loss, damage or liability directly or indirectly occasioned by, happening through or in consequence of war, invasion, act of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

If the Insured shall make any claim knowing the same to be false or fraudulent, as regards amount or otherwise, this Certificate shall become void and all claim hereunder shall be forfeited.

In Witness whereof this Certificate has been signed at the place stated and on the date specified in the Schedule by MIB Insurance Agency Limited.

A handwritten signature in black ink, appearing to read 'Mr. Tonio Briffa'.

MR TONIO BRIFFA
MANAGING DIRECTOR





The certificate of insurance, **schedule** and any **endorsement** applying to **your** certificate form **your** Lloyd's Home Sweet Home Insurance document.

This document sets out the conditions of the contract of insurance between **you** and **us**.

You should keep it in a safe place.

Please read the whole document carefully. It is arranged in different sections. It is important that:

- **you** are clear which section **you** have requested and want to be included;
- **you** understand what each section covers and does not cover;
- **you** understand **your** own duties under each section and under the insurance as a whole.

Please contact **us** immediately if this document is not correct or if **you** would like to ask any questions.

Wherever the following words appear in this document they will have meaning shown hereunder:

You / Your/ Insured	The person or persons named in the schedule and all members of their family who permanently live in the home .																								
Your Family	Any family (including adopted children, step-children and foster children), fiancé'(e)s, co-habitees or partners. ' Family ' does not include lodgers or tenants																								
We/Us/Our	<p>The following Lloyd's Underwriters each of its respective share indicated below:</p> <table style="margin-left: 40px;"> <tr> <td>SJC Syndicate</td> <td>No. 2003</td> <td>24.14 %</td> </tr> <tr> <td>Liberty Syndicate</td> <td>No. 4472</td> <td>17.24 %</td> </tr> <tr> <td>Kiln Syndicate</td> <td>No. 510</td> <td>15.52 %</td> </tr> <tr> <td>S.A.Meacock Syndicate</td> <td>No. 727</td> <td>6.90 %</td> </tr> <tr> <td>Novae Syndicate</td> <td>No. 2007</td> <td>13.79 %</td> </tr> <tr> <td>Talbot Validus Group</td> <td>No. 1183</td> <td>8.62 %</td> </tr> <tr> <td>Argenta Syndicate</td> <td>No. 2121</td> <td>6.90 %</td> </tr> <tr> <td>Hardy Group</td> <td>No. 382</td> <td>6.90%</td> </tr> </table> <p>As represented in Malta by MIB Insurance Agency Limited</p>	SJC Syndicate	No. 2003	24.14 %	Liberty Syndicate	No. 4472	17.24 %	Kiln Syndicate	No. 510	15.52 %	S.A.Meacock Syndicate	No. 727	6.90 %	Novae Syndicate	No. 2007	13.79 %	Talbot Validus Group	No. 1183	8.62 %	Argenta Syndicate	No. 2121	6.90 %	Hardy Group	No. 382	6.90%
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Schedule	The schedule is part of this insurance and contains your details, the premises , the sums insured, the period of insurance and the sections of the insurance which apply.																								
Endorsement	A change in the cover and/or the terms and conditions of this insurance.																								
Period of insurance	The length of time for which this insurance is in force, as shown in the schedule and for which you have paid and we have accepted a premium.																								
Standard construction	Built of brick, stone and concrete and roofed with slates, tiles, asphalt, metal or concrete.																								

<p>Buildings</p>	<p>Buildings include:</p> <ul style="list-style-type: none"> ◇ the home and its decorations ◇ fixtures and fittings permanently attached to the home excluding fitted furniture ◇ fitted kitchen cupboards (excluding appliances) ◇ permanently installed swimming pools, tennis courts, drives, patios and terraces, walls ◇ gates and fences and fixed fuel tanks ◇ radio and television aerials, satellite dishes, their fittings and masts up to a value of € 700 ◇ your proportionate share of common areas in the case of flats <p>you own or for which you are legally responsible within the premises named in the schedule.</p>
<p>Premises</p>	<p>The risk address which is named in the schedule.</p>
<p>Home</p>	<p>The private dwelling of standard construction and the garages and the outbuildings used for domestic purposes at the premises shown in the schedule.</p>
<p>Contents</p>	<p>Household goods and personal property, within the home, which are your property or which you are legally responsible for.</p> <p>Contents include:</p> <ul style="list-style-type: none"> ◇ tenant's fixtures and fittings ◇ fitted furniture and fixed appliances ◇ property in the open but within the premises up to € 350 in total (other than radio and television aerials, satellite dishes and their masts which are attached to the home) ◇ money up to € 2,330 in total ◇ deeds, registered bonds and other personal documents up to € 235 in total ◇ jewellery, stamps and coins forming part of a collection within the private dwelling ◇ domestic oil in fixed fuel tanks up to € 585 <p>you own or for which you are legally responsible within the premises named in the schedule.</p> <p>Contents does NOT include:</p> <ul style="list-style-type: none"> ◇ motor vehicles (others than garden machinery) caravans, mobility scooters, trailers or watercraft or their accessories ◇ any living creatures ◇ any part of the buildings ◇ any property held or used for business purpose ◇ any property insured under any other insurance



Bodily injury	Bodily injury includes death or disease.
Sanitary ware	Wash basins, sinks, bidets, lavatory pans and cisterns, shower trays, shower screens, bath and bath panels.
Valuables	<p>Valuables include:</p> <ul style="list-style-type: none"> ◇ jewellery ◇ furs ◇ pictures and works of art and antique furniture ◇ stamps and coins
Unoccupied	Where the home is without sufficient furniture and furnishings for normal living purposes or where the home is sufficiently furnished but has not been lived in for more than 90 consecutive days in any one period of insurance .
Personal possessions	<p>Clothing, baggage, guns, sports equipment and other similar items normally carried about the person and all of which belong to you.</p> <p>Personal possessions does NOT include:</p> <ul style="list-style-type: none"> ◇ money and credit cards ◇ pedal cycles
Money	<p>Money includes:</p> <ul style="list-style-type: none"> ◇ Current legal tender, cheques, postal and money orders ◇ Postage stamps not forming part of a stamp collection ◇ Saving stamps and saving certificates, travelers' cheques ◇ Premium bonds, luncheon vouchers and gift tokens <p>All held for private or domestic purposes.</p>
Malta	The Maltese Islands.
Replacement value	<p>Buildings: The cost of rebuilding the home including an allowance for architects' and surveyors' fees, site clearance costs, propping up, or supporting part of your building and meeting any government or local Authority requirements.</p> <p>Contents: The cost of replacing the insured contents of your home with new items of the same kind.</p> <p>All Risks: The cost of replacing the item with a new item of the same kind.</p>



