

### **Purpose of this Document**

This document discloses important information about Elmo Insurance Limited (“We”/“Us”/“Our”) and your rights and obligations. Please review this document carefully and feel free to contact Us should you require any additional information or clarification.

### **The Company**

Elmo Insurance Limited (C-3500) is registered in Malta. Authorised to carry on general insurance business in terms of the Insurance Business Act (Chapter 403 of the Laws of Malta) and regulated by the Malta Financial Services Authority of Triq l-Imdina, Zone 1, Central Business District, Birkirkara CBD 1010, Malta.

### **Contacting Elmo Insurance Limited**

You may contact Us by postal mail, email, telephone or by visiting our Head Office or any one of Our branches. Details of all Our branches are accessible through the following link: [www.elmoinsurance.com/contact-us/our-branches](http://www.elmoinsurance.com/contact-us/our-branches).

### **Applicable Law**

Insurance policies offered by Us in Malta are subject to Maltese Law.

### **Language**

All our policy documents are provided in English. Any information which We will provide you in connection with your insurance policy will be in English. You may communicate with Us in either English or Maltese.

### **Material Facts**

A material fact is a fact which is likely to have a bearing on Our assessment of the underwriting risk and consequently Our decision about determining premium, writing risks or settling claims. It is your responsibility to ensure that all facts declared by you to Us are at all times true, accurate and complete and that you do not withhold any material information from Us. Any person completing insurance forms on your behalf shall for that purpose be regarded as your representative and not as a representative of Elmo Insurance Limited and you remain fully responsible for the correctness and accuracy of the information provided to Us by you or on your behalf. If any material information provided by you to Us is incorrect or incomplete or if you fail to disclose any material information to Us, the policy may be rendered null and void, We may repudiate any claims which may be made under your policy and you may encounter difficulty in obtaining insurance cover elsewhere. It is therefore in your interest to check the correctness of any information which you submit to Us prior to doing so.

### **Remuneration Disclosure**

The premium noted in your policy schedule may include a percentage commission which We may pay to insurance distributors and/or employees introducing business, upon the writing of the policy. Such commission is not added to your premium, but is deducted as a percentage of the premium collected by Us.

### **Complaints Procedure**

We are committed to provide you with the highest level of service. However, if you are not satisfied with Our services, please refer the matter to Our Complaints Officer by mail at: Elmo Insurance Limited, Abate Rigord Street, Ta' Xbiex, XBX 1111, Malta, by e-mail at: [complaints@elmoinsurance.com](mailto:complaints@elmoinsurance.com) or by telephone on: 00356 23430000. Your complaint will be acknowledged by Our Complaints Officer and a response will be sent to you within a maximum time period of fifteen working days. If your complaint remains unresolved, you may write to: The Office of the Arbitrator for Financial Services, N/S in Regional Road, Msida MSD 1920, Malta. Freephone: 80072366. Telephone: 00356 21249245. You can also download a complaint form from: [www.financialarbiter.org.mt](http://www.financialarbiter.org.mt). This is without prejudice to any other judicial action which you may resort to.

### **Protection and Compensation Fund**

The Protection and Compensation Fund is a special fund which was established in terms of the Protection and Compensation Fund Regulations, 2003. The aims of the fund are: (i) to pay for any claims against an insurer which have remained unpaid because the insurer became insolvent. These claims must be in respect of protected risks situated in Malta or protected commitments where Malta is the country of commitment; and (ii) to compensate victims of road traffic accidents in certain specified circumstances. Limited compensation may be available under the fund if the insurer becomes insolvent and unable to meet its obligations under the insurance contract. Further information about the fund may be accessed through the following link: [www.mfsa.mt](http://www.mfsa.mt)

# Home Insurance

## Insurance Product Information Document

Company: Elmo Insurance Product: Home Insurance



Elmo Insurance Limited | Abate Rigord Street, Ta' Xbiex XBX1111, Malta

Elmo Insurance Limited (C-3500) is registered in Malta. Authorised to carry on general insurance business in terms of the Insurance Business Act (Chapter 403 of the Laws of Malta) and regulated by the Malta Financial Services Authority.

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

### What is this type of insurance?

This Home Policy provides insurance cover for the buildings, contents and personal possessions against loss or damage. It also covers your liabilities as owner or occupier of your home and your personal capacity.



#### What is insured?

The buildings, contents, personal possessions and your legal liabilities. You must refer to your policy schedule for information about the cover you have selected along with the corresponding sums insured.

