

Protecting  
your home. **Elmo.**



HOME INSURANCE

  
**Elmo**  
INSURANCE



# BECAUSE WE BELIEVE LITTLE THINGS MAKE A BIG DIFFERENCE

Elmo Insurance is a respected company linked to global and financially strong reinsurers.

Through a commitment to financial strength, quality underwriting, experienced qualified staff, and a personalised service, we will ensure that the expectations of our shareholders, reinsurers, customers and staff are fully met. This commitment also ensures that the company contributes to the economy and insurance market in Malta.

A home is the most valuable asset to have. No matter what household you live in, there are always possessions that need to be protected. Your home could be damaged by flooding, by fire, or you could be burgled and lose valuable possessions. The right home insurance can give you peace of mind from knowing that, should the worst happen, you can cover the costs of repairing or replacing the things you value.



Call us now on  
**2343 0000**



Or e-mail us  
**[home@elmoinsurance.com](mailto:home@elmoinsurance.com)**

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SUMMARY OF COVER	BUILDING	CONTENTS
<b>Damage caused by:</b> Fire, lightning, explosion, smoke, earthquake, storm, tempest, flood, escape of water and oil (trace and access)		
Theft or attempted theft		
Loss of metered water		
Vandalism and malicious acts, riots, civil commotion, strikes, labour and political disturbances		
Impact with your building by any vehicle, aircraft or animal, falling trees and branches, breakage or collapse of television aerials, satellite dish, aerial or masts		
Accidental breakage of glass and sanitary fixtures all fixed to and forming part of your home. Breakdown of air-conditioning equipment		
Accidental damage to home entertainment and bicycles Accidental breakage to mirrors and fixed glass in furniture Accidental loss/damage to prams, buggies and wheelchairs		
Loss of rent and alternative accommodation		
Replacement of keys and locks when these are stolen or accidentally lost		
Damage caused by emergency entry to your home		
Plants and trees in the garden		
Debris removal, architects, surveyors and legal fees necessary to rebuild, replace or repair your building after an insured loss or damage		
Compensation for death if you or your spouse dies within three months from a fire or an assault injury		
Wedding gifts, loss of credit cards and/or money, frozen foods, and contents in the open		
<b>Public Liability</b> a) As owner or occupier of the home and your personal capacity b) As employer of domestic staff		
Accidental Damage Cover (as an optional extension to your Home policy)		

Full terms & conditions are available in the Motor Insurance Policy Document

Call us on **2343 0000** | Email us on **home@elmoinsurance.com**

# FREQUENTLY ASKED QUESTIONS

## What does building insurance cover?

It covers the permanent structure of your home together with fixtures and fittings such as solar water heaters, alarm systems and air conditioning amongst others.

If your home is made uninhabitable due to severe damage we will pay for your temporary alternative accommodation.

## What does contents insurance cover?

Contents insurance covers the contents of your home and your personal possessions – all things you would normally take with you when you move house.

Your furniture, carpets, computer, entertainment equipment, CDs, DVDs, videos, valuables, clothing, personal belongings and even food in your freezer. You may be asked to specify certain high valued items on the policy.

## My home is insured with another company. Can I switch to another insurer even if I have a mortgage?

You are free to switch to the company of your choice. Your mortgage company will need to have a copy of your policy documents.

## Does home insurance cover public liability?

Public liability provides protection to the insured from the risks of liabilities imposed by law suits and similar claims that come within the coverage of the insurance policy. Your home insurance policy provides cover for public liability as owner or occupier of the home and your personal capacity. It also covers you as an employer of domestic staff.

## What do I do in case of a claim?

In the event of a claim, it is important that you take the necessary measures to minimise the loss or damages. You should then notify us as soon as possible and we will guide you accordingly.

# HOME INSURANCE SUPPLEMENTARY FORM

## 1. BUILDING

Your building sum insured must be calculated on the rebuilding cost of your home, including fixtures and fittings, interior decorations, boundary walls, garages and any other outbuilding.

Do you require Accidental Damage? Yes  No

Is your home a: (Tick where appropriate)

Detached house  Flat

Terraced house  Other

Maisonette

Value to be insured	€
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Protect your valuable possessions at an affordable price. You'll be assured of solid coverage and services at rates that may surprise you with their affordability.

Contact us today to benefit from excellent savings on your Home Insurance.

## 2. CONTENTS

CATEGORY	SUM INSURED
Any individual valuable item exceeding the value of €2,000 must be specified	
TV, personal computer, audio and video equipment	€
Jewellery and watches	€
Clocks and articles of precious metal (other than jewellery)	€
Pictures, works of art, curios and collections	€
Photographic equipment	€
All other contents (furniture, carpets, curtains etc.)	€
<b>Total</b>	<b>€</b>

**Your protection.  
Our priority.**





**Elmo Insurance** provides its full services throughout a well supported branch network with convenient extended opening hours.

**HEAD OFFICE**

Abate Rigord Street  
Ta' Xbiex XBX 1111  
2343 0000

**B'KARA BRANCH**

218 Naxxar Road  
B'Kara BKR 9044  
2343 0322

**COSPICUA BRANCH**

48 Bormla Gate  
Cospicua BML 2062  
2343 0301

**MELLIEHA BRANCH**

160A Main Street  
Mellieha MLH 2315  
2343 0308

**PAOLA BRANCH**

Antoine De Paule Square  
Paola PLA 1261  
2343 0306

**QORMI BRANCH**

St. Bartholomeo Street  
Qormi QRM 2187  
2343 0311

**RABAT BRANCH**

23A Saqqajja Square  
Rabat RBT 1192  
2343 0332

**ST PAUL'S BAY BRANCH**

612 Mosta Road  
St Paul's Bay SPB 3112  
2343 0310

**VALLETTA BRANCH**

Cassar & Cooper  
54 South Street  
Valletta VLT 1103  
2343 0316

**ŻEBBUĠ BRANCH**

Mdina Road  
Żebbuġ ZBG 9017  
2343 0326/7

**Elmo Insurance Ltd**, Abate Rigord Street, Ta' Xbiex, XBX 1111, Malta  
T: 2343 0000 | [home@elmoinsurance.com](mailto:home@elmoinsurance.com) | [www.elmoinsurance.com](http://www.elmoinsurance.com)