	<p>Business Contents include:</p> <ul style="list-style-type: none">◇ tenant's business fixtures and fittings◇ fitted furniture and equipment used for the business◇ signs in the open but within the premises up to € 500 in total◇ money up to a limit of € 2,330 subject that whenever the amount of money kept at the insured premises exceeds €1,000 this insured item must be kept locked in a safe◇ deeds, registered bonds and other personal documents up to € 750 in total <p>you own or for which you are legally responsible within the premises named in the schedule.</p> <p>Business Contents does NOT include:</p> <ul style="list-style-type: none">◇ motor vehicles, caravans, trailers or watercraft or their accessories◇ any living creatures◇ any part of the buildings◇ any property insured under any other insurance
Accidental	Damage caused suddenly and unexpectedly by an external force

What is covered	What is not covered
<p>This insurance covers the buildings for loss or damage directly caused by:</p> <p>1. Fire and smoke, lightning, explosion or earthquake</p>	<p>We will not pay...</p> <p>a) for loss or damage by any gradually operating cause</p>
<p>2. Aircraft and other flying devices or items dropped from them</p>	
<p>3. Tempest, storm or flood</p>	<p>a) for loss or damage caused by subsidence heave or landslip other than as covered under number 9 of SECTION 1</p> <p>b) for loss or damage caused by humidity, condensation and dampness caused by ingress of water</p> <p>c) for loss or damage to gates, fences and rubble walls</p> <p>d) for loss or damage by frost</p> <p>e) the first € 35 of every claim</p>
<p>4. Escape of water from, and frost damage to, fixed water tanks, apparatus or pipes</p>	<p>a) for loss or damage caused by subsidence heave or landslip other than as covered under number 9 of SECTION 1</p> <p>b) for loss or damage to the installation itself if caused by wear and tear</p> <p>c) the first € 35 of every claim</p> <p>d) for loss or damage while buildings are not furnished enough to be normally lived in</p>
<p>5. Escape of oil from fixed domestic oil-fired heating installations and smoke damage caused by a fault in any fixed domestic heating installation</p>	<p>a) for loss or damage due to wear and tear or any gradually operating cause</p> <p>b) the first € 35 of every claim</p> <p>c) for loss or damage while buildings are not furnished enough to be normally lived in</p> <p>d) for loss or damage to the installation itself</p>
<p>6. Theft or attempted theft</p>	<p>a) for loss or damage while the home is not furnished enough to be normally lived in</p> <p>b) for loss or damage while the home is lent, let or sublet unless the loss or damage follows a violent and forcible entry</p>
<p>7. Collision by any vehicle or animal</p>	<p>a) the first € 35 if caused by any vehicle you own</p>

<p>8. Any person taking part in a riot, violent disorder, strike, labor disturbance, civil commotion or acting maliciously</p>	<p>a) the first € 35 of every claim</p>
<p>9. Subsidence or heave of the site upon which the buildings stand, or landslip but excluding...</p>	<p>a) for loss or damage to domestic fixed fuel-oil tanks, swimming pools, tennis courts, drives, patios and terraces, walls gates and fences unless the private dwelling is also affected at the same time by the same event b) for loss or damage to solid floors unless the walls of private dwelling are damaged at the same time by the same event c) for loss or damage arising from faulty design, specification, workmanship or materials d) for loss or damage which compensation has been provided for or would have been but for the existence of the insurance under any contract or guarantee or by law e) for loss or damage caused by new structures bedding down, newly made-up ground settling, settlement, shrinkage, or expansion f) for loss or damage caused by river or coastal erosion g) for loss or damage whilst the buildings are undergoing demolition or any structural repairs, alterations or extensions h) for loss or damage by gradually operating cause i) the first € 1,165 on every claim</p>
<p>10. Breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts</p>	<p>a) the first € 60 of every claim</p>
<p>11. Falling trees, telegraphs poles or lamp-post</p>	<p>a) for loss or damage to gates, fences and rubble walls b) the first € 35 of every claim</p>
<p>12. Water freezing in any fixed domestic water or heating installation</p>	<p>a) for loss or damage while your home is unoccupied</p>
<p>13. Subterranean fire</p>	

This section of the insurance also covers:

<p>14. Accidental damage to the buildings which occurs as a direct and immediate result of a single and identifiable event</p>	<ul style="list-style-type: none"> a) for loss or damage or any proportion of damage which we specifically exclude elsewhere under SECTION 1 b) for the building moving, settling, shrinking, collapsing or cracking c) for loss or damage while the home is being altered, repaired, cleaned, maintained or extended d) for loss or damage to outbuilding and garages which are not of standard construction e) for loss or damage while the home is lent, let or sublet f) for the cost of general maintenance g) for loss or damage caused by wear and tear, infestation, corrosion, damp, wet or dry rot, mould or frost or any other gradually operating cause h) for loss or damage arising from faulty design, specification, workmanship or materials i) for loss or damage from mechanical or electrical faults or breakdown j) for loss or damage caused by dryness, dampness, extremes of temperatures or exposure to light k) for loss or damage to swimming pools, tennis courts drives, patios and terraces, walls, gates and their mechanism, fences and fuel tanks l) for any loss or damage caused by or contributed to or arising from any kind of pollution and / or contamination m) for the first € 35 of every claim n) deliberate acts by you or your family o) loss or damage by excavation or construction works in the vicinity of your home
<p>A) Accidental damage and breakage to</p> <ul style="list-style-type: none"> ◇ Fixed glass and double glazing (including the cost of replacing frames) ◇ Solar panels ◇ Sanitary ware <p>All forming part of the buildings.</p>	<ul style="list-style-type: none"> a) for loss or damage while the buildings are not furnished enough to be normally lived in

This section of the insurance also covers:

<p>B) Accidental damage and breakage to</p> <ul style="list-style-type: none"> ◇ Domestic oil pipes ◇ Underground sewers, drains and septic tanks ◇ Underground gas pipes ◇ Underground cables <p>which you are legally responsible for.</p>	<p>a) for loss or damage due to wear and tear or any gradually operating cause</p>
<p>C) Loss of rent and alternative accommodation</p> <ul style="list-style-type: none"> ◇ Loss of rent due to you which you are unable to recover, and ◇ Additional costs of alternative accommodation, substantially the same as your existing accommodation, which you have to pay for <p>while the buildings cannot be lived in following loss or damage which is covered under SECTION 1.</p>	<p>a) Any amount over 25% of the sum insured for the buildings damaged or destroyed</p>
<p>D) Additional expenses</p> <p>you have to pay and which we have agreed in writing for</p> <ul style="list-style-type: none"> ◇ Architects', surveyors', consulting engineers' and legal fees ◇ The cost of removing debris and making the building safe ◇ Costs you have to pay in order to comply with any Government or local authority requirements <p>following loss or damage to the building which is covered under SECTION 1.</p>	<p>a) any expenses for preparing a claim or an estimate of loss or damage</p> <p>b) any additional costs if Government or local authority requirements have been served on you before the loss or damage occurred</p>

This section of the insurance also covers:

<p>E) Meter charges</p> <p>Increased metered charges you have to pay following an escape of water which gives rise to an admitted claim under number 4 of SECTION 1.</p>	<p>More than € 585 in any period of insurance. If you claim for such loss under SECTION 1 and SECTION 2, we will not pay more than € 585 in total.</p>
<p>F) Anyone buying the home</p> <p>who will have the benefit of SECTION 1 until the sale is completed or the insurance ends, whichever is sooner.</p>	<p>If the buildings are insured under any other insurance</p>
<p>G) Trace and Access</p> <p>We will pay cost (incurred with our permission) of finding the source of any escape of water from any fixed domestic water services or heating installation including subsequent repair to walls, floors or ceilings.</p>	<p>More than € 2,330 for any claim and € 4,660 during one period of insurance</p>
<p>H) Purchaser's Interest Clause:</p> <p>If you have contracted to sell the buildings at the time of a loss covered by SECTION 1 (Buildings) and the contract of sale is finalised prior to payment under the policy, we will pay the purchaser for such loss or damage subject to:</p> <ul style="list-style-type: none"> ◇ Your rights and liabilities and those of the Company not being affected ◇ The amount payable being limited to the extent of the purchaser's financial interest or the buildings sum insured whichever is the lower amount ◇ There not being any other insurance on the buildings. 	



Conditions that apply to SECTION 1 (Buildings) only

How we deal with your claim

1. If your claim for loss or damage is covered under SECTION 1, **we** will pay the full cost of repairs as long as:
 - ◇ the **buildings** were in a good state of repair immediately prior to the loss or damage; and
 - ◇ the sum insured is enough to pay for the full cost of rebuilding the **buildings** in their present form; and
 - ◇ the damage has been repaired or loss has been reinstated

We will take an amount off for wear and tear from the cost of any replacement or repair if immediately before the loss or damage the **buildings** were not in a good state of repair.

2. **We** will not pay the cost of replacing or repairing any undamaged parts of the **buildings** which form part of a pair, set, suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or to a specific part or parts.

Your sum insured

3. **We** will not reduce the sum insured under SECTION 1 after **we** have paid a claim as long as **you** agree to carry out **our** recommendations to prevent further loss or damage.
4. If **you** are underinsured, which means the cost of rebuilding the **buildings** at the time of loss or damage is more than **your** sum insured for the **buildings**, then **we** will only pay a proportion of the claim. For example if **your** sum insured only covers one half of the cost of rebuilding the **buildings**, **we** will only pay one half of the cost of repair or replacement being subject to a claim.

Limit of insurance

We will not pay more than the sum insured for each **premises** shown in the **schedule**.



What is covered	What is not covered
This insurance covers the contents for loss or damage directly caused by:	We will not pay...
1. Fire and smoke, lightning and thunderbolt, explosion or earthquake	a) for loss or damage by any gradually operating cause
2. Aircraft and other flying devices or items dropped from them	
3. Tempest, storm or flood	a) for loss or damage by frost
4. Escape of water from, and frost damage to, fixed water tanks, washing machines and apparatus or pipes	a) for loss or damage to the installation or apparatus itself b) for loss or damage while your home is unoccupied
5. Escape of oil from fixed domestic oil-fired heating installations and smoke damage caused by a fault in any fixed domestic heating installation	a) for loss or damage while your home is unoccupied
6. Theft or attempted theft	a) for loss or damage while the home is lent, let or sublet unless the loss or damage follows a violent and forcible entry b) for loss or damage while your home is unoccupied c) for loss or damage caused by the insured
7. Collision by any vehicle or animal	
8. Any person taking part in a riot, violent disorder, strike, labor disturbance, civil commotion or acting maliciously	

<p>9. Subsidence or heave or landslip of the site upon which the buildings stand</p>	<p>a) for loss or damage following damage to solid floors unless the walls of the private dwelling are damaged at the same time by the same event</p> <p>b) for loss or damage arising from faulty design, specification, workmanship or materials</p> <p>c) for loss or damage which compensation has been provided for or would have been but for the existence of the insurance under any contract or a guarantee or by law</p> <p>d) for loss or damage while the buildings are undergoing any structural repairs, alterations or extensions</p> <p>e) for loss or damage caused by river or coastal erosion</p>
<p>10. Falling trees, telegraphs poles or lamp-posts, breakage or collapse of television or radio aerials, externally fixed satellite receiving dishes, their fittings or masts</p>	<p>a) For loss or damage caused by trees being cut down or cut back within the premises</p>
<p>11. Subterranean fire</p>	

This section of the insurance also covers:

<p>A) Accidental damage to</p> <ul style="list-style-type: none"> ◇ Television sets and satellite decoders ◇ Audio and radio equipment ◇ Home computers, video equipment and laptop computers ◇ Gaming consoles <p>All situated within the home.</p>	<p>a) for loss or damage caused by mechanical or electrical fault, breakdown or failure</p> <p>b) for loss or damage caused by setting up, maintaining repairing, dismantling, faulty design, or construction</p> <p>c) for loss or damage caused by fluctuation in electricity unless caused by lightning</p> <p>d) for loss or damage to audio or video tapes, records, compact, mini or computer discs, cartridges or cassettes, video cameras and any component when it is not installed in the equipment covered</p> <p>e) for loss or damage while your home is unoccupied, lent or let</p> <p>f) more than € 3,500 on any one period of insurance</p> <p>g) the first € 35 of any claim</p>
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This section of the insurance also covers:

<p>B) Accidental breakage of</p> <ul style="list-style-type: none"> ◇ Mirrors ◇ Glass tops and fixed glass in furniture ◇ Ceramic hobs 	<p>a) for the cost of repairing, removing or replacing frames</p>
<p>C) The contents, if these are not already insured, whilst they are temporarily out of the home against loss or damage directly caused by:</p> <p>(1) any of the events insured under number 1 –11 in SECTION 2 while the contents are:</p> <ul style="list-style-type: none"> ◇ in any occupied private dwelling ◇ in any buildings where you are living or working ◇ in any bank or safe deposit <p>(2) fire, lightning, explosion, earthquake, theft or attempted theft while the contents are being moved to your new home or to or from any bank, safe deposit or furniture store.</p>	<p>a) for loss or damage to contents outside the Maltese Islands</p> <p>b) for loss of money</p> <p>c) for loss or damage to contents in a furniture depository</p> <p>d) for loss or damage to contents by theft unless it involves entry or exit by forcible and violent means to or from the buildings</p> <p>e) loss or damage to sport equipment and pedal cycles</p> <p>f) loss or damage to property in transit caused by tempest, storm or floods</p>
<p>D) Up to twelve months rent you have to pay as occupier if the buildings cannot be lived in following loss or damage which is covered under SECTION 2</p>	<p>Any amount over 25% of the contents sum insured in any one period of insurance</p>
<p>E) Costs of using other accommodation, substantially the same as your existing accommodation, which you have to pay for if the buildings cannot be lived in following a loss or damage which is covered under SECTION 2</p>	<p>Any amount over 25% of the contents sum insured in any one period of insurance</p>

This section of the insurance also covers:

<p>F) Your legal responsibility as a tenant for loss or damage to buildings caused by loss or damage which is covered under SECTION 2</p>	<p>a) any amount over 15% of the contents sum insured in any one period of insurance b) for loss or damage while the buildings are unfurnished for a period exceeding 30 days c) for loss or damage to any property which you own</p>
<p>G) Fatal injury to you, happening at the premises shown in the schedule caused by outward and visible violence by burglars or fire, provided that death ensues within twelve months of such injury, for the following amounts:</p> <ul style="list-style-type: none"> ◇ € 5,825 for each insured person over sixteen years of age at the time of death ◇ € 2,330 for each insured person under sixteen years of age at the time of death 	<p>a) more than € 5,825 during any one period of insurance b) any condition which is directly or indirectly related to HIV (Human Immunodeficiency Virus) and / or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and / or mutant derivatives or variations however caused</p>
<p>H) Loss of Keys</p> <p>Costs you have to pay for replacing locks to safes, alarms and outside doors in the home following theft or loss of your keys.</p>	<p>Any amount over € 585 in total</p>
<p>I) Meter charges</p> <p>Increased metered charges you have to pay following an escape of water which gives rise to an admitted claim under number 4 of SECTION 2.</p>	<p>More than € 585 in any period of insurance. If you claim for such loss under SECTION 1 and SECTION 2, we will not pay more than € 585 in total.</p>

This section of the insurance also covers:

<p>J) Wedding Gifts</p> <p>If any of your children who permanently live with you get married, we will cover their wedding gifts against any of the basic covers for one month before and one month after the wedding date but only while they are in your home.</p>	<p>a) Loss or damage whilst your home is unoccupied b) More than € 5,825 in any one period of insurance</p>
<p>K) Loss of title deeds and documents</p> <p>We will pay up to € 235 if you need to replace the title deed to your home or any personal documents as a result of any loss or damage which is insured under Basic covers 1 to 11 of this section. You are covered while the title deeds and personal documents are in your home or at a bank.</p>	
<p>L) Items permanently kept in the garden</p> <p>We will pay the cost of replacing or repairing your garden furniture, unfixed statues and barbeque equipment for loss or damage insured under Basic covers 1 – 2 and 4 – 11.</p>	<p>More than € 350 in any one period of insurance</p>
<p>M) Increase in the sum insured for contents</p> <p>If the whole of the month of December falls within the period of insurance shown in the schedule, the sum insured for the contents is increased temporarily for this month only by 10% or up to a maximum of € 1,000.</p>	<p>Exclusions to clause (P) – loss or damage:</p> <ul style="list-style-type: none"> a) by storm or flood to property in the open b) to money c) in a furniture store, sales room or exhibition hall d) by theft or attempted theft unless it involves: <ul style="list-style-type: none"> ◇ theft from a bank safe deposit ◇ forcible and violent entry to or exit (including hold up) from any other building ◇ theft or attempted theft while in transit in your custody or that of a professional remover. However theft of unattended valuables while in transit is not covered.

This section of the insurance also covers:

<p>N) Pedal cycles and sports equipment</p> <p>We will provide cover for loss of or physical damage to your pedal cycles and your sports equipment within the Maltese Islands.</p>	
<p>O) Temporary removal or transit</p> <p>Loss or damage covered by causes specified under the SECTION 2 (Contents) while temporarily removed away from the buildings anywhere in Malta including while in transit but solely from the buildings:</p> <ul style="list-style-type: none"> ◇ for permanent removal to a new residence anywhere in Malta ◇ for temporary removal to/from your holiday residence or a bank in Malta ◇ for temporary removal to a relative's residence in Malta while your Home is unoccupied. <p>We will not pay more than 20% of the contents sum insured in respect of any one claim relating to contents temporarily removed but we will pay up to the contents sum insured for contents in transit as described above.</p>	
<p>P) Prams, pushchairs and wheelchairs</p> <p>We will settle your claim as explained in the Settling Claims, if a pram, pushchair or wheelchair belonging to your household is stolen or damaged anywhere in Malta. Related accessories will only be covered if they are stolen together with your pram, pushchair or wheelchair.</p>	



Conditions that apply to SECTION 2 (Contents) only

How we deal with your claim

1. If **you** claim for loss or damage to the **contents**, **we** will at **our** option repair, replace or pay for any article covered under SECTION 2.

For total loss or destruction of any article **we** will pay **you** the costs of replacing the article as new, as long as:

- ◇ the new article is as close as possible to but not an improvement on the original article when it was new; and
- ◇ you have paid or we have authorised the cost if replacement.

The above basis of settlement will not apply to Clothes and Pedal cycles where **we** will take off an amount for wear and tear and depreciation.

2. **We** will not pay the cost of replacing or repairing any undamaged parts of the **contents** which form part of a pair, set, suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or to a specific part.
3. **We** will not pay more than €2,330 in respect of any **valuables** unless otherwise agreed by **us** and noted in the **schedule**.
4. **We** will not pay more than one-third of the **contents** sum insured up to a limit of €18,635 in respect of any **valuables** unless otherwise agreed by **us** and noted in the **schedule**.

Your sum insured

5. **We** will not reduce the sum insured under SECTION 2 after **we** have paid a claim as long as **you** agree to carry out **our** recommendations to prevent further loss or damage.
6. If **you** are underinsured, which means the cost of replacing or repairing the **contents** at the time of loss or damage is more than **your** sum insured for the **contents**, then **we** will only pay a proportion of the claim. For example if **your** sum insured only covers one half of the cost of replacing the **contents**, **we** will only pay one half of the cost of repair or replacement being subject to a claim.

Limit of insurance

We will not pay more than the sum insured for the **contents** of each **premises** shown in the **schedule**.

What is covered	What is not covered
This insurance covers the contents for loss or damage directly caused by:	We will not pay...

<p>Personal possessions listed in the schedule (or specification(s) attached) against accidental physical loss or damage within the Maltese Islands (unless otherwise agreed by us and noted in the policy schedule).</p>	<ul style="list-style-type: none"> a) for damage caused by moth, vermin, wear and tear or any gradually operating cause b) for damage from electrical or mechanical faults or breakdown c) for damage or deterioration of any article caused by dyeing, cleaning, repair, renovation or whilst being worked upon d) for breakage of any sports equipment whilst in use e) for any loss or damage to contact, corneal or micro corneal lenses and hearing aids f) for loss or damage to any property used in connection with any business or profession g) for any amount over €1,165 in total in respect to theft from an unattended motor vehicle unless all doors, windows and other openings are locked and items are locked in the boot or hidden from view. We will not pay more than €1,165 for any claim (unless otherwise agreed by us and noted in the policy schedule). h) For confiscation or seizure by any authority
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Cover of this section is subject to the GENERAL CONDITIONS of this insurance.



Conditions that apply to SECTION 3 (All Risks Section) only

How we deal with your claim

1. **We** will at **our** option choose to settle the claim by:
 - ◇ replacing the item in the same form and style as new; or
 - ◇ repairing it to its original state; or
 - ◇ paying **you** cash based upon the cost of replacement or repair.
2. **We** will not pay the cost of replacing or repairing any undamaged parts of the item which form part of a pair, set, suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or to a specific part or parts.

Your sum insured

3. The sums insured shown in the **schedule** are stated by **you** to be the replacement value. If the full replacement value of the property is greater than the sum insured, **you** will have to pay a proportionate share of the claim. For example, if the sum insured only covers two thirds of the full replacement value of the property, **we** will only pay two thirds of the claim.

Limit of insurance

We will not pay more than the sum insured shown in the **schedule** in any one **period of insurance** unless the sum is reinstated after the claim.

What is covered	What is not covered
	We will not pay...