##### Buildings

- ✓ The permanent structure of your home and outbuildings including fixtures and fittings, example: fitted kitchens (excluding appliances), bathrooms, solar water heaters, solar panels, alarm systems, CCTV cameras, air-conditioning equipment, satellite dishes, lifts, gates and fences, your proportionate share of the common areas forming part of a block of apartments
- ✓ Physical loss of or damage to the property arising from: fire, lightning, explosion, smoke, storm, tempest and flood, escape of water/oil, theft or attempted theft, impact and vandalism
- ✓ Accidental breakage of glass and sanitary fixtures, all fixed to and forming part of your home, including breakdown of air-conditioning equipment up to €600.
- ✓ The reasonable and necessary cost of finding the source of water leakage including subsequent repair to walls, floors or ceilings and loss of metered water up to €600
- ✓ Loss of keys to any external door or window and intruder alarms or safes installed in your home up to €600
- ✓ Loss of rent/alternative accommodation incurred until you restore your home when rendered uninhabitable by any loss or damage under the policy

##### Contents and Personal Possessions

- ✓ Household goods and personal effects, money and valuables all belonging to you or/are your legal responsibility or that of your family
- ✓ Loss or damage arising from: fire, lightning, explosion, smoke, earthquake, storm, tempest, flood, escape of water/oil. Theft or attempted theft, vandalism and freezer contents
- ✓ Accidental breakage of mirrors, plate glass tops to furniture, ceramic hobs and fixed glass in furniture up to €2,000.



#### What is not insured?

- ✗ Loss or damage caused by subsidence, heave or landslip
- ✗ Loss or damage caused by wear and tear
- ✗ The alteration of faulty design, latent defects, poor workmanship or faulty materials
- ✗ Deterioration, vermin, insects, fungus, rot, climate or atmospheric conditions, the action of light or any gradually operating cause
- ✗ Loss or damage by humidity, condensation and dampness
- ✗ Loss or damage caused by you or your household or by your tenants
- ✗ Damage to items designed to be portable
- ✗ The value of the data contained within the computer on any disk and the cost of reinstating that data
- ✗ Damage due to corrosion of any fixtures and fittings
- ✗ Theft of prams or buggies while left away from your property
- ✗ Pollution or contamination
- ✗ Loss or damage if your home is unoccupied for more than 90 days
- ✗ Damage to property belonging to or held in trust by or in custody or control of the insured
- ✗ Injury, death, disease or illness to any of your household (other than your domestic staff)
- ✗ Radioactive contamination, war risks, sonic bangs and terrorism
- ✗ Contents during removals and whilst in transit
- ✗ Communicable disease.



- ✓ Pedal cycles and sports equipment up to €500
- ✓ Wedding gifts up to €5,000, loss of credit cards up to €1,500 and/or money up to €500, frozen food up to €250 and contents in the open up to €500.

#### **Optional Extensions (for private residential property only):**

- Accidental Damage under Section 1: Buildings
- Accidental Damage under Section 2: Contents

#### **Your legal liabilities**

- ✓ The legal liability at law of your household as owner and occupier of your buildings and land belonging to your home up to €600,000
- ✓ Accidental damage to physical property and accidental death, disease, illness or accidental physical injury to any person, including to your domestic staff up to €2,400,000.



#### **Are there any restrictions on cover?**

- ! The amount of excess shown in the policy schedule / document
- ! Benefit limits as stated in the policy document
- ! Sums insured as shown on your schedule. This is the maximum amount we will pay in the event of a claim.



#### **Where am I covered?**

- ✓ Maltese Islands or as specified in the Policy Schedule.



#### **What are my obligations?**

- Information disclosed on your proposal form and claim form must be truthful, to the best of your knowledge and belief, correct and complete. We must be advised of any material facts or changes to this information.
- You take all reasonable precautions to prevent accident, injury and damage.
- You must inform us as soon as possible of any accident, injury, loss or damage which may give rise to a claim under this policy.
- You must inform us if your home is going to be unoccupied for more than 90 days.
- You must pay your premium.



#### **When and how do I pay?**

You will need to pay in advance by cash, cheque, credit card or internet banking.



#### **When does the cover start and end?**

The cover starts from the commencement date and will end on the expiry date indicated in the policy schedule, unless the policy is cancelled before.



#### **How do I cancel the contract?**

You may cancel the policy at any time by writing to us. You may be entitled to a refund on short-period basis of your premium as long as no claim has been lodged during the current period of insurance.