



INSURANCE
AGENCY

Home Sweet Home Certificate

ARE YOUR SUMS INSURED UPDATED?

As a Certificateholder it is **YOUR DUTY** to inform us of any changes in the values of your moveable and immovable property.

You should be aware that your insurance Certificate is subject to what is called the Average Clause. This means that in the event of a claim, if you are underinsured, then you will not receive the full amount you are claiming for and will therefore bear a ratable proportion of the claim yourself.

Therefore please note the following;

BUILDINGS – The Sum Insured should reflect the full rebuilding and finishing cost including fitted kitchens (excluding appliances), bathrooms, windows, doors, patios, drives, gates, fences and your proportionate share of the Common Areas in case of flats.

CONTENTS – The Sum Insured should reflect the cost of replacing AS NEW all your furniture and home furnishings, kitchen appliances and utensils, clothing, audio & audio visual equipment and other movables.

For assistance please contact us on 23433 100 or info@mibagency.com.mt.

Always Be Properly Insured!

MIB Insurance Agency Ltd
53, Mediterranean Building
Abate Rigord Street
Ta' Xbiex XBX1122

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The following is a snapshot of the risks covered under the Home Sweet Home Certificate Cover.

Buildings Section 1

- **Fire, lightning, explosion and earthquake**
- **Aircraft, other flying devices or articles dropped there from**
- **Storm,, tempest and floods**
- **Escape of water/oil from tanks/pipes**
- **Theft or attempted theft**
- **Collision of vehicles**
- **Riot, strikes and civil commotion**
- **Accidental damage/breakage of fixed glass TV aerials, satellite dishes**
- **Falling lamp posts/trees**
- **Subsidence, heave and landslip, subject to certain exclusions**
- **Subterranean fire**
- **Accidental damage not mentioned above subject to certain exclusions**
- **Loss of rent and alternative accommodation**
- **Additional Costs: Architects, debris removal, Government or local authority**
- **Extra meter charges following escape of water covered by this Certificate**
- **Trace and access of pipes**
- **Owners liability**
- **Malicious acts and vandalism**
- **Water freezing in any fixed domestic installation**

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Contents Section 2 (New for Old Cover)

- **Fire, lightning, explosion and earthquake**
- **Aircraft and other flying devices or articles dropped there from**
- **Storm, tempest and floods**
- **Escape of water/oil from tanks/pipes**
- **Theft or attempted theft**
- **Collision of vehicles**
- **Riot, strikes and civil commotion**
- **Accidental damage/breakage of fixed glass TV aerials, satellite dishes**
- **Falling lamp posts/trees**
- **Subsidence, heave and landslip, subject to certain exclusions**
- **Subterranean fire**
- **Accidental damage to audio/visual equipment**
- **Loss of rent and alternative accommodation**
- **Death caused by assault during theft or fire**
- **Loss of keys**
- **Meter charges**
- **Freezer contents**
- **Wedding gifts**
- **Liability for domestic employees**
- **Loss of documents**
- **Garden furniture**
- **Public/personal liability**
- **Malicious acts and vandalism**
- **Contents temporarily removed from your home**
- **Money**

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