<p>1) Property owner's liability (Applicable only to Section 1 and or Section 6)</p> <p>2) Liability to the public and personal liability Applicable to Section 2)</p> <p>We will pay all amounts which you (or after your death your legal representatives) become legally liable to pay due to:</p> <ul style="list-style-type: none"> ◇ Accidental death of or bodily injury to any person other than a member of your family or a domestic employee; or ◇ Accidental damage to property which does not belong to or is not in the charge or the control of you or your family or domestic employee <p>which arise from you owning the home and its land.</p> <p>We will pay up to € 1,167,000 for any one event in any period of insurance.</p> <p>In addition we will also pay any cost and expenses you have incurred with our written permission.</p>	<p>For any liability arising from the following:</p> <ul style="list-style-type: none"> a) any trade or business activity unless Section 6 is Insured b) fee paying guests c) the use of lifts or mechanically or electrically propelled vehicles (other than domestic garden equipment) d) a contract unless you would have been legally liable anyway e) where you are entitled to indemnity from another source f) any condition which is directly or indirectly related to HIV (Human Immunodeficiency Virus) and / or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/ or mutant derivatives or variations however caused g) any structural or finishing works on the buildings h) You owning the home and its land or any other building or land (unless Section 1 is also Insured under this policy) i) Any profession, business or employment involving you or any member of your family j) You occupying any land or building other than your home k) You owning or using any: <ul style="list-style-type: none"> ○ lift, caravan, aircraft (including model aircraft), watercraft or guns. ○ animals other than domestic dogs or cats l) any accident happening outside the Maltese Islands m) You taking part in any sport
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<p>3) Liability to Domestic Employees</p> <p>Amounts you become legally liable to pay, including costs and expenses which we have agreed in writing, for bodily injury by accident happening during the period of insurance to your domestic staff employed in connection with the premises shown in the schedule</p>	<p>For any liability arising from the following:</p> <ul style="list-style-type: none">a) transmission of any communication diseaseb) any condition which is directly or indirectly related to HIV (Human Immunodeficiency Virus) and / or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and / or mutant derivatives or variations however causedc) the use of a motor vehicle or any other mechanically propelled vehicle where compulsory insurance is required to comply with the Motor Vehicles Insurance (Third Party Risks) Ordinance Cap 104d) Any accident happening outside the Maltese Islands <p>We will not pay more than € 2,330,000 for any one accident or series of accidents arising out of any one event, plus the costs and expenses which we have agreed to in writing</p>
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What is covered	What is not covered
<p>Section 5 of your policy only applies if you have chosen to take up this cover and the words 'Personal Accident' appear on your latest schedule or the policy is endorsed to note this extension.</p>	<p>We will not pay...</p>
<p>We will insure the persons mentioned in the schedule against bodily injury or death caused by violent, accidental external and visible means sustained during the period of insurance whilst:</p> <ol style="list-style-type: none"> anywhere in the Maltese Islands. on holiday or business anywhere in Europe for visits up to 15 consecutive days. <p>Benefits Applicable (age limits 16 to 75 inclusive)</p> <ol style="list-style-type: none"> Death €20,000 per person Loss of one or more limbs or sight in one or both eyes €20,000 per person Permanent Total Disablement after 104 weeks EXCEPT when compensation is paid under Item 2 above €20,000 per person Permanent Partial Disablement The following benefits shall apply: <ul style="list-style-type: none"> Complete deafness of one ear € 4,000 Loss of thumb (both phalanxes) € 3,000 Partial loss of thumb (one phalanx) € 1,200 Loss of forefinger (both phalanxes) € 4,000 Partial loss of forefinger (one phalanx) € 600 Loss of finger other than thumb or Forefinger € 600 Loss of big toe € 1,200 Loss of any other toe € 350 Temporary Total Disablement from engaging in or giving attention to profession or occupation (Payment limited up to 104 weeks but excludes the first 7 days or any other period shown in the schedule of any period of disablement) € 200 per week or full weekly wage 	<p>Special Exclusions (See also General Exclusions). This section does not insure you against death, bodily injury or sickness caused by or resulting from:</p> <ol style="list-style-type: none"> war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power. suicide or attempted suicide, or willful exposure to danger (except in an attempt to save human life), or due to, contributed to, or accelerated by venereal infection. flying or other aerial activities except while travelling in an aircraft as a passenger, not as pilot or aircrew, nor for the purpose of undertaking any trade or technical operation in or on the aircraft. accidents occurring while the person insured is:- <ol style="list-style-type: none"> engaged in motor cycling (whether as driver or passenger), mountaineering or rock climbing ordinarily necessitating the use of ropes or guides, pot-holing, hunting, or playing football or rugby for which remuneration is received. engaged in or practicing for speed or time trials, sprints, or racing of any kind (other than on foot). under the influence of intoxicating liquor or drugs (other than drugs taken under medical supervision and not for the treatment of drug addiction). pregnancy and/or childbirth. injury consisting solely of or resulting directly or indirectly from illness, disease, disorder, or existing defect. injury sustained while suffering from insanity venereal disease, Human Immunodeficiency Virus (HIV) and/or AIDS and/or any mutant derivatives or variations thereof, however caused.



	whichever is the less	
6. Medical Expenses	€ 1,000 any one certificate holder in respect of any one injury	
Special Conditions:		
<ol style="list-style-type: none">1. Death or disablement must occur within one year of injury.2. This section is not applicable to any person under 16 or over 75 years of age at the date of accident.3. Benefit 5 operates only if you are gainfully employed at the time of accident.4. Benefit 6 operates only if you or any member of your household has a valid claim for benefit under this section.		



SECTION 6 Working From Home Extension

What is covered	What is not covered
<p>Section 6 of your policy only applies if you have chosen to take up this cover and the words 'Working From Extension' appear on your latest schedule or the policy is endorsed to note this extension.</p> <p>You are covered by the insurance provided under Section 6 during the period of insurance. However, this depends on the limits and Special Exclusions (shown in Section 6), General Exclusions and General Conditions.</p> <p>Claims Settlement</p> <p>If your business contents are lost or damaged in any of the circumstances explained in the appropriate section of your policy, we can choose to:</p> <ol style="list-style-type: none"> 1. pay the cost of repairs; or 2. arrange for repairs; or 3. pay the cost of an equivalent replacement; or 4. give you an equivalent replacement; or 5. pay you cash based on the cost of repairs; or 6. pay you cash based on the cost of an equivalent, with an amount taken off for wear and tear if you are claiming business contents which you do not intend to replace. <p>If at the time of loss or damage, the amount insured for business contents is less than the cost of replacing the item as new, we will only pay the following fraction of any claim that we accept:</p> <p>Amount insured</p> <p>Total Replacement Cost</p> <p>For example, if the amount insured is only three quarters of the total replacement cost, we will only pay three quarters of the claim.</p> <p>Matching of Items</p> <p>We will not pay for the cost of altering or replacing any items or parts of items which are not lost or damaged and which form part of a set, suite or other article of the same type, colour or design.</p>	



<p>Insurance for Business Contents</p> <p>We will settle your claim as explained in the Claims Settlement if your business contents are lost or damaged while in your home. You are insured if this loss or damage is caused by any of the following:</p>	
<p>1. Fire and smoke, lightning and thunderbolt, explosion or earthquake</p>	<ul style="list-style-type: none"> ◇ for loss or damage by any gradually operating cause
<p>2. Aircraft and other flying devices or items dropped from them</p>	
<p>3. Tempest, storm or flood</p>	<ul style="list-style-type: none"> ◇ for loss or damage by frost
<p>4. Escape of water from, and frost damage to, fixed water tanks, washing machines and apparatus or pipes</p>	<ul style="list-style-type: none"> ◇ for loss or damage to the installation or apparatus itself ◇ for loss or damage while your home is unoccupied
<p>5. Escape of oil from fixed domestic oil-fired heating installations and smoke damage caused by a fault in any fixed domestic heating installation</p>	<ul style="list-style-type: none"> ◇ for loss or damage while your home is unoccupied
<p>6. Theft or attempted theft</p>	<ul style="list-style-type: none"> ◇ for loss or damage while the home is partly or wholly lent, let or sublet unless the loss or damage follows a violent and forcible entry ◇ for loss or damage while your home is unoccupied ◇ for loss or damage caused by the insured
<p>7. Collision by any vehicle or animal</p>	
<p>8. Any person taking part in a riot, violent disorder, strike, labor disturbance, civil commotion or acting maliciously</p>	
<p>9. Subterranean fire</p>	



This section of the insurance also covers:

<p>The most we will pay under this Section</p> <p>We will pay up to the amount insured as shown on your latest schedule under the Home Worker Extension section, limited to € 2330 in respect of business money.</p>	<p>Special Exclusions</p> <p>(See also General Exclusions)</p> <ul style="list-style-type: none">a. Loss arising from fraud or dishonesty of any employee.b. Shortages due to accounting or clerical errors.c. Storage of hazardous or dangerous combustible material suchd. The first € 100 of each and every loss
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Applicable to the whole of this insurance.

Each **home** included under this insurance is considered to be covered as if separately insured.

Your Duties

You must take all reasonable steps to prevent loss, damage or accident and keep the property insured in a good state of repair.

You must notify **us** immediately in writing if:

- ◇ **You** stop using the **home** as your permanent residence, or
- ◇ **You** regularly leave the **home** unattended by day or by night for a period of more than 30 consecutive days in any one **period of insurance**; unless otherwise agreed by us and noted in the policy **schedule**;
- ◇ **You** start or are in the process of any conversions, extensions or other structural work to the **buildings**;
- ◇ There are any changes in circumstances which may effect this insurance

When **we** receive this notice **we** have the option to change the conditions of this insurance.

IMPORTANT: If **you** fail to comply with any of the above duties, this insurance may become invalid.

Cancellation Clause

You can cancel this insurance at any time by writing to **us**. Any return premium due to **you** will depend on how long this insurance has been in force and whether you have made a claim.

We can cancel this insurance by giving **you** 14 days notice in writing. Any return premium due to **you** will depend on how long this insurance has been in force.

Contracts Clause

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

Maltese Jurisdiction Clause

The indemnity provided herein shall only apply to the judgments and orders that are delivered by or obtained from a Court within **Malta**. Furthermore the indemnity shall not apply to a judgment or order obtained in **Malta** for the enforcement 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 **Malta**.



Language of Contract

Unless otherwise agreed that language of this contract of insurance shall be English.

Data Protection Act

You should understand that any information that you have provided will be processed by us, in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to other parties.

Rights of Third Parties

A person who is not a party to this contract of insurance has no right under the Contracts (Rights of Third Parties) Act 1999, to enforce any term of this contract of insurance but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

General Exceptions

We will not be liable under this certificate for loss, damage or destruction:

- a) resulting from theft or attempted theft by **you** or **your family**
- b) due to any person obtaining any property by deception
- c) due to or arising from wear and tear; mechanical or electrical breakdown, failure or breakage; depreciation; gradual deterioration; inherent defect; mildew; rain, mist; or normal atmospheric conditions; moth or vermin; any process of cleaning restoring, renovating, repairing, erecting or dismantling; over winding
- d) arising from detention, confiscation or seizure by Customs or other official body
- e) arising from the result of a criminal act

Radioactive Contamination and Explosive Nuclear Assemblies Exclusion Clause

The policy does not cover:

- A. loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss.
- B. any legal liability of whatsoever nature

Directly or indirectly caused by or contributed to by or arising from

- i. ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
- ii. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.



War and Civil War Exclusion Clause

Notwithstanding anything to the contrary contained herein this policy does not cover loss or damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

Contractors Exclusion Clause

This insurance does not cover loss, damage or liability arising out of the activities of any contractors or subcontractors engaged in work on the **premises** and for which they are found to be legally liable.

Sonic Booms

This insurance does not cover any loss or damage by pressure waves caused by aircraft or other aerial devices traveling at sonic or super sonic speeds.

Terrorism Exclusion Endorsement

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that 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.

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.

This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly cause 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 **we** allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Insured.

In the event any portion of this endorsement is found to be invalid or unenforceable, the reminder shall remain in full force and effect.

Electronic Data Recognition Exclusion (EDRE)

This policy does not cover any loss, damage, cost, claim or expense, whether preventative, remedial or otherwise, directly or indirectly arising out of or relating to:

- a) the calculation comparison, differentiation, sequencing or processing of data involving the date change to the year 2000, or any other date change, including leap year calculation , by any computer system, hardware, programme or software and / or any microchip, integrated circuit or similar device



in computer equipment or non – computer equipment, whether the property of the insured or not ; or

- b) any change, alteration, or modification involving the date change to the year 2000, or any other date change, including leap year calculations, to any such computer system, hardware, programme or software and / or any microchip, integrated circuit or similar device in computer equipment or non-computer equipment whether the property of the insured or not.

This clause applies regardless of any cause event that contributes concurrently or in any sequence to the loss, damage, cost, claim or expense.



Extensions of Personal Liability

We will pay the outstanding amount of any judgment made in a court in the **Maltese Islands** provided that:

- a) the award made to **you** for damages and taxed costs remains partly or wholly unsatisfied three months after the date of such award;
- b) the **bodily injury** or damage occurred within the Maltese Islands;
- c) **you** would have been entitled to payment under this Policy had your position and the position of the responsible party been reversed;
- d) after making any payment **we** may enforce **your** unsatisfied rights for **our** own benefit;
- e) judgment is not subject to a pending appeal.

Exclusions

Liability:

- a) assumed under any agreement unless such liability would have attached notwithstanding such agreement;
- b) arising directly or indirectly by / through / or in connection with the carrying on of any trade business of profession;
- c) for the loss of or damage to property belonging to **you** or held in trust by **you** or in **your** custody or control.

Exclusions (a) and (b) do not apply in respect of liability for **bodily injury** to or sickness contracted by any person under a contract of service or apprenticeship with **you** when such **bodily injury** or sickness arises out of and in the course of his/her employment by you.



Applicable to the whole of this insurance.

Your Duties

In the event of a claim or a possible claim under this insurance

- ◇ **you** must notify **us** as soon as reasonably possible giving full details of what happened and **you** must provide **us** with written details of what has happened within 7 days of the event occurring and provide any other information **we** may reasonably require;
- ◇ **you** must immediately forward to **us**, if a claim or liability is made against **you**, any letter, claim, writ, summons or other legal document **you** may receive;
- ◇ **you** must inform the police as soon as reasonably possible following malicious acts, violent disorder, riot or civil commotion, theft, attempted theft or lost property;
- ◇ **you** must not admit liability or offer or agree to settle any claim without **our** written permission.

If **you** fail to comply with any of the above duties this insurance may become invalid.

How we deal with your claim

Defense of claims

We may:

- ◇ take full responsibility for conducting, defending or settling any claim in **your** name;
- ◇ take any action **we** consider necessary to enforce **your** rights or **our** rights under this insurance.

Other insurance

We will not pay, other than **our** ratable proportion of any loss, if any loss, damage or liability covered under this insurance is also covered wholly or in part under any other insurance except in respect of any excess beyond the amount which would have been covered under such other insurance had this insurance not been effected.

This clause does NOT apply to the fatal injury covered in SECTION 2.

Fraudulent Claims

If **you**, or anyone acting on **your** behalf, makes a claim knowing it to be false or fraudulent in amount or in any other respect this insurance shall be invalid and all claims shall be forfeited.

Pairs, Sets and Suites

We will not pay the cost of replacing or repairing any undamaged parts of the **buildings, contents** or any property insured which form part of a pair, set suite or part of common design or function when the loss or damage is restricted to a clearly identifiable area or to a specific part or parts, or for any additional costs due to discontinuance of any component which forms part of a pair, set or suite.



The following clauses apply ONLY if the schedule shows that they are included.

1. Alarm Clause

This insurance does not cover theft:

- ◇ when **you** have left the **premises** without an authorised occupant, or
- ◇ at night.

Unless:

- a) at all times the intruder alarm has been put into full and effective operation; and
- b) the intruder alarm is kept in good working order throughout the period of insurance under a maintenance contract with the installing company who is a member of a recognised trade body.

2. Safe Clause

This insurance does not cover theft of jewellery from the **home** unless the jewellery is kept in a locked safe whilst it is not being worn. It is also a condition of this Certificate that this insurance does not cover theft of jewelry from the safe(s) unless you have removed the keys of the safe(s) from the **home** while you are absent from the **premises**.

3. Musical Instrument Clause

This insurance does not cover the breakage of strings, reeds or drumsticks forming part of musical instruments.

4. Theft Limitation Clause

This insurance does not cover theft or attempted theft from the **home** other than as a result of forcible or violent entry.

5. Non-Standard Construction Clause

It is agreed that the private dwelling of the **home** is not of **standard construction**.

6. Flood Exclusion Clause

SECTION 1 (Buildings) and SECTION 2 (Contents) of this insurance do not cover loss or damage caused by flood other than directly resulting from escape of water from fixed water tanks, apparatus or pipes as shown in number 4 of SECTION 1 and SECTION 2.



7. Business Use Extension Clause

In return for the payment of an extra premium Section 4 (I) extends to include **your** legal liability, as defined in that section, for using the **home** for business purpose which are detailed in the **schedule**.

However, **we** will not cover any liability arising out of advice given or services rendered in respect of **your** profession, occupation, business or employment.

8. Chimney Clause

It is **your** duty, and is recommended that **you** ensure that all chimney to solid-fuel stoves, boilers and open fires are kept in a good state of repair and that they are professionally cleaned once a year before winter. A fire extinguisher appliance, fire blanket and fire grill are to be kept in the **premises** at all times.

If **you** fail to comply with the above duties, this insurance may become invalid in respect of loss or damage caused by fire.

9. Collectors' Clause

All collections of stamps, coins or any other articles will be insured as per valuation submitted to and accepted by **our** office before attachment of cover.

10. Unattended Vehicle Exclusion Clause

This insurance does not cover theft or disappearance of property insured under this Certificate from any vehicle when such vehicle is left unattended without an authorised occupant.

11. All Risks – European Cover

The item insured under SECTION 3 (All Risk Section) shall be covered also whilst temporarily removed to anywhere in Europe.

12. All Risks – Worldwide Cover

The items insured under SECTION 3 (All Risk Section) shall be covered also whilst temporarily removed to anywhere in the World.

13. Unoccupancy – up to 90 consecutive days

The Underwriters have agreed to cover the property insured under this certificate whilst the Insureds' **premises** are left unoccupied for up to 90 consecutive days.

14. Unoccupancy – more than 90 consecutive days

The Underwriters have agreed to cover the property insured under this certificate whilst the Insureds' **premises** are left unoccupied for more than 90 consecutive days.



CERTIFICATE PROVISIONS

- A. This insurance is issued by MIB Insurance Agency Limited acting as a Coverholder under a Binding Authority Agreement with members of Lloyd's as registered with the Malta Financial Services Authority.
- B. A contract of insurance underwritten at Lloyd's is underwritten with several liability, each member for his own part and not one for another and if the liability of each member is accepted solely for his own account.
- C. The Lloyd's Central Fund may be made available at the discretion of the Council of Lloyd's to meet the liabilities of each of those underwriting members of Lloyd's who are not financially able to meet their own liabilities.

In the eventuality of claims remaining unpaid in respect of contracts of insurance which are concluded in Malta and which are entered into by a Lloyd's approved Maltese cover holder due to the financial inability of an underwriting member of Lloyd's to meet its liabilities, limited compensation may be available to the Insured from the Protection and Compensation Fund established under the Insurance Business Act, 1998.

- D. Any summons, notice or process to be served upon members of Lloyd's may be served upon

Lloyd's Malta Limited
19, Zachary Street
Valletta, VLT 10

which has the authority to accept service of suit, and to enter an appearance on behalf of those members.



INSURANCE
AGENCY

NOTICE TO THE INSURED

If at any time you have any enquiry or complaint please write to:

The Customer Service Director
MIB Insurance Agency Limited
53, Mediterranean Building
Abate Rigord Street
Ta' Xbiex XBX 1122
Malta

Please quote your policy/certificate number found on the schedule.

If your complaint remains unresolved through our internal complaints handling procedure you may refer this to the Consumer Complaints Manager at the Malta Financial Services Authority